

Town of Crystal Bay

Finland Home Solutions
Clair Nelson Community Center

Minutes

October 1st, 2025

I. Open Meeting

- A. Housing Commission Members Present: Rachel Clark(present), Colby Abazs(present), Charlotte Hughes(present), Sarah Mayer(present), Mike Miller(present). Quorum is satisfied.
- B. Other people in attendance: Bethanie Bair, Stacy Breden, Louise Covert, Ellie King.
- A. Mission Statement
Mike read the draft they prepared and there was general appreciation of the language and framing. Mike will share the draft with everyone via email for visual review for consideration at the next meeting.
- B. Review and approve agenda
MOTION: To approve the October 1st Agenda. Motioned by Rachel Clark, Second by Sarah Mayer, passed by unanimous consent.
- C. Review and approve regular meeting minutes
MOTION: To approve the September 3rd Home Solutions Monthly Meeting Minutes. Motioned by Rachel Clark, Second by Sarah Mayer, passed by unanimous consent.
- D. Meeting Time
MOTION: To change the regular monthly meeting time for Finland Home Solutions to 6:00pm with food starting at 5:30pm. Motioned by Charlotte Hughes, Second by Sarah Mayer, passed by unanimous consent.

II. Township Updates

- A. Signed pay claims due Sunday Oct 19th at Midnight email or text 218-226-8757

III. Guests

A. Elli King Finland Nature Child Care

With the Nature Based Child Care(NBCC) closing the building will become available for other usage like housing. Initially have a lease with NBCC to enable housing for child care workers. The idea is this could be a first trial of a land trust ownership model to facilitate housing availability in the community. As of right now this is the last week with full child care. The house has three bedrooms and is in good shape. The future desire to use the space for child care needs is uncertain. The basement has some water intrusion which isn't urgent but could benefit from remediation. The county currently owns the land and they have the ability to transfer ownership to a township, transfer to other types of entities would likely have to go through an open bidding process. There are examples of a child care staff living in the building used for the child care to increase the financial viability. One related thought is that child care staff tend to have high turn over and many people are interested in learning nature based child care practices but such a program would have to come with housing to be viable. At this stage just trying to explore all ownership and operational structures and entities that might support future housing needs and child care needs.

IV. Work Group Updates

A. Community Land Trust Team - Priority

- 1. One Roof response: invited to Duluth for meeting

MOTION: To schedule an in person meeting with One Roof Housing for Oct 27th at 10 or 11am with Rachel, Mike, BJ, Lise(to ask), Ursula(to ask). Motioned by Rachel Clark, Second by Mike Miller, passed by unanimous consent.

B. Septic Alternatives & Wastewater Team - Priority

- 1. Wastewater survey update: more surveys are in but still need to analyze the data.
- 2. Rachel will reach out to Joe Baltich to engage him in conversation about what we are working on and asking how best to approach the county with our ask.

C. Maintaining & Expanding Existing Housing Capacity - Priority

- 1. Ongoing efforts.

2. BJ has been talking with Fin about the rehab program.

D. Momentum Team - Ongoing

1. League of MN Cities, Grant Navigator Program: <https://www.lmc.org/resources/grant-navigator/>

MOTION: Rachel and Sarah will look into and draft an application for the LMC Grant Navigator Program with a goal of getting a resolution from the Town Board for submission in November. Motioned by Rachel Clark, Second by Sarah Mayer, passed by unanimous consent.

2. Greater MN Housing Fund, Rural & Tribal Capacity Building Program:

<https://gmfh.com/programs/rural-tribal/>

Rachel and BJ will contact Greater MN Housing Fund to get more info about grant funds that might support our work broadly and particularly move forward the housing cluster effort.

E. County Team - Ongoing

1. Lake Co. HRA updates

a) Did finish the pilot project building a home that will be sold at cost.

2. Lake Co. Planning & Zoning updates

a) STVR permit renewed for 5 years for Salveson Rd

b) STVR permit renewal hearing for 5506 Little Marais Rd: 10/20 at 5pm in Two Harbors

F. Dream Team - Ongoing

1. Wolf Ridge: Ursula and BJ went to a WR Board meeting but will give an update at our next meeting.

V. ESMC Updates

- A. Reaching end of partnership by end of this year

- B. One page summary of work to adapt for various agencies

VI. Booya Planning

- A. MOTION: Rachel and Sarah(11-1:30), Mike and Colby(1:30-4) will table at the Booya to help get survey responses and educate the community about what we are working on. Motioned by Rachel Clark, Second by Sarah Mayer, passed by unanimous consent.

VII. Adjourn

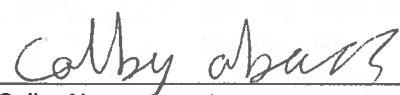
MOTION: to adjourn. Motioned by Colby Abazs, Second by Rachel Clark, passed by unanimous consent.



Rachel Clark -Chair

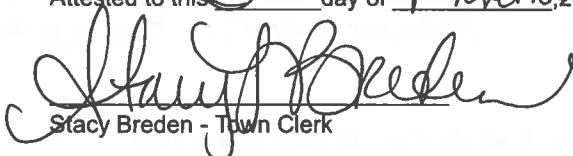


Sarah Mayer- Vice Chair



Colby Abazs- Secretary

Attested to this 5th day of November, 2025



Stacy Breden - Town Clerk

CRYSTAL BAY TOWNSHIP
LAKE COUNTY, MINNESOTA

RESOLUTION OF THE HOUSING COMMISSION
RESOLUTION NO. 10-2025-02

WHEREAS, The Town Board of Crystal Bay Township created a Housing Commission by ordinance dated 6/17/2025.

WHEREAS, the Housing Commission has met and resolved to adopt the below as its initial organizing resolutions:

NOW THEREFORE, INCORPORATING THE FOREGOING, the Housing Commission resolves as follows:

RESOLVED, Rachel Clark is elected the Chair of the Housing Commission. The Chair shall preside at all meetings of the Housing Commission and perform the customary functions of a chair of a board for the period created in the 6/17/2025 Ordinance.

RESOLVED, among the powers of the Chair shall be the authority to call special meetings of the Housing Commission, which shall in all circumstances be held consistent with Minnesota law and particularly the Open Meeting Law.

RESOLVED, the Housing Commission shall meet on the following schedule at 5:30 pm at the Clair Nelson Community Center located at 6866 Cramer Road, Finland MN 55603
Members may participate remotely using interactive technology .

12/3/2025 1/7/2026

THE FOREGOING RESOLUTIONS ARE HEREBY ADOPTED BY THE HOUSING
COMMISSION OF CRYSTAL BAY TOWNSHIP

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All those in favor:

Rachel Clark

Rachel Clark- Chair

Sarah Mayer

Sarah Mayer- Vice Chair

Colby Abazs

Colby Abazs- Secretary

All those opposed:

Rachel Clark - Chair

Sarah Mayer- Vice Chair

Colby Abazs - Secretary

Resolution passes this 1st day of October, 2025.

Attest:

Stacy Breden

Stacy Breden - Town Clerk

ORIGINAL