

Town of Crystal Bay

Regular Board Meeting
Clair Nelson Community Center
6866 Cramer Road Finland, MN 55603

Minutes

November 18th, 2025

- I. **Attendance:** Stacy Breden, Douglas Perfetto, Terri Perfetto, Paul Hartshorn, Randy Josephson, Amy Nikula, Mike Nikula, Lise Abazs, Roger Peterson, Jim Marxer FFD, Arlene Conzelman, Rachel Clark, Katee Rose.
 - A. Supervisor Hartshorn called the Regular Meeting of the Crystal Bay Town Board to order at 6:00 pm with the Pledge of allegiance.
 - B. MOTION: To approve the November Regular Meeting Agenda with the amendment to add attendance. Motioned by Supervisor Peterson , Seconded by Supervisor Nikula , Passed by unanimous consent.
 - C. MOTION: To approve October's Regular Meeting Minutes. Motioned by Supervisor Nikula , Seconded by Supervisor Hartshorn , Passed by unanimous consent.
 - D. MONTHLY TREASURER'S REPORT: (See attached report)
Supervisor Peterson noted to make sure the RV Dump notes checks payable to Crystal Bay Township , Clerk will let Kyle know for next season. MOTION: To approve the Monthly Treasurer's Report . Motioned by Supervisor Peterson , Seconded by Supervisor Nikula , Passed by unanimous consent.
 - E. MOTION to approve November's bills for a total of \$9,374.35 Motioned by Supervisor Nikula , Seconded by Supervisor Peterson , Passed by unanimous consent.
 - F. MOTION to approve November's regular monthly pay claims for a gross total pay of \$7,875.91 Motioned by Supervisor Peterson, Seconded by Supervisor Nikula , Passed by unanimous consent
 - G. Board reviews correspondence from Town
- II. **Reports (5 minutes each)**
 - A. Clerk's Report
 - i. MOTION to approve Resolution 11.2025.09 Resolution for Paid Leave Premium Sharing Motioned by Supervisor Nikula , Seconded by Supervisor Peterson , Passed by unanimous consent.
 - ii. Employees sign a notice stating the Clerk gave them required paperwork. The clerk will file 1 copy in each officer and employee files.
 - B. Supervisor Updates:
 - i. No Updates
 - C. Road and Bridge: Doug
 - i. Cooperative Light and Power fell trees that were rotten or threatened the powerlines along Park Hill Road and Riverside. Doug suggests getting the loader fixed so he can push them up out of the way. Supervisor Nikula wants to see the Township contract someone with equipment to get it out of there. Supervisor Peterson adds maybe Jack Nelson could haul it away.

Supervisor Peterson will call Jack Nelson to see about removing the trees.
MOTION to hire Jack Nelson to remove the trees if the county doesn't do it.
Not to exceed 2K. Motioned by Supervisor Peterson, Seconded by Supervisor Nikula , Passed by unanimous consent.

- ii. Doug did an inventory of the garage. Does the town want to take out a blanket policy for (x) amount of dollars to cover bigger ticket items? MOTION To raise the personal property on the Garage 6553 Hwy #1 to 50K Motioned by Supervisor Peterson, Seconded by Supervisor Nikula , Passed by unanimous consent.
- iii. Maintenance Log discussion, Supervisor Peterson will meet with Doug to go over what should be on a maintenance log.
- iv. Mechanical Contractor Posting for Town Equipment
Brock can DOT the truck but won't do any maintenance, Doug wants to stay with Jory. The board agrees to stay with Jory. Doug adds maybe Dick Krech Jr can help him with smaller tasks around the garage in a pinch.
- v. MOTION to rent Jack Nelson's loader as needed until we get our loader fixed. Motioned by Supervisor Peterson, Seconded by Supervisor Nikula , Passed by unanimous consent.

D. Cemetery : Clerk

- i. Vaughn sent an update ahead of the following; Set Charles Smallwood's head stone and Kenny Dehnhoff's memorial is November 29th.
- ii. Interment Cost discussion, currently the fees for interment is \$150.00 for Township residents and \$250.00 for Non-residents. Previously the board discussed raising the fees to \$250 for residents and \$500 for non-residents. MOTION: to raise the non resident fee to \$500.00 and the resident fee to \$250.00 Motioned by Supervisor Hartshorn , Seconded by Supervisor Nikula , Passed by unanimous consent.
- iii. Supervisor Nikula stated Lake County pulled the flag pole out at the Cemetery and filled in the hole.

E. Friends of Finland (See Report)

In addition Kyle and Hunter took down the awnings and they are being stored inside the gym closet.

F. Finland Home Solutions (See Report)

III. Guests

A. Finland Fire Department Snow Plowing 2025/2026

- 1. Jim Marxer wants to make sure the Township is still planning to plow snow at the Fire Hall and where the Fire Hall is on the route. Jim is hoping to get the Fire Hall plowed out sooner on the route to aid the Fire Dept in supporting everyone's Townships, not just Crystal Bay Township.
- 2. Supervisor Peterson notes there is a policy that states we plow the Southern Route 1st and then the Fire Hall and then the Northern Route. Doug states that he often stops at the Fire Hall various times to clear throughout a plowing shift.
- 3. Supervisor Hartshorn states we will try to get to the Fire Hall at a reasonable time.
- 4. Supervisor Peterson says the Town will keep the snow plow route as is in the policy.

B. Scott Robinson Septic

1. Texted into Stacy saying Andy and him are trying to connect schedules, but it will be done before he leaves for out West on November 30th.

IV. Old Business:

- A. Loader repair at McCoy **TABLED UNTIL DECEMBER** Clerk to reach out and ask how long we can leave the loader in the lot.
- B. The Snowplowing Policy stays the same.

V. New Business

- A. Seasonal Winter Grounds Worker November 1st 20025 -April 19th, 2026
 1. Motioned to hire Harper Breden for the Seasonal Winter Grounds Worker position, MOTIONED by Supervisor Nikula, Seconded by Supervisor Peterson , Passed by unanimous consent.
 2. MOTION to post for 2 weeks at the Coop and Clair Nelson Center for a Part Time Road Worker. MOTIONED by Supervisor Nikula, Seconded by Supervisor Peterson , Passed by unanimous consent.
- B. Spending Policy review
 1. MOTIONED by Supervisor Peterson any Road and Bridge or other expense above \$500.00 needs prior approval from the Town Board not to exceed \$2,000.00. Seconded by Supervisor Nikula

VI. No Public Concerns:

- A. Katee Rose discussed the cabin fire at the end of 6 a few months ago. If there are any repercussions for the land owners.
Supervisor Nikula added ; The developer had a permit and the person who started the fire went to jail.

VI. CLOSE MEETING: MOTION: to adjourn the meeting at 7:27pm . until December 16th , 2025 at 6:00 p.m. at the Clair Nelson Community Center. Motioned by Supervisor Nikula, Seconded by Supervisor Peterson , Passed by unanimous consent.

Attached Reports:

Treasurer Report:

Income

○ Miscellaneous revenue this month included Road & Bridge fees for gravel hauling (\$280) and a driveway permit (\$100), RV Dump donations (\$360), a donation towards the veterans' cemetery maintenance (\$530).

○ Interest included Savings (\$21) and Rotating Loans (\$12).

● Expense

○ General Government - Payroll for Supervisors (\$334), Treasurer (\$620), and Clerk (\$4760). Other government expenses: computer virus protection (\$107) and monthly payroll fees (\$83), monthly printer expense (\$209), and Clerk supplies (\$25), and a worker's compensation reimbursement (-\$314)

○ Public Safety - Quarterly contract payment balance to Finland Fire Dept (\$1000).

○ Public Works: Road & Bridge - Payroll included 48 hours for Road Supervisor (\$1,550), garage electricity (\$100), culvert delivery (\$100), road signs (\$1,149), fuel (\$416), and Grader loan interest (\$900).

○ Culture & Recreation - Town Hall expenses included Labor/Paul (\$80); ice machine repair (\$147), electricity (\$428), outhouses (\$483), septic & RV dump

pumping (\$1,440). Monthly triangle lighting (\$65)

- Housing - ongoing project costs covered by grant funds including payroll (\$807), mileage reimbursement (\$162), and meeting expenses (\$45).
- Miscellaneous - Annual meeting moderator (\$10)
- Cemetery - Payroll for 23 hours (\$433) and maintenance expense (\$530)
- Included in the above expenses are EFT payments for Visa (\$290), Grader Loan payment of \$1952 (\$900 interest, \$1,052 principal), and Payroll Liabilities (\$1,980).
- Summary
- October total expenses = \$15,700 (\$815 under budget).
- November is expected to be ~\$2000 over budget.
- From July - November, we are ~\$9000 over budget.

October things to note in the Balance Sheet:

- The checking account is at \$137,068. The General Fund deficit is now \$109,001. Note that the Community Projects Fund contains \$9,768 restricted grant funds. Also note that we are still awaiting an outstanding \$30,000 from IRRRB for septic system costs which will reimburse the Capital Buildings & Grounds fund.
- Savings accounts total \$37,631, including \$26,326 available in the Rotating Loan Fund.
- The Nature Childcare loan balance was paid off at the end of this month.
- The Township's Grader Loan outstanding balance due is \$136,048.

FOF Updates for month of October 2025

Youth Night Attendance-

Oct 2- 31 kids

Oct 10- 33 kids

Oct 16- 29 kids

Oct 23- 34 kids

Oct 30- 27 kids

- The Halloween Festival went well. More kids that signed up for costume contests. An increase in tickets and food sales from last year.
- Curbs are stored for the winter/Cones with tall reflective pole mark the grassline for plowing purposes/Similar to last year.

Regular weekly community activities:

Mondays:

- 9:15am Bone Builders
- 7:30pm Alcoholics Anonymous

Tuesdays:

- 8:30am - 4pm Tuesday Talents Craft Group

Wednesdays:

- 9:15am Bone Builders

Thursdays:

- 6pm - 9pm Youth Night

Fridays:

- 7pm Friday Night Games

Regular Monthly and other upcoming activities:

- NSAP Senior Lunch is on the 2nd Wednesday every month @ 11:30
- No Monthly Potluck in November/ Thanksgiving Community Dinner on Nov. 27
Social Time 4:30pm/Dinner starting at 5pm/Gather at Crystal Bay Cemetery at 7pm

Operations:

- There were 2 paid rentals in October for \$775
- RV Dump cleared and closed for winter
- Holden Electric replaced all the security/safety lights that were broken inside and outside the building/Was 1 short. Will be back to replace

Housing Commission: Finland Home Solutions Report

The Housing Commission continues our work group efforts, updates below:

1. Wastewater and Septic Alternatives

Thank you to all who have completed our Wastewater and Septic Survey. We are in the process of analyzing the responses for themes. Our next step will be to reach out to our Commissioner to help us strategize how best to approach the county to advocate for specific changes to septic and wastewater ordinances that limit access to housing in Crystal Bay, based on what we learn through the survey responses.

2. Community Land Trust

Representatives from our group met with One Roof Community Housing in Duluth in October. They are open to continuing to discuss possibilities for CLT homes in the Finland area, and shared a lot of information with us about how they operate and make decisions. One surprising thing we learned was that it would actually be more logistically and financially feasible for One Roof to build new CLT homes in our area than convert current homes. This is because a lot of their funding comes through state subsidies, which require very high standards for renovation and construction. In their experience, the cost to bring a current home up to those standards is unpredictable, and always higher than they initially think.

Our most likely path forward with One Roof is to find a suitable plot of land for the development of a small cluster of homes (about 4-5) for as low cost as possible. That would mean either donated land or tax-forfeited land. Our next steps are to pursue a lead we have for a donated parcel of land, and work with the county to see if there are any suitable tax-forfeited parcels.

3. Lake County Relationships

Our group sent representatives to the most recent Lake County HRA meeting with a specific proactive request. Elli King let our group know that the Finland Nature Childcare Center will not be renewing the lease on their building, but we were all in agreement around wanting the building to become affordable housing in the area, either for childcare workers or others. We approached the HRA and asked them to sell the home as affordable or workforce housing, and earmark funds from the sale for future housing projects in our community. The HRA was in general supporting our proposal, but let us know that that decision would ultimately be made by the County Board of Commissioners, not the HRA. We've reached out to our Commissioner with a statement explaining the situation and requesting that our proposal be discussed at their next meeting.

Other news from the November Lake County HRA meeting include a proposed new Demo & Rebuild Program in very early idea stages. The premise would be to allocate funds in the HRA budget to purchase properties that are in need of demolition and then could be suitable for building new homes. This program is not ready to launch yet, but I wanted to report back to Crystal Bay because there may be opportunities in our community that could be a good fit for this program when the time comes. Another HRA program we want to make sure the community is aware of is the Economic Redevelopment Grant Program. Grants up to \$25,000 are available for "eligible economic redevelopment projects that provide job retention, expansion, or support economic development." A flyer is available. Contact HRA Director Matt Johnson for more information:

matthew.johnson@co.lake.mn.us or (218) 834-8332.

4. Dream Team (designing models for new homes)

Our partnership with the University of Minnesota will be wrapping up this fall, and they will provide us with final versions of designs for a small cluster of homes (approx. 4-6 homes) that could be adapted to various sites. The idea would be to concentrate the development of new homes so that they share infrastructure costs (road, septic, etc) and preserve more undeveloped land.

5. Momentum Team

The University of Minnesota has sent us recommendations for new partnerships that can help us in the next phase of our work, which is developing a plan, site, and funding strategy for building new homes. This will require technical support, guidance, and partnerships. Our next steps are to reach out to those recommended partners.

Additional Updates:

We have a mission statement now! Many thanks to Mike for drafting this. "Crystal Bay Township Housing Commission seeks to address the need for a range of housing options in Finland and Crystal Bay Township by identifying challenges, investigating

solutions, building partnerships, and implementing greater access to affordable and safe housing. This is in service to and for the benefit of a diverse population of both current and future community members living and/or working in the area.”

The Housing Commission meetings on the first Wednesday of the month at Clair Nelson. We will be shifting our meeting time one hour earlier to accommodate shorter days, beginning with our meeting on Wednesday, December 3, 2025. We will serve dinner at 5:00pm and start our meeting at 5:30pm. A zoom link is available.

Housing Commission Board:

Rachel Clark, Sarah Mayer, Colby Abazs, Charlotte Hughes, Mike Miller