

# Town of Crystal Bay

*Finland Home Solutions  
Clair Nelson Community Center*

## **Minutes**

*November 5th, 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: Stacy Breden, BJ Kohlstedt, Ursula Lang, Katee Rose.
- 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. CA~~
- B. Review and approve agenda  
MOTION: To approve the November 5th Agenda. Motioned by Charlotte Hughes, Second by Sarah Mayer, passed by unanimous consent.
- C. Review and approve regular meeting minutes  
MOTION: To approve the October 1st Home Solutions Monthly Meeting Minutes. Motioned by Sarah Mayer, Second by Rachel Clark, passed by unanimous consent.
- D. Charlotte will be the time minder.

### **II. Reports**

- A. Town Clerk updates
  - 1. In preparation for the Town January reorganizing meeting we should prepare the plan for after our current funding runs out. Tentatively will meet in person before 2pm Dec 3rd meeting as a Special Meeting.
  - 2. Housing statement for meeting with Senator Grant Hauschild 11/20/25
  - 3. Reminder of new meeting time for December and January: First Wednesday of the month, dinner at 5:30pm, meeting at 6:00pm
  - 4. Signed pay claims due Nov 15th at Midnight email or text 218-226-8757
- B. Reviewed October financial reports.
- C. Mission Statement
  - 1. MOTION: To adopt

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.

as the mission statement of the Crystal Bay Township Housing Commission. Motioned by Rachel Clark, Second by Sarah Mayer, passed by unanimous consent.

### **D. ESMC**

### **III. Old Business (40min)**

- A. Community Land Trust Team - Priority
  - 1. One Roof response:
    - a) One Roof would want to own the land if partnering with the Wolf Ridge project.
    - b) Retrofitting is not practical given state requirements leading to excessive renovation costs relative to new construction.
    - c) One Roof might be willing to take on the management of a property already in a land trust.
    - d) They didn't seem opposed but there are lots of restrictions that they have to work within.

- e) If we "set the table" with the land, funding, local partners... then they would be interested in a project.
- f) NEXT STEPS: we reconnect with local partners, like the county, about what is needed to move a project forward.

B. Septic and Wastewater Alternatives (10 min)

- 1. Colby will email to schedule a team meeting.
- 2. We will each enter a handful of paper forms into the Online survey for analysis.

C. Maintaining & Expanding Existing Housing Capacity (5 min)

- 1. Childcare home
  - a) A potential way forward is that Crystal Bay and the Housing Commission send a letter encouraging the County HRA to sell the house and put the proceeds into a revolving loan fund to support Finland area resident housing.

D. County (5 min)

- 1. Lake County HRA Updates: missed this meeting so no updates.
- 2. Lake County Planning & Zoning Updates: nothing that concerns us right now.

E. Momentum (5 min)

- 1. Plan for preparing applications to:
  - a) League of MN Cities, Grant Navigator Program:  
<https://www.lmc.org/resources/grant-navigator/>
    - (1) Deadlines: Town Board Resolution and draft application Nov 17th.
  - b) Greater MN Housing Fund, Rural & Tribal Capacity Building Program:  
<https://gmhf.com/programs/rural-tribal/>
    - (1) Sarah will reach out and request application from Nate Dorr.

F. Dream Team (5 min)

IV. New Business (5 min)

A. Resolution 10.2025.02 Scheduling

- 1. MOTION: to adopt Resolution 10.2025.02 Motioned by Rachel Clark, Second by Mike Miller, passed by unanimous consent.

V. Adjourn

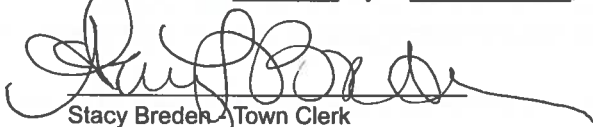
MOTION: to adjourn. Motioned by Colby Abazs, Second by Charlotte Hughes, passed by unanimous consent.

  
Rachel Clark -Chair

  
Sarah Mayer- Vice Chair

  
Colby Abazs- Secretary

Attested to this 3rd day of December, 2025

  
Stacy Bredeh- Town Clerk

ORIGINAL