

Town of Crystal Bay
Housing Commission
June 9, 2026
Meeting Agenda
Clair Nelson Community Center

1. Open Meeting 5 min

- a. Mission Statement: 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.
- b. Review and approve Agenda 6/9/2026
- c. Review and approve Meeting Minutes
 - i. Regular Meeting 4/14/2025
 - ii. Regular Meeting 5/12/2025
- d. Time Keeper :

2. Reports

- a. Town Clerk Update

3. Old Business 30 min

- a. Expanding Housing Capacity
 - i. Cluster Housing Project Update - See Partner's Gathering Notes(email from May 18)
 - 1. Next Steps
 - a. IRRR Funding - Honor and Sarah
 - b. Check in with Bill Vanderwall regarding Ideal Homes vs Lagom option and decisions made during WR BOD meeting - BJ
 - c. Assess property for well/septic, estimates - BJ
 - ii. Long-term rental opportunities
 - 1. ADU feasibility - Charlotte
 - 2. Septic and Wastewater Alternatives Updates - Colby
- b. Maintaining Housing Capacity
 - 1. Lake County Home Rehab Program updates
 - a. Status of flyer - Michael
 - b. Status of current applicants
 - 2. Local contractors list status - Michael
 - 3. FCNC House updates
 - a. Commissioner Baltich and Matt Johnson
- c. Momentum/Sustainability
 - i. Potential Funders
 - 1. Greater MN Housing Fund, Rural and Tribal Capacity Building Program

2. Minnesota Housing Partnerships - Technical assistance
 3. CEDA(Community and Economic Development Associates)
 4. ESMC Grant Library and Resources
- ii. Long-term organization of FHS
 1. Start conversation with FOF?

4. New Business 5 min

- a. Upcoming Meetings
 - i. Lake County HRA: Wednesday June 10, 6pm
 - ii. Lake County Planning Commission Hearings: June 15, 5pm
 - iii. Next Housing Meeting: Tuesday July 14, 6 pm

5. Unfinished Business - 10 min

- a. Policy on short term vacation rentals; other examples
- b. On-line platform for matching long-term rentals w/renters
 - i. LTR possibilities: Maple Grove, Baptism River Cabins
- c. Murphy City shared septic status; County concerned of health threat

6. Close Meeting

Town of Crystal Bay
Housing Commission
June 9, 2026
Meeting Minutes
Clair Nelson Community Center

1. Open Meeting 5 min

- a. Attendance: Stacy Breden, Rachel Clark(remote), BJ Kohlstedt, Honor Schauand, Sarah Mayer, Colby Abazs, Charlotte Hughes.
- b. Mission Statement: 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.
- c. Review and approve Agenda 6/9/2026
 - i. MOTION to approve the agenda by Sarah Mayer, Charlotte Hughes seconds. All in favor by role call.
- d. Review and approve Meeting Minutes
 - i. Regular Meeting 4/14/2025
 - 1. MOTION to approve the April minutes by Sarah Mayer, Honor Schauand seconds. All in favor by role call.
 - ii. Regular Meeting 5/12/2025
 - 1. MOTION to approve the May minutes by Honor Schauand, BJ Kohlstedt seconds. All in favor by role call.
- e. Time Keeper: Charlotte Hughes

2. Reports

- a. Town Clerk Update
 - i. How to manage stipends, hourly pay, payroll periods, employee vs contractor status.
 - ii. The current system takes Town Clerk time to make sure everyone gets timesheets on the last day of the month.
 - iii. It was decided to just email our timesheets in before the end of the month and then bring the paper copy to the next regular meeting.
 - iv. Census update 425 people, 224 households for 2025

3. Old Business 30 min

- a. Expanding Housing Capacity
 - i. Cluster Housing Project Update - See Partner's Gathering Notes (attached)
 - 1. Next Steps
 - a. IRRR Funding - Honor and Sarah Mayer
 - b. Check in with Bill Vanderwall regarding Ideal Homes vs Lagom option and decisions made during WR BOD meeting - BJ Kohlstedt

- c. Assess property for well/septic, estimates - BJ Kohlstedt
 - d. Ask One Roof and HRA for letter of support for our grant for preparatory land work - Sarah Mayer
 - 2. We should be getting a general letter of support from Wolf Ridge soon. No commitment on specifics of how much or how the wolf ridge land could become usable for the project.
 - 3. Ideal Homes vs Lagom. IH are simpler and likely cheaper(although no specific numbers on websites). Both are Manufactured homes(sits on permanent foundation not a trailer chassis).
 - 4. IRRRB funding might need/want to apply IN July and will need a resolution from the Town Board to do so.
- ii. Long-term rental opportunities
 - 1. ADU feasibility - Charlotte Hughes
 - 2. Septic and Wastewater Alternatives Updates - Colby Abazs
 - a. We will look through the paper surveys for folks with good case studies who we might want to talk to more to use their anonymous story to shape and sell the proposed ordinance changes.
- b. Maintaining Housing Capacity
 - 1. Lake County Home Rehab Program updates
 - a. Status of flyer - Michael Miller
 - b. Status of current applicants
 - i. Kattee - Sarah is working with them and they have a not very detailed estimate.
 - 2. Local contractors list status - Charlotte Hughes
 - a. Have the start of a list. Will follow up with each of them to confirm details.
 - 3. FCNC House updates
 - a. Commissioner Baltich and Matt Johnson
 - b. The house is going to the Housing Authority for workforce housing.
- c. Momentum/Sustainability
 - i. Potential Funders
 - 1. Greater MN Housing Fund, Rural and Tribal Capacity Building Program
 - 2. Minnesota Housing Partnerships - Technical assistance
 - 3. CEDA(Community and Economic Development Associates)
 - 4. ESMC Grant Library and Resources
 - ii. Long-term organization of FHS
 - 1. Start conversation with FOF - Colby Abazs

4. **New Business** 5 min

- a. Upcoming Meetings
 - i. Lake County HRA: Wednesday June 10, 6pm - Sarah Mayer
 - ii. Lake County Planning Commission Hearings: June 15, 5pm - Sarah Mayer
 - iii. Next Housing Meeting: Tuesday July 14, 6 pm

5. **Unfinished Business** - 10 min

- a. Policy on short term vacation rentals; other examples

- i. Find the Duluth Township guide Eric made and turn it into a town ordinance - Colby Abazs

6. Close Meeting

- a. MOTION to adjourn by Sarah Mayer, seconded by Colby Abazs. All in favor by role call.

Crystal Bay Township Housing Commission Partners Gathering Notes May 15, 2026, Finland MN

Attendance: Bill Vanderwall, Pete Smerud, Chad Dipman, Matt Johnson, Tanya Feldkamp, Joe Baltich, Paul Hartshorn,

Stacy Breden, Honor Schauland, BJ Kohlstedt, Sarah Mayer, Tracy Chaplin. Absent: Whitney Ridlon

*Thanks to Commission Member Charlotte Hughs and Community Volunteer Jenna Pollard for a magnificent lunch!

Welcome / Introductions:

Timeline / Accomplishments to Date:

- CBT identifies housing needs in comprehensive plan(2005)
- Finland Home Solutions Forms Steering Committee(2023)
- ESMC(Empowering Small MN Communities) and FHS presented Poster at Feb 2025 community gathering
- Focus groups presented at community gathering in February 2025: Very Finland, CLTs, Existing Housing,

Septic/Well Issues, Land Use Planning

- Crystal Bay Housing Commission formed(2025)

Our Vision: A Community where everyone is welcome and able to live, participate and enhance the vibrant and dynamic character of Finland.

- Equity centered partnerships
- Affordable, safe spaces
- Maintain the character of Finland
- Keep elders in their community
- Need for community driven ownership
- Owner-occupied homes

- Physically accessible structures
- Long-term rental needs

Why Community Land Trusts?

- Based on input from three community driven documents: Comprehensive Community Plan, Housing Survey, (and Septic Survey)

- Met with One Roof Housing at HRA suggestion. First step is acquiring land for them to own and build upon.

Learned of limitations due to distance/cost and lack of municipal infrastructure (water and sewer).

- Researched other CLT's that had HOA agreements for shared homeowner costs of "common elements" such as wells and septic systems. One example is the Sargent Mountain site of Island Housing Trust in Mt. Desert Island, Maine.

- Wolf Ridge expressed interest in providing 10 acres of their property for consideration.

- Requested meeting with these partners to discuss interest, resources, needs and options.

What's Already in Place?

- HRA Home Rehab (\$10K) and Demolition (\$75K) grant programs

- Wolf Ridge land, non-profit grant eligibility, experience in large septic systems, 1 (or more?) house for Wolf Ridge

- One Roof is open to considering partnership (they use \$15 /mo land lease fee)

- Design concepts from U of M

- IRRRB is interested in helping out (per Matt J)

- Survey shows goal of \$750-1000 monthly housing cost.

What is Needed?

- Idea of "clusters" presented to Lake County Board

- Conceptual drawings of home options (student project?)

- HOA Maintenance Agreement for CLT septic and well (lease monthly or escrow account?)

- If CLT owns the land, just a conditional use permit is needed?

Timeline of Phases:

- Lake County Board conveys Finland's "Childcare" parcel to HRA. (Joe)
- Septic inspection needed at Childcare? (Tanya)
- Sell same with mortgage/deed restrictions ie. workforce, long-term rental and/or homestead. (Matt J)
- Determine 10 acre location in 40: NW, NE or NCentral (Pete / Bill)
- P&Z give options for Wolf Ridge property (Tanya)
- Set up a contained zoning package as a test model
- Residential Open Space Overlay (ROSO) option is good but not as easy.
- Re-zone R3 is easier than overlay (2.5 acre min)
- Build as is with R2 zoning (would need 20 acres due to 5 acre min)
- CUP for manufactured homes?
- RC for inland?
- Do we need wetland delineation by Env. Services? (Mackenzie or Northland Consulting? (Tanya)
- Wolf Ridge soil survey available (Pete)
- Provide Housing Study for funders per MN Housing Partnership (Matt J / Sarah Swedberg)
- Apply by July for IRRR predevelopment / infrastructure funding (Pete, Honor, Sarah, BJ)
- Well regulations for WR property (Pete)
- Well designer assess property (BJ)
- Septic designer for 4 homes, individual pump tanks with common mound (BJ)
- Agree on a plan. (Team meeting)
- Who owns the land trust? WR or 1R?
- Find a developer (One Roof?)
- Lagom or other?
- Jason Hale (North Shore Development?
- Ideal Homes manufactured home developer?
- Design
- Individual well/septic vs. common utilities/elements

■ Check with MDH

■ Other case studies?

■ Park Model homes less expensive

■ Tiny homes might be affordable

○ Cost estimates

■ Slab on grade? Cost = \$350K home construction + soft costs

■ Need to reduce to \$135 - 175K for affordable.

■ \$70K AMI in Crystal Bay (2025 census) x 30% housing budget / 12 months = \$1750 max monthly

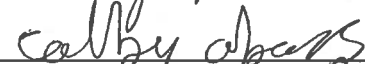
Sarah Mayer- Board Chair



B.J. Kohlstedt- Vice Chair



Colby Abazs - Secretary



Honor Schauland- Commission Member



Michael Miller- Commission Member



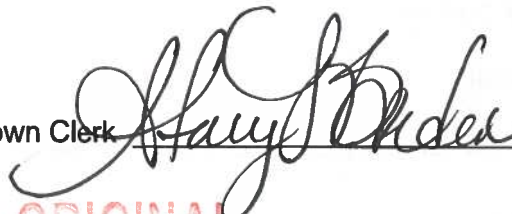
Charlotte Hughes- Commission Member



Rachel Clark- Commission Member



Attested by: Stacy Breden- Town Clerk



date: 7/14/26

ORIGINAL