

Town of Crystal Bay
Housing Commission
May 12, 2026
Meeting Minutes
Clair Nelson Community Center

1. Open Meeting 5 min ; call meeting to order 6

- a. Meeting called to order at 6:10pm.
 - b. Everyone did introductions. In Attendance: Stacy Braden, Rachel Clark(remote), Bonnie Sundvick, Haniel Mten, Jacqueline Gomez, BJ Kohlstedt, David Strand, Bob Strand, Honor Schauland, Sarah Mayer, Colby Abazs, Charlotte Hughes, Michael Miller.
 - c. 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.
 - d. Approve the 5/12/2026 Agenda. motioned by BJ, second Honor by role call with all in favor(Michael absent).
 - e. Review and approval of the 4/14/2026 Meeting Minutes was tabled till the next meeting. f.
- Time Keeper: Charlotte

2. Reports

- a. Town Clerk Update
 - i. \$8000 check for next part of RSDP support was received.
 - ii. Colby will get a budget status update from the Town Treasurer for the next meeting. iii.
- Stacy will have to leave the Friday event early but Supervisor Roger will be there all day. b. Officers' update 15 min
- i. What housing needs assessments have been done? Crystal Bay Township has assessed needs using a survey and analysis of census data.
 - ii. The officers met about two weeks ago and plans to meet in-between the regular monthly meetings to help prepare.
 - iii. We are asking the county to transfer the Nature based Childcare house to the HRA so that the sale and/or fund of the sale could be put towards addressing the need for affordable housing in Finland. If we find out which meeting this will be decided we could attend to advocate.

3. Old Business 30 min

- a. Expanding Housing Capacity
 - i. Cluster Housing Project - see officers' report
 - 1. Wolf Ridge board member, Bill, who is a developer will be attending the Friday event. Nancy Schultz is formally associated with Wolf Ridge and interested in supporting the

project. Logom builds homes and already works with One Roof Housing.

2. This Friday many key potential partners for the Cluster Housing Project will be gathering.

What roles each partner can play and how this project will be funded are top agenda items

Sarah, BJ, and Honor will be attending the Friday meeting on behalf of the

commission. Traci is facilitating the event. *Strategically framing story needs, ****

ii. Long-term rental opportunities

1. County Rd 7 Property for Sale

2. ADU feasibility

a. Septic and Wastewater Options

i. System expansion/Alternatives(dry apartments)

ii. Survey analysis results

iii. Next steps: reach out to Cook County P&Z; redesign ordinance

iv. Case study

b. Colby, Honor, BJ will be a work group to engage in this effort between our monthly meetings.

b. Maintaining Housing Capacity

1. Lake County Home Rehab Program status

a. Many people don't know about the program so more outreach is needed.

b. Folks interested in applying can do so directly with the County HRA or can reach out to the Crystal Bay Housing Commission to get hands-on help in navigating the application process. Area residents can make an appointment via the Housing email or phone. Michael will make a snazzy poster which will be posted at the community center, Finland Coop, and online.

2. Local contractors list status

a. Licensed and unlicensed

b. Silver Bay Library list

c. Lake County list

d. North Shore Journal

e. Charlette will work on it and everyone else will send resources to her.

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. Northland Foundation

5. Rural Capacity Program ESMC spreadsheet of resources

6. CBT community fund - possibly use as a match or financial sustainability when needed

ii. Brainstormed people who are good at getting funding and writing grant applications. iii.

Long-term organization of FHS

1. Starting to form a Pros/Cons list of a local government vs a local NGO fiscal container of this project.

2. Some combination of both is probably best as shown by how the Community Center building was completed. Who could be the physical agent for the Housing Cluster

project?

3. Pro Local Gov: Official when looking for grants

4. Con Local Gov:

5. Pro Non Profit(Friends of Finland): Less administrative hoops particularly for how staff and volunteers are run.

6. Con Non Profit(Friends of Finland): Some Town requirements would likely still apply,

7. Plan to reach out to Friends of Finland staff and Board in a month or two to explore how the core Finland Home Solutions project might fit, Sarah.

d. Commissioner goals/contributions

i. Each commissioner shared a response to these questions. What role do you see yourself playing?
How do you, as a Commissioner, want to contribute in the next 5 months?

4. New Business 5 min

a. Upcoming Meetings

i. Lake County HRA: Wednesday June 10, 6pm

ii. Lake County Planning Commission Hearings: No May hearings

iii. Next Housing Meeting: Tuesday June 9, 6:30 pm

5. Unfinished Business - table for June meeting if over time 10 min

a. Stayed as unfinished business

i. Policy on short term vacation rentals; other examples

ii. On-line platform for matching long-term rentals w/renters

1. LTR possibilities: Maple Grove, Baptism River Cabins

iii. Murphy City shared septic status; County concerned of health threat

6. Close Meeting

a. Motion to adjourn. Motioned by Sarah, seconded by BJ, passed by role call with all in favor.

Sarah Mayer- Board Chair



B.J. Kohlstedt- Vice Chair



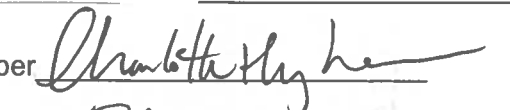
Colby Abazs - Secretary

absent

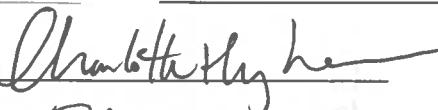
Honor Schauland- Commission Member



Michael Miller- Commission Member



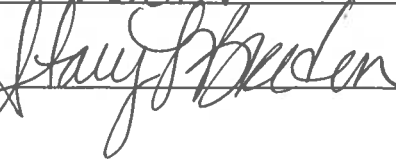
Charlotte Hughes- Commission Member



Rachel Clark- Commission Member

Zoom

Attested by: Stacy Breden- Town Clerk



date: 6/9/24

