# Town of Crystal Bay
# Housing Commission
## April 14, 2026
## Minutes
### Clair Nelson Community Center

1. Meeting called to order at 6:40pm
   a. In Attendance: Stacy Breden, Rachel Clark, Honor Schauland, B. J. Kohlstedt, Sarah Mayer, Colby Abazs(arrived 7:07), Charlotte Hughes. Absent: Michael Miller
   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. - Facilitator will read
   c. Approve Agenda 4/14/2026 motioned by Sarah, second BJ by role call with all in favor d. Review and approve Meeting Minutes
      i. Special Meeting 12/3/2025, motioned Sarah, second BJ by role call with all in favor ii. Regular Meeting 12/3/2025, motioned by Sarah, second BJ by role call with all in favor iii. Regular Meeting 3/24/2026, motioned by Sarah, second BJ by role call with all in favor e. Time Keeper : Charlotte

2. **Reports** *10 min*
   a. Town Clerk Update
      i. Proposed budget via spreadsheet was presented. With the addition of $8K from RSDP we will start with $11,768. CBT overhead will be around $3500. Treasurer will give future monthly status updates.
      ii. Amended and signed Resolution- 3.23.26 Resolution of the Housing Commission to reflect time change to 6:30 for April and June meetings
      iii. Signed Resolution- 4.14.26 Remote Attendance Policy
         1. Colby will set up Jitsi for May's meeting
         2. Stacy will post Web Address - must be posted online
      iv. IRRRB Meeting
         1. Sarah will send invite to Tracy(back on April 20) for May meeting and start conversation for May meeting facilitation
         2. Stacy will put up ESMC poster
         3. HC stated the following priorities for the potential CLT housing project
            a. Outline roles of the partners
            b. Strategically frame story, needs and how we came to approach these groups
            c. Community driven land ownership
            d. Affordable, physical accessibility, owner occupied, character of Finland, keeping

elders here, long-term rental needs

v. STR Renewal Application from Paul and Arica Sutherland on Park Hill Rd, all in favor

3. **Old Business** *45 min*
    a. What are our goals for the next 6 months? Tabled for May meeting
    b. What do you, as a Commissioner, want to accomplish? Tabled for May meeting
    c. Committees/Focus Group Recap
        i. Community Land Trust- Add this to "Expanding Housing Capacity" focus group
            1. Partners Gathering Preparation
                a. Communication with Tracy - Sarah will reach out to Tracy to find out what she needs from us for facilitation and how to budget her time
                b. BJ will reach out to potential partner LagHome
                c. Commissioners who will attend gathering: BJ, Honor, Sarah
                d. Lunch options/budget
                    i. Sarah will reach out to FOF regarding use of pizza oven for lunch
        ii. Maintaining and Expanding Housing Capacity - break this up into 2 separate focus groups
            1. The Finland tax-forfeit "Childcare House" property is ready for resale by the Lake County Board. CB Housing Commission plans to submit a resolution to the Board to convey the parcel to the HRA so that restrictions can be placed on the buyer (ie. income, homestead, etc, ) to support affordable or workplace housing.
            2. Local contractors list status - No updates. Sarah will share spread sheet in Drive with Charlotte, Lake County and Silver Bay Library have their own lists, reference the North Shore Journal service directory
        iii. County and Township
            1. HRA updates
                a. HRA has a revolving Housing Trust Fund of about $2.5 million. Most of that is already allocated or in use to support several projects in Two Harbors and Silver Bay. None in outlying areas.
                b. HRA offers shared Housing Rehabilitation grants for up to $10,000 for needed safety improvements. Four residents of Finland have applied. Hard copies are in the CNCC lobby. HC members could hold office hours to support applicants.
            2. Planning and Zoning updated subdivision ordinance, Land Use Ordinance(guidance from DNR), cannabis ordinance
            3. Septic and Wastewater Alternatives - use survey results to prioritize updates to current Lake County septic ordinance
        iv. Momentum/Sustainability
            1. Potential Funders - HC members have low capacity for this work; who can help?
                a. We are not eligible for League of MN Cities, Grant Navigator funds
                b. Greater MN Housing Fund, Rural and Tribal Capacity Building Program
                c. Minnesota Housing Partnerships - Technical assistance
                d. CEDA(Community and Economic Development Associates)
                e. Rural Capacity Program ESMC spreadsheet of resources
                f. CBT community fund - no requests at this time; wait until we have a specific project need

2. Long-term organization of FHS - start having conversation with FOF; Sarah will reach out to Carrie, Board Chair

4. **New Business** *20 min*

a. AEOA programs; Energy Assistance and Weatherization for income qualified residents - BJ was referred to this program at an HRA meeting; check out website for applicable/eligible programs b. How can we improve informing our residents of our goals and accomplishments? Updating website Posting updates (ie. applications and deadlines for rehab grants) at Cmty Ctr / Coop / Church / Farmers Markets / etc. Maybe an objective for a subcommittee

c. Upcoming Meetings

i. Lake County HRA: 4/8 at 6pm

ii. Lake County Planning Commission Hearings: 4/20 at 5pm

iii. Crystal Bay Township: 4/21 Committee of the Whole 5pm / Town @ 6pm - present FCNC home resolution

iv. Next Housing Meeting: May 12, 6 pm

5. **Unfinished Business -** tabled for May meeting

a. Policy on short term vacation rentals

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

d. North Country Cooperative Foundation(CoNorth) - manufactured homes on cooperatively owned land; $100-$300K cost for 1000 to 2000 sq ft each. Individuals purchase homes at cost. Resident cooperative owns and manages the land and any shared utilities/septic. Net zero ready, opportunities for off grid solar

6. **Close Meeting**

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

Sarah Mayer- Board Chair ____________

B.J. Kohlstedt- Vice Chair ____________

Colby Abazs - Secretary ____________

Honor Schauland- Commission Member ____________

Michael Miller- Commission Member Absent

Charlotte Hughes- Commission Member ____________

Rachel Clark- Commission Member ____________

Attested by: Stacy Breden- Town Clerk ____________ date: 6/9/26

ORIGINAL