

Town of Crystal Bay
Housing Commission
July 14, 2026
Meeting Minutes
Clair Nelson Community Center

1. Open Meeting at 6:08pm

- a. Attendance: Stacy Breden, Rachel Clark, BJ Kohlstedt, Honor Schauland, 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 7/14/2026 MOTION to approve the Agenda by BJ, second by Rachel, passed by unanimous consent.
- d. Review and approve Meeting Minutes
 - i. Regular Meeting 6/9/2025 MOTION to approve the 6/9/25 Minutes by BJ, second by Rachel, passed by unanimous consent.
- e. Time Keeper: Rachel

2. Reports

- a. Town Clerk Update
 - i. Discussed employee relationship status of commission members now and as we look towards the next round after our September break. How does this group have a consistent status to support grant applications?
 - ii. For July Board meeting we plan to ask to make a pre-application to IRRR.
 - iii. Aug Board meeting would ideally be the full application which would then mean the commission needs to continue operating for that work.

3. Old Business 40 min

- a. Expanding Housing Capacity
 - i. Cluster Housing Project Progress
 - 1. MN Housing Partnership(Olivia): has money to help us. MOTION: The officers will fill out the application MN housing partnership pre development assistance. Motion by Rachel, second by Honor, passed with unanimous consent.
 - 2. Greater MN Housing Fund: MOTION: The officers will apply for funds from Greater MN Housing Fund to help with pre-development. Motion by Honor, second by Rachel, passed with unanimous consent.
 - 3. Northshore Development Fund: Jason was going to help with pre-development but needs County to ask for it but they don't have capacity.
 - 4. Where are we? We can and will apply for the IRRR and can separately apply for pre-development in parallel.
 - 5. Ask IRRR what an appropriate start/ending timeline for the grant?
 - 6. IRRR Funding - communication with Kevin Steele, new housing grant administrator; request motion for pre-application
 - a. Draft LOS from HRA
 - b. Draft Budget

- 7. Ideal Homes vs Lagom option vs Local contractor/builders
 - a. Do a built quality and performance analysis.
- 8. Site Development: Driveway/Well/Septic
 - a. Draft budget.
- 9. One Roof's Role? Have conversation about what roadblocks might arise that we are not yet thinking about and how One Roof will be involved.
- 10. Lake County Housing Commission(Nate): Officers will plan a meeting with him for the coming weeks.
- ii. Long-term rental opportunities
 - 1. ADU feasibility
 - 2. Septic and Wastewater Alternatives Updates
- iii. Maintaining Housing Capacity
 - 1. Lake County Home Rehab Program updates
 - a. Has a new 2026 Application.
 - b. Flyer: Charlotte will make a half page flier to attach to the application for promotion. Folks can call town phone number and Stacy will pass their contact info to the housing email. Or folks can email the housing email and we will decide who wants to help the person out with the application.
 - 2. Local contractors lists
 - a. Have a rough draft based on Jonathan and Silver Bay list. Needs follow up with each one to confirm information.
 - 3. FCNC House updates
 - a. HRA decided that the best avenue for the house was to sell it as workforce housing. It was offered to Wolf Ridge to buy. It could then become a long term rental unit. Discussions are ongoing. It would operate under a deed restriction as workforce housing(need to confirm this).
- b. Momentum/Sustainability
 - i. Long-term organization of FHS
 - 1. Thanks Lise for the financial report.
 - ii. Funding opportunities
 - 1. Northland Foundation
 - 2. ESMC final report would be nice to have a copy available in a publicly accessible place.

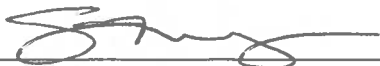
4. **New Business** 5 min

- a. Upcoming Meetings
 - i. Lake County HRA: Wednesday, August 12, 6pm
 - 1. BJ will attend, Sarah might also.
 - ii. Lake County Planning Commission Hearings: Monday, July 20, 5pm
 - 1. Nothing relevant to our area on the agenda.
 - iii. Next Housing Meeting: Tuesday August 11, 6 pm
 - 1. Honor might miss it due to birthday!

5. **Unfinished Business** - 5 min

- a. Policy on short term vacation rentals; other examples, Duluth Township?
 - i. Colby will dig through our files to find the previous work done by Erik.

6. **Close Meet** at 7:28 by BJ, second by Charlotte, passed by unanimous consent.

Sarah Mayer Board Chair 

B.J. Kohlstedt Vice Chair absent

Colby Abazs Secretary colby abazs

Honor Schauland- Commission Member absent

Michael Miller- Commission Member absent

Charlotte Hughes- Commission Member Charlotte Hughes

Rachel Clark- Commission Member jtsi (online)

ORIGINAL

5:30 PM
07/14/26
Accrual Basis

Town of Crystal Bay
Housing Project Summary
Fiscal Year 2026

	Jan - Jun 26
BALANCE FORWARD	7,346.87
Income	
Grant Income received	8,000.00
Township Clerk overhead estimate	-4,000.00
Funds Available	11,346.87
Expense	
Payroll Expenses	138.19
41000 · General Government	
41600 · Legal Services	583.38
Total 41000 · General Government	583.38
46300 · Redevelopment & Housing	
46310 · Payroll	2,058.43
46311 · Contract Services	30.00
46315 · Mileage	179.80
46320 · Meeting Expense	0.00
46330 · Publicity	187.50
Total 46300 · Redevelopment & Housing	2,455.73
Total Expense	3,177.30
BALANCE REMAINING	8,169.57

