

Town of Crystal Bay
Housing Commission
August 11, 2026
Meeting Minutes
Clair Nelson Community Center

1. Open Meeting Called to order at 6:20pm.

- a. Attendance: Stacy Breden, Rachel Clark(Jitsi), 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 8/11/2026 MOTION to approve the Agenda by Sarah, second by Colby, passed by unanimously by role call.
- d. Review and approve Meeting Minutes
 - i. Regular Meeting 7/14/2025 MOTION to approve the 7/14/2026 Minutes by Rachel, second by Charlotte, passed by unanimously by role call.
- e. Time Keeper:

2. Reports

- a. Town Clerk Update
 - i. Updated on deadlines for reports and meeting materials.
 - ii. If a grant we are receiving specifies that it won't fund PERA then the town can use that as an exemption so that the Town housing commission can be permanent without commissioners being eligible for PERA. Sarah will ask Traci with RSDP about the possibility of getting a letter stating their policy.
 - iii. The last meeting is Sept 22 2026. This commission would then be paused at least for a month and until reformed by the Town Board. Sarah will advocate with the Board to communicate how important it is that the commission gets reformed in November.
 - iv. Budgeting 15 hours/month of Clerk time for the Housing Project which factors in about 32 hours to close and restart the commission.
 - v. ACTION ITEM Colby: draft proposal for a perpetual 5 person Housing Commission to present to the Town Board. Will outline the costs associated with start/stopping and ask to use the "Community Projects" levy to support the commission's ongoing work and cover any PERA costs that could arise.

3. Old Business 40 min

- a. Expanding Housing Capacity
 - i. Cluster Housing Project Progress
 - 1. IRRR Pre-application Funding for driveway/well/septic
 - a. BJ has been working on getting budget estimates.
 - b. Sarah will share the application with Stacy to submit to IRRR.

- c. Sarah got information from IRRR about timeline and guidance. Minimum of 9 months wait after applying to get the money so breaking ground would realistically be in 2028.
 - 2. Meeting with MN Housing Partnership 7/28 - Technical Assistance
 - a. Local builders are an option to get quotes that are potentially more affordable.
 - b. Great first meeting. Officially applied for technical support.
 - c. We don't need to do a housing study for just a 4 home project.
 - d. Second Meeting scheduled for Thursday, August 13
 - i. Sarah, BJ, and maybe Rachel.
 - 3. Meeting with One Roof 7/23
 - a. MN shared septic model
 - b. Cashflow risk if homes don't sell. What about preselling them?
 - c. Wolf Ridge holds the land during development, then transfers land to 1R.
 - d. Who holds and manages bridge financing during development? What about the IRRR funded land prep work?
 - e. Honor and BJ met with One Roof.
 - f. Single family Logom homes are at \$500k now. Logom is the only one that generally bids on their projects but can work with other developers.
 - g. We should look into the Grand Rapids project as it may share some similarities in what we are trying to do and the project was done by an independent developer then transferred to 1R.
 - h. ACTION ITEM Sarah: We can send out an interest form to folks who have expressed potential interest in buying a home as a way to outreach and get the potential future owners involved at the planning stage.
 - i. BJ's meeting notes were shared.
 - j. Could we pursue a private developer who has connections to our community to help be the pivot entity for the project while still keeping the community the priority over profits.
 - 4. Meeting with Greater MN Housing Fund 7/21 - support with funding to MHP
 - a. Shared MANY resources
- b. Maintaining Housing Capacity
 - 1. Lake County Home Rehab Program updates
 - a. Sarah has been working with one applicant and it will get reprocessed.
 - b. Lots of folks have been picking up the application from the Community Center.
 - 2. FCNC House updates
- c. Momentum/Sustainability
 - i. Long-term organization of FHS
 - ii. Funding opportunities
 - 1. Loyd K Johnson rolling fund for grants of under \$25k.

4. New Business 5 min

- a. Upcoming Meetings
 - i. Lake County HRA: Wednesday, August 12, 6pm - BJ will zoom
 - ii. Lake County Planning Commission Hearings: Monday, August 17, 5pm
 - iii. Next Housing Meeting: Tuesday September 8, 6 pm

5. **Unfinished Business - 10 min**

- a. Policy on short term vacation rentals; see Duluth Township FAQs and STR Zoning docs

6. **Close Meeting**

- a. Motion to adjourn at 7:44pm by Sarah, second by Charlotte, passed by unanimously by role call.

Sarah Mayer Board Chair



B.J. Kohlstedt Vice Chair



Colby Abazs Secretary

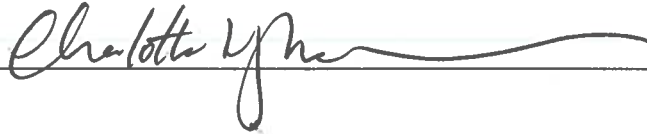


Honor Schauland - Commission Member



Michael Miller - Commission Member

Charlotte Hughes - Commission Member



Rachel Clark- Commission Member

ORIGINAL

