

Town of Crystal Bay
Housing Commission
September 8, 2026
Meeting Minutes
Clair Nelson Community Center

1. Open Meeting 5 min

- a. Sarah opened the meeting at 6:09pm.
- b. Attendance: Stacy Breden, Rachel Clark(Jitsi), Sarah Mayer, Colby Abazs, Charlotte Hughes, BJ Kohlstead, Honor Schauland, Roger Peterson.
- 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. Review and approve Agenda 9/8/2026. MOTION to approve the Agenda by Colby, second by Sarah, passed by unanimously by role call.
- e. Review and approve Meeting Minutes
 - i. Regular Meeting 8/11/2025 MOTION to approve the 7/14/2026 Minutes by Rachel, second by BJ, passed by unanimously by role call.
- f. Time Keeper: Charlotte

2. Reports

- a. Town Clerk Update
 - i. Need report for Town by 9am on Sunday. Agenda for 22nd meeting by 9am Sept 22nd.
 - ii. The commission plans to ask again for the authorization for the commission chair to create an IRRR FLUXX profile for grant application purposes.
- b. Township Update, Supervisor Roger Peterson
 - i. This September Town Board meeting will need to decide how to structure the Housing Commission going forward.
 - ii. It would be nice to have a regular check in between the Town Clerk and the Commission Chair or Officers.

3. Old Business 40 min

- a. Expanding Housing Capacity
 - i. Community Land Trust Project
 - 1. BJ's updates
 - a. Exploring the County rules for clustered subdivision.
 - b. If the houses are under the One Roof model Wolf Ridge can't own any of the houses but there could be a restriction so that Wolf Ridge Staff get preferential treatment. There are also income requirements and the homes must be owner occupied.
 - c. A current challenge is who is willing to take the financial risk to build the houses if they don't sell.

- d. Our biggest roadblock right now is that we don't have any firm commitment from any partner nor One Roof. Potentially the County could do the development and then transfer to One Roof.
 - e. We need the Land, a Developer, Financing, HOA administration...
 - f. Extreme Panels does SIP construction and could be an alternative to the current builders we have been exploring. Could they be the developer?
 - g. Dakota Cabins had a demonstration "Tiny House" at the state fair and they could be a prefab construction builder to add to our mix of exploration.
 - h. Maybe we should organize a community event to bring together builders, contractors, local experts who might inform the design and building plan for the project.
 - i. There are two sisters in Cook County that build houses one at a time. Rachel and Sarah/BJ will reach out to them. HamiltonHabitat.wordpress.com
- 2. IRRR Funding for driveway/well/septic
 - a. Review Pre-application for submittal/ Set up FLUXX account
 - b. Will ask for Town resolution supporting our full application in September.
- 3. MN Housing Partnership - Technical Assistance
 - a. Homebuyer Interest form
 - i. Created to gather names of potential purchasers for the homes so that there is confidence that the homes will sell to reduce risk for the financing and developer.
 - ii. Maybe add a less than 1 bathroom and square footage range to the questions asked.
 - b. Local contractors; quality of structures, long term energy efficiency
 - c. Schedule next meeting soon but maybe after meeting with Hamilton Habitat.
- b. Maintaining Housing Capacity
 - 1. Lake County HRA updates
 - a. Home Rehab Program updates; Flyer looks like but will add the Housing Commission webpage to it. Stacy will share it on Facebook.
 - b. Some residents are working on improvements supported by the grant.
 - 2. FCNC House updates: nothing new.
- c. Momentum/Sustainability
 - i. Need for communications specialist?
 - 1. To improve Commission engagement in the community.
 - 2. We could make a blurb to go in the Friends of Finland newsletter, Facebook, Community Center screen, Finland Coop, Town Meeting.
 - 3. Organize a community event.
 - 4. Goal to have less than monthly, but maybe quarterly updates when there is significant news, that go out into the community to keep people engaged with what we are working on.
 - 5. Rachel volunteered to be the point person for online communications. Charlotte will help with local posting needs.
 - ii. Funding opportunities

4. New Business 5 min

a. Upcoming Meetings

- i. Northeast Regional Housing Forum: Tuesday, October 27
 1. Sarah and BJ have already registered to attend.
- ii. Lake County HRA: Wednesday, September 9, 6pm
 1. BJ attending.
- iii. Next Housing Meeting: Tuesday September 22, 6 pm

5. Unfinished Business - 10 min

- a. Possible CBT policy on short term vacation rentals; see Duluth Township FAQs and STR Zoning docs
 - i. Need someone to take this on; Is this something we want in place?

6. Close Meeting

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

Sarah Mayer /Board Chair: [Signature] date: 9/22/26
Barbra J. Kohlstedt /Vice Chair: [Signature] date: 9/22/26
Colby Abazs /Secretary: [Signature] date: 9/22/26
Rachel Clark /Board Member: _____ date: _____
Honor Schauland/ Board Member: [Signature] date: 9-22-26

Attested to this 22nd day of Sept, 2026

Stacy Breden
Town Clerk

[Signature]

ORIGINAL

