



Progress Report

A MESSAGE FROM THE PRESIDENT

June 2025

Dear Friends and Supporters,

The Frankfort Area Community Land Trust (FACLT) was founded in late 2020 by residents with a clear mission: to ensure that homeownership remains within reach for those who choose to live and work in Benzie County.

As housing prices climb and the number of available homes continues to shrink, our land trust model offers an innovative, sustainable solution. By owning the land and leasing it to homeowners for 89 years, we are able to sell homes for 75% of their appraised value. And when a home is sold, some of the proceeds are reinvested into the trust — ensuring we can continue creating attainable housing for years to come.

Attainable housing is one part of a healthy solution, in which those who wish to own a home can do so, live near their workplace, and be part of a thriving, inclusive community that welcomes people of all backgrounds, regardless of income or wealth.

In just a short time, our mission has resonated deeply with the Benzie County community. Thanks to your support, we have already made meaningful progress — and we are just getting started. This report highlights our recent accomplishments and offers a view of what lies ahead.

Together, we can ensure that Benzie County is a place where year-round families, essential workers, seniors, and all who contribute to our vibrant community can put down roots. On behalf of the entire Board of Directors, thank you for being part of this effort.

Warmly,

A handwritten signature in black ink, which appears to read "Jay White". The signature is fluid and cursive, with a large initial "J" and a stylized "W".

Jay White
President, Board of Directors
The Frankfort Area Community Land Trust

Together, We Can Make Homeownership Possible

Our Approach

Strong partnerships and community engagement are key to our success. With support from individuals, families, foundations, nonprofits, and local and state leaders, we remain focused on our mission — to make attainable homeownership a reality in our community.

An Open Process

We hold monthly public meetings, share updates through email, social media, and periodic newsletters, and seek opportunities to engage with individuals, community groups, nonprofits, and government entities. We intend to be leaders in the broader housing ecosystem, ensuring the community land trust model is both understood and embraced. We are committed to transparency, keeping our supporters informed about both our progress and our challenges.

Community-Centered Gatherings

We love to bring people together around this shared cause! Our annual gatherings have helped educate, inspire, and build momentum, thanks to generous hosts and supporters. 2024 events include an early-summer garden party at Nancy Reid's lovely home, a high-summer concert with Tim Jones at Stormcloud's Tap Room for our many friends from the Watervale Community, a late-summer gathering on the beautiful west end of Crystal Lake hosted by Donna and Andrew Brickman, and a fall donor appreciation event at Rocks Landing, hosted by major donor and Rocks co-owner Paul Danes. Ed Butt gave an excellent wine tasting presentation that evening.

These gatherings have been invaluable in strengthening relationships and fostering long-term support. Look for more gatherings in 2025 and beyond.

A Focus on People and Relationships

Expanding our network of donors, partners, and advocates is critical to our mission. Through education and storytelling, we highlight the real impact of our work — focusing on the people whose lives are changed and those who help make it possible. Homeownership is deeply personal: the stories of those who benefit from our work inspire us, and we hope they will inspire other community members to get involved, too.



Left: FACLT board members and friends at our annual event at Stormcloud Taproom
Right: Donna Brickman and Margie DeVine at the Donor Appreciation Event at Rocks Landing

In Review: Highlighting Our Accomplishments

In the past year we have secured funding, built homes, strengthened our organization, and fostered deeper community engagement. Here is a look at the key milestones and achievements that have shaped 2024 and set the stage for 2025 and beyond.

MSHDA Missing Middle Fund Grant: A Testament to State-Level Support

Essential to Grove Place's success was a Michigan State Housing Development Authority (MSHDA) grant. FACLT won a \$240,000 grant from the MSHDA Missing Middle Fund, which provided \$60,000 per home upon the completion of the fourth Grove Place residence. This funding, which required a collaborative effort by Jay White, Liz Negrau, Annette Knowles, Susan Wenzlick, and the Missing Middle Grant team at MSHDA, reflects a strong endorsement of our mission at the state level. It underscores both the urgency of our housing initiatives and the confidence that policymakers have in our ability to deliver results. We will continue to work with our elected officials as a partner in addressing the housing crisis in our state.

Fundraising Success, Thanks to Our Generous Community

The generosity of our donors remains a powerful force behind our progress. Since its inception, FACLT has received nearly \$300,000 in charitable contributions, with 2024 alone bringing in 58 individual gifts totaling over \$90,000 – a testament to our community's belief in our mission. Beyond individual giving, we secured grants from the Grand Traverse Band of Ottawa and Chippewa Indians and the Frankfort UMC United Women in Faith, further strengthening our ability to expand housing opportunities. These contributions drive our work forward and reflect a deep trust and shared commitment to attainable homeownership. In 2025, our goal is to raise \$200,000 and expand our donor base to 100 households.



Left: Friends gathering at Rocks Landing with wine talk by Ed Butt
Right: Tabling at the CSA Arts & Crafts Fair

Grove Place: Four Homes Built and Sold!

We celebrated a major milestone with the completion and occupancy of all four Grove Place homes. The homes were each sold for just over \$200,000 but have a market value near \$300,000. They were designed to preserve and enhance the character of the neighborhood, were built by local contractors for fair wages, and are within easy walking distance to town. These new homeowners — a librarian, a brewer, a graphic designer, a food store manager, a carpenter, a member of local government, and a student counselor — are part of the vibrant workforce that powers our community.

The sale of our Grove Place homes is the first successful community land trust housing project in Benzie County, proving that our model makes housing accessible for those who wish to live and work here. This achievement establishes FACLT's ability to provide long-term, sustainable housing solutions for the people who make our community thrive.

These partners deserve special recognition for the success of the Grove Place homes:

- Rick Taylor has been a major supporter, providing on-site construction management and subcontractor coordination. Rick also serves as a key member of the Real Estate and Construction Committee.
- Rob Rafferty, our general contractor partner, has provided permit support and overall construction consulting.
- Matt Miller of Weaver Barns supported us with innovative home plans, panelized construction methods, and an industry-leading home warranty program.
- Josh Mills, Frankfort's city superintendent, was one of the strongest advocates for the formation of a community land trust and has been a vital supporter of construction, providing insight and information on zoning, utility connections, and sidewalk engineering and installation.
- Our banking partners Blake Brooks and Alan Luedtke at State Savings Bank; Steve Mitchell and Mary Wixson at Honor Bank; and Tom Klinefelter at Independent Bank
- The entire team at Northwest Michigan Community Action Agency (NMCAA), who advise the individuals and families who wish to buy our homes. In 2024, this partner provided homebuyer education to 14 potential buyers, helping them to take measured steps toward homeownership.

Our Next Building Project: The Cottages at Corning

Building on the momentum from Grove Place, we set about reinvesting the proceeds from those home sales and designing our next project. A major milestone was an agreement with Family of Faith Nazarene church to purchase their property on Corning Avenue and 9th Street in Frankfort — paving the way for at least four new homes in 2025-26.

"Through thoughtful planning and prudent management, the Frankfort Area Community Land Trust is on solid financial footing. Our stability allows us to stay focused on our mission — raising the necessary funds to acquire land and build more homes for our community." — Andrew Brickman, Treasurer, FACLT

Marketing: New Name and Look

With support from Rotary Charities Capacity Pool and consultant Rob Stennett, we received pro-bono marketing advice that helped us focus on identity and communication. The result was an important decision to rebrand in 2025 to ensure that our name and messaging reflects our core purpose: preserving housing affordability, empowering homeownership, and fostering long-term community stability. This change will help us better communicate our mission and engage an even broader audience. Expect to see a new logo and website very soon, an effort led by Board members Tim Jones and Kaitlin Matesich with support from our consultant Kelley DeVine. Look for more social media, too!

Ambassador Program: Champions for Attainable Housing

To keep passionate supporters engaged, we launched the FACLT Ambassador Program, a dedicated network for former board members, committed donors, and local advocates who want to play an ongoing role in our mission. Ambassadors strengthen connections, expand outreach, and champion attainable homeownership in Benzie County. Our founding members — Liz Negrau, Paul Danes, Nancy Reid, and Todd Bruce — are already making an impact, and we look forward to adding members to this group in 2025.

Resource-Generating Partnerships

Expanding access to affordable housing requires both strong financial backing and collaborative partnerships. From the start, FACLT has pursued diverse funding sources to ensure the sustainability of our work. In 2023 and 2024, key funding sources included:

- MSHDA Missing Middle Grant
- Benzie County and City of Frankfort American Rescue Plan Act (ARPA) funding
- A leadership gift from the Dow family
- An early and major gift from Grand Traverse Regional Community Foundation
- Community donations and nonprofit partnerships, including the 100+ Women Who Care and Father Lovett Foundation
- A CD-as-Collateral program in collaboration with Honor Bank and State Savings Bank, to address construction funding gaps

Each of these contributions plays a crucial role in developing new housing, strengthening our operations, and laying the foundation for future projects and more homes for people in our community.

"Benzie County has grown and changed, but the one thing that has remained constant is the spirit of love of family, concern for the community, and stewardship — the commitment of giving back. Hence, we lend our support to the Frankfort Area Community Land Trust and embrace its efforts. We encourage others to do so also."

— Honnie McClear, Friend and Major Donor

Partnerships for Lasting Solutions

The creation of lasting housing solutions requires broad community involvement and dialogue. In 2024, we expanded our outreach efforts with presentations about community land trusts and attainable housing at the Frankfort Rotary Club, Michigan Downtown Association conference, Sunrise Rotary, and Manistee Commission on Aging, and by participating on a Housing North panel.

Additionally, FACLT hosted a community housing workshop and discussion, drawing nearly 50 attendees in a major snowstorm. The event saw 100% attendance from the Frankfort City Council and strong participation from regional organizations, including:

- Frankfort Planning and Housing Commission
- Village of Elberta, Weldon Township, the County Commission, and other municipalities
- Benzie Habitat for Humanity
- Housing North
- Advocates for Benzie County
- Grow Benzie
- Local banks, the Frankfort-Elberta Area Chamber of Commerce, the Michigan Economic Development Corporation, Benzie County Land Bank, and the Treasurer's Office

Key takeaways from the workshop:

- The housing shortage remains top of mind for the community.
- There is a pressing need for continued dialogue with residents.
- A direct link exists between workforce retention and housing accessibility.

Community conversations inform FACLT's strategies moving forward and ensure that our initiatives reflect the real needs and concerns of our current and future neighbors.



Left: Housing tour of Benzie County. Right: Volunteers perform a pre-sale cleanup.