City of Frankfort, Benzie County, Michigan

Ordinance #D-5 of 2023
July 18, 2023

An ordinance to add Article 8: Attainable Workforce Housing Development Options to Chapter 8 of 2014 Revised Frankfort Zoning Ordinance.

THE CITY OF FRANKFORT HEREBY ORDAINS:

A. Intent

It is the intent of this Article to create the opportunity to develop permanent attainable workforce housing across the City of Frankfort. The opportunity to create the housing types permitted within this Article is conditioned upon the housing being used for workforce housing for year-round residents who live and work in Frankfort and the surrounding area.

B. Definitions

Accessory or Ancillary Dwelling Unit (ADU) - Freestanding, single-unit apartment located behind the main house or an extension of an existing residence. These units are often located above a garage.

Area Median Income (AMI) – Area median income is defined as the midpoint of a specific area's income distribution and is calculated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). HUD refers to the figure as MFI, or median family income, based on a four-person household. Area median income figures are determined annually by HUD.

Attainable Workforce Housing – housing for employed individuals and families earning 120% or less of the Benzie County Area Median Income.

Attainable Workforce Housing Subcommittee – this committee shall consist of the mayor (or their designee), at least one member of the Planning Commission and at least one member of the Housing Commission. Additional subcommittee members may include a representative of the Northwest Michigan Community Action Agency, the Frankfort Community Land Trust or other governmental or quasi-governmental agencies. All appointments shall be approved by City Council. The maximum number of subcommittee members shall be seven (7).

Cottage Court - The Cottage Court building type consists of a series of small, detached structures, providing multiple units arranged to define a shared court that is typically perpendicular to the street.

Designated Agent – the City of Frankfort City Council may identify a designated agent for income qualification, verification, and long-term deed restriction monitoring by resolution.

Duplex - The Duplex building type is a small- to medium-sized structure that consists of two side-by-side or stacked dwelling units, both facing the street, and within a single building massing. This type has the appearance of a medium to large single-family home and is appropriately scaled to fit within primarily single-family neighborhoods or medium-density neighborhoods.

Employed – for the purpose of this Article, employed means either one household member working at least an average of 1,500 hours per year or multiple family members working at least a combined average of 1,900 hours per year.

Excess Proceeds – The difference between the Homeowner's Base Price and the appraised market value.

Income-Qualified Person - A person or group of persons whose household income does not exceed one-hundred and twenty percent (120%) of the Area Median Income for Benzie County, Michigan as calculated and adjusted for household size from time to time by the HUD or any successor.

Minimum Control Period – Period in which the unit must remain in the Attainable Workforce Housing program and only income qualified families or individuals may become new tenants or owners.

Multiplex - This building type is a structure that consists of up to four (4) side-by-side and/or stacked dwelling units, typically with one shared entry or individual entries along the front. This type has the appearance of a medium-sized family home and is appropriately scaled to fit within primarily single-family neighborhoods.

Rowhouse/Townhouse - The Rowhouse/Townhouse building type is a small- to medium-sized typically attached structure that consists of multiple Rowhouses placed side-by-side with shared walls or with minimal separations between the buildings.

Short-term rentals – "Short-Term Rental" or "STR" or "STR unit" means the rental or subletting of any dwelling unit on a premises rented for a period of time less than thirty days.

Single-Family Compact House – the Single Family Detached Compact House is a small, detached structure on a lot that incorporates one unit in the building. It is typically located within a primarily single-family neighborhood in a walkable setting. This type enables appropriately scaled, well-designed higher densities and is important for providing a broad choice of housing types and promoting walkability.

Sublease. A sublease is a lease by the lessee of a property to a third person, conveying all or part of the property for a shorter term than that for which the lessee holds originally. A sublease is a new contract between the lessee and the sublessee.

C. Eligibility for Attainable Workforce Housing
    a. Eligibility. To be eligible to rent or purchase a unit developed under this article eligible applicants/households must meet all of the following qualifications:
        i. Eligibility is restricted to individuals and families earning 120% or less of the Benzie County Area Median Income.
        ii. Employed. To qualify as employed, either one household member must work at least an average of 1,500 hours per year or in a household or multiple family members must work at least a combined average of 1,900 hours per year in Benzie, Grand Traverse, Leelanau, or Manistee County and/or for a Benzie County employer.
        iii. Occupy the unit as a primary residence.
        iv. No occupant of an Attainable Workforce Housing unit developed under this Article shall own other residential property.

v. Applicants for Attainable Workforce Housing units developed under this Article must submit applications and documents required to verify compliance with the above referenced requirements, including without limitation, employment and work history, income and assets, household size, and such other information deemed necessary by the City of Frankfort, or their designated agent, to be approved as a qualified buyer or tenant.

vi. Approval of the tenant or homebuyer must be granted by the City of Frankfort, or its designated agent, prior to signing a lease, taking title to a unit, occupying a unit, adding a name to the title of an ownership unit or a lease, or submitting a bid on an ownership unit.

D. Eligibility to Develop Property using Workforce Housing Standards

a. Property in every zoning district within the City is eligible to develop Attainable Workforce Housing through this Article.

b. Requirements

i. Development Agreement and/or Deed Restriction required.

1. To participate in this program and utilize the modified development standards permitted under this Article, the property owner and/or developer must enter into a development agreement with the City of Frankfort to guarantee the units built or developed using this article are retained as workforce housing units for a period of not less than 30 years or show evidence of a deed restriction meeting program requirements.
2. For-sale Attainable Workforce Housing requires that the developer and/or property owner place deed restrictions on the property being sold which includes, at a minimum, the following control provisions:
    a. Attainable Workforce Housing for-sale units must be sold only to income-qualified households, at designated prices, for a period of 30 years, recurring if resold during the 30-year period, called the Minimum Control Period.
    b. Occupancy Required. During the Minimum Control Period, the owners must occupy the home as their primary residence.
    c. Rental use prohibited. The home may not be rented out. If the occupant can no longer live in the Attainable Workforce Housing (AWH) program home due to employment or other reasons, they must sell the home to another qualified household.
    d. The owner may not refinance the home for more than the controlled resale price established by the City of Frankfort Housing Commission and/or their designated agent.
    e. During the Minimum Control Period, the owner can sell the Attainable Workforce Housing home for no more than the established controlled resale price through the Attainable Workforce Housing Program to an income qualified applicant.
3. Controlled Resale Price.
    a. Controlled Resale Price shall be equal to Homeowner's Base Price, as stated below, plus twenty-five percent (25%) of the increase in

market value of the Home, if any, calculated in the way described below.

b. Homeowner's Base Price: Homeowner's Base Price is the amount originally paid for the property plus the appraised value of any improvements made by the homeowner.

c. Increase in Market Value: The increase in market value of the Home equals the appraised value of the Home at time of sale, minus the Homeowners Base Price.

4. Monitoring. Once the homes have been sold by the developer, the City's Housing Commission or its designated agent is responsible for enforcing and administering deed restrictions and income qualification for new buyers or tenants.

5. When the property is sold after the 30-year Minimum Control Period, the owner must pay half of the excess proceeds to the City's Attainable Workforce Housing Program.

a. After the Minimum Control Period expires, owners are strongly encouraged to contact the Housing Commission or their designated agent prior to refinancing their Attainable Workforce Housing Program home. Refinancing does not relieve the owner from the requirement to pay half of the excess proceeds to the City's Workforce Housing Program upon sale; therefore, refinancing for full market value after the expiration of the Control Period is not recommended.

ii. Land Lease Permitted.

1. The City of Frankfort, City of Frankfort Housing Commission and/or the Frankfort Area Community Land Trust may own property and provide homeowners with a long-term land lease. With this approach, the City, Frankfort Housing Commission, or Frankfort Area Community Land Trust would continue to own the land, while homeowners retain a long-term lease on the land and own the residential structure and be responsible for the payment of all related taxes and fees.

iii. Site Condominium Permitted.

1. Applicants may propose a site condominium for Attainable Workforce Housing for-sale units.

iv. Short-term rental use prohibited.

1. No property developed using the provisions of this article may be used for short-term rental use at any time.

v. Subleasing prohibited.

1. The subleasing of any Attainable Workforce Housing unit is prohibited.

vi. Development Standards

1. Only those projects which fully meet the Site Development Standards of Section F are eligible for Attainable Workforce Housing development in accordance with this Article. However, the applicant may request a variance

from Site Development Standards which may be granted by the Zoning Board of Appeals.

vii. Renewable Energy.
1. The installation of solar panels on a new or refurbished Attainable Workforce Housing building is permitted in accordance with Section 8207.
2. Parking areas, carports and garages should be wired to permit installation of an EV charger.

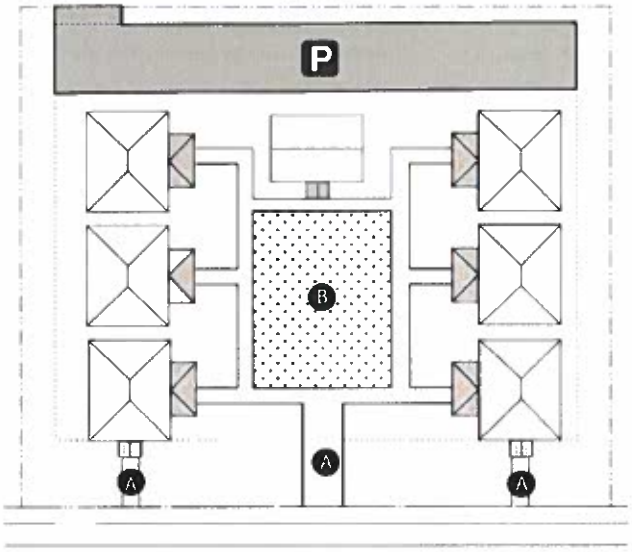
c. Site Plan Required.
i. Site Plan Review and Approval.
3. Step 1: Concept Plan Review Required.
a. The Applicant shall meet with the Attainable Workforce Housing Subcommittee to present a conceptual design and program overview.
b. The Subcommittee will review the conceptual plan to ensure that it is consistent with both the goals and objectives of the City Master Plan and with the provisions of this Article.
c. The Subcommittee shall provide a written response to the applicant and to the Planning Commission indicating the proposal may proceed utilizing the provisions of this Article.
4. Step 2: Site Plan Submittal
a. Required Site Development Plan Information. Any site plans submitted for review under this Article shall meet the requirements of **Section 8107.06 Required Site Development Plan Information.**
b. Site Plans must meet all provisions of **Section 8204: Stormwater Management.**
5. Step 3: Review and Approval.
a. A Site Plan for Attainable Workforce Development Submitted under this Article is subject to administrative review and approval by the City Superintendent and/or Zoning Administrator and/or the City's designated planning consultant.
b. Any development proposal that seeks variances from the building standards contained may apply to the Zoning Board of Appeals for a variance from the standards in this Article.
c. Decisions made about an Attainable Workforce Development site plan may be appealed in accordance with **Section 8105.04 of the Zoning Ordinance**.

E. Building Type
The following building types are permitted to be developed under this Article:
a. Cottage Court
b. Duplex

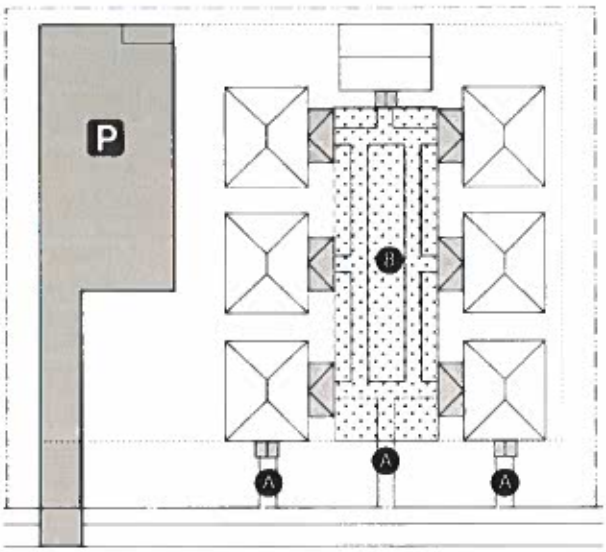
c. Row/Townhouse
d. Multiplex Building
e. Single-Family Compact Detached House

F. Site Development Standards

Cottage Court Development Standards



Front Street



Front Street

Key
ROW / Lot Line
Setback Line
Building

Key
ROW / Lot Line
Setback Line
Frontage
Private Open Space

Number of Units	
Units Per Building	1 Max.
Houses Per Lot	3 Min. 7 Max.
ADU	Not Permitted
Minimum Lot Size	3 units - 5,175 sq. ft.
	4 units - 6,900 sq. ft.
	5 units - 8,625 sq. ft.
	6 units - 10,350 sq. ft.
	7 units - 12,075 sq. ft.
	additional units require additional 1,725 sq. ft. per unit
Minimum Lot Width	50'
Minimum Lot Depth	90'
Building Size and Massing	
Building Height	2 stories/ 25' Max.
Minimum unit size	600 sq. ft.
Building Footprint	Per Building
Minimum/Maximum footprint	600 sq. ft/900 sq. ft.
Space between units	Min. 5'
Garage/Carport - Attached or Detached	
Height	18' Max.
Width x Depth	12 ft. x 22 ft. Max. per bay
Setbacks	
Front Yard	Average of all buildings on block
Side Yard	Zero lot line permitted for lots < than 60' wide or 10' Min. (5' per side) for lots >60' wide
Rear Yard	5' Min.
Driveways/Parking may be located in side and rear yard setbacks	

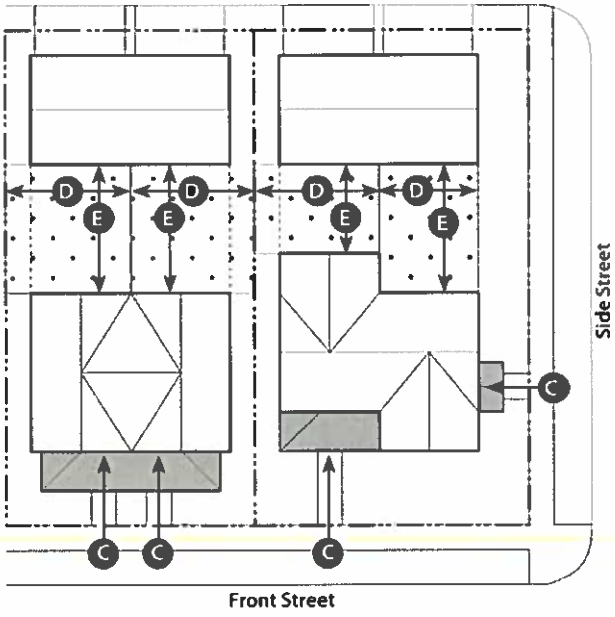
Allowed Frontage Type	
Porch	Permitted
Stoop	Permitted

Pedestrian Access (A)	
Main Entrance Location	Front Street

Common Open Space (B)	
Width	15' Min.
Depth	20' Min.
Area	900 sq. ft. Min.

Parking (P)	
1.5 spaces per unit Max.	
Detached Garages/Carports permitted	
Attached permitted in rear of structure only	
Roof Type	
Flat roof prohibited	
Minimum roof pitch 4:12 - Principal Structures	
Shed style roofs permitted for secondary wings	

Duplex Development Standards



Key

---- ROW / Lot Line

..... Setback Line

Building

Key

---- ROW / Lot Line

..... Setback Line

Frontage

Private Open Space

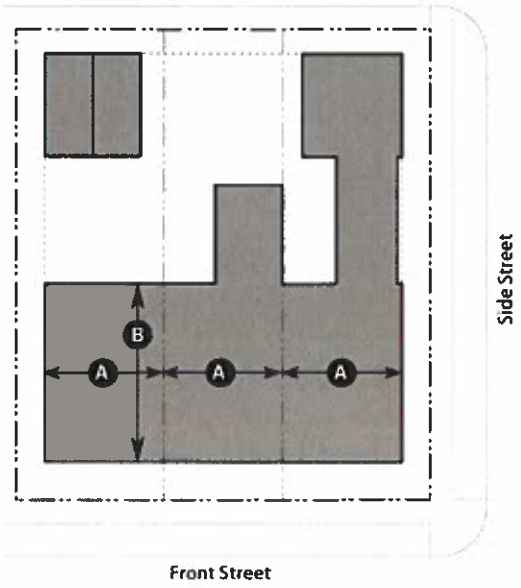
Number of Units	
Units Per Building	2 Max.
Duplex Per Lot	1
ADU	1 Permitted
Minimum Lot Size	2,400 sq. ft.
Minimum Lot Width	40'
Minimum Lot Depth	60'
Building Size and Massing	
Building Height	2.5 stories/ 35' Max.
Minimum unit size	600 sq. ft.
Building Footprint (A) (B)	
Minimum/Maximum footprint	600 sq. ft./1,400 sq. ft.
Garage/Carport - Attached or Detached	
Height	18' Max.
Width x Depth	12 ft. x 22 ft. Max. per bay
ADU	
Min./Max. unit size	600 sq. ft./900 sq. ft.
Height	25' Max. unless built over a garage, then 32' max.
Setbacks	
Front Yard	Average of all buildings on block
Side Yard	10 ' (Min. 5' each side)
Rear Yard	5' Min.
Minimum space between Main Building and Garage/ADU	10' Min.

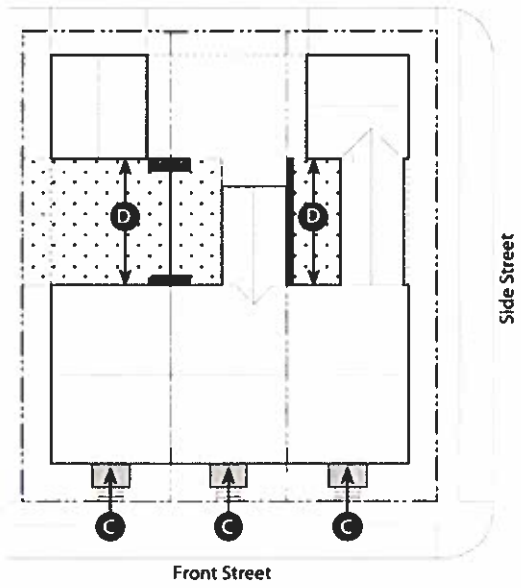
Allowed Frontage Type	
Porch	Permitted
Stoop	Permitted

Pedestrian Access (C)	
Main Entrance Location	Front Street
Each unit shall have an individual entry facing the street	
On corner lots, each unit entry shall front a different street.	
Common Open Space	
Width (D)	15' Min.
Depth (E)	10' Min.
Area	400 sq. ft. Min.

Parking
1.5 spaces per unit
Parking to be located at rear or side of lot
Driveways and parking may be located in side and rear yard setbacks
Roof Type
Flat roof prohibited
Minimum roof pitch 4:12 - Principal Structures
Shed style roofs permitted for secondary wings and garages
Flat roof permitted for deck over garage with an ADU unit

Rowhouse/Townhouse Development Standards





Key

---- ROW / Lot Line
..... Setback Line
Shared Lot Line[1]
Building

[1]Rowhouses may have a shared Lot Line.

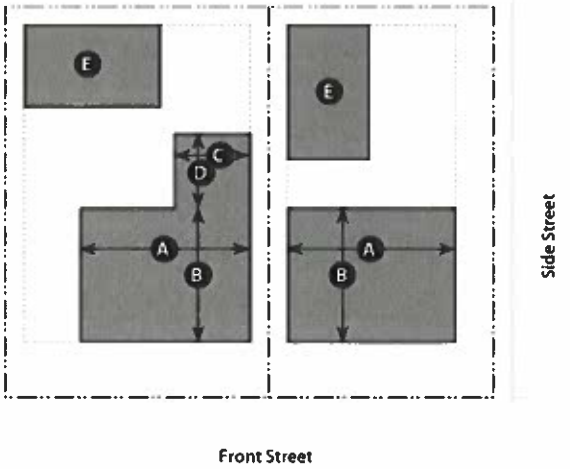
Number of Units	
Units Per Building	1 Max.
Rowhouses per lot	3 Max.
Rowhouses per run	2 Min./ 6 Max.
ADU	Not Permitted
Minimum Lot Size	2,500
Minimum Lot Width	25'
Minimum Lot Depth	100'
Building Size and Massing	
Building Height	2 stories Min./ 36' Max.
Minimum unit size	800 sq. ft.
Building Footprint (A) (B)	
Minimum/Maximum footprint	600 sq. ft./ 1,100 sq. ft. per building
Garage/Carport - Attached or Detached	
Height	18' Max.
Width x Depth	12 ft. x 22 ft. Max. per bay
Setbacks	
Front Yard	Average of all buildings on block
Side Yard	0' Min.
Rear Yard	5' Min.
Driveways may be located in side and rear yard setbacks	

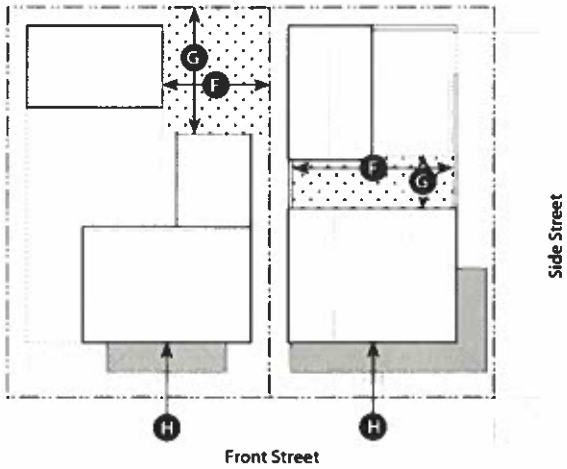
Key

---- ROW / Lot Line
..... Setback Line
Frontage
Private Open Space

Allowed Frontage Type	
Porch	Permitted
Stoop	Permitted
Pedestrian Access (C)	
Main Entrance Location	Front Street
Each unit shall have a primary entry facing a street	
Open Space (D)	
Required open space	900 sq. ft. Min.
Parking	
1.5 spaces per unit Max.	
Parking to be located at rear of lot	
Garages are Permitted, May be attached to rear of principal structure	
Roof Type	
Flat roof prohibited	
Minimum roof pitch 4:12 - Principal Structures	
Shed style roofs permitted for secondary wings and garages	

Multiplex Development Standards





Key

ROW / Lot Line
Setback Line
Building

Key

ROW / Lot Line
Setback Line
Frontage
Private Open Space

Number of Units	
Units Per Building	3 Min./ 4 Max.
ADU	1 Permitted
Minimum Lot Size	3,500 sq. ft.
Minimum Lot Width	66'
Minimum Lot Depth	50'
Building Size and Massing	
Building Height	2.5 stories/ 35' Max.
Minimum unit size	600 sq. ft.
Building Footprint - Principal Structure (A)(B)(C)(D)	
Minimum/Maximum footprint	1,500 sq. ft./ 2,400 sq. ft.
Garage/Carport - Attached or Detached (E)	
Height	18' Max.
Width x Depth	12 ft. x 22 ft. Max. per bay
ADU	
Min./Max. unit size	600 sq. ft./900 sq. ft.
Height	25' Max. unless built over a garage, then 32' max.
Setbacks	
Front Yard	Average of all buildings on block
Side Yard	10' (Min. 5' each side)
Rear Yard	5' Min.
Driveways and parking areas may be located in side and rear yard setbacks	

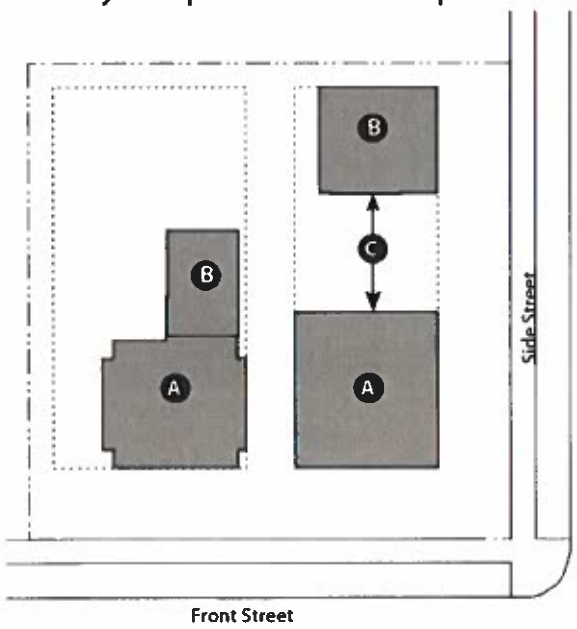
Allowed Frontage Type	
Porch	Permitted
Stoop	Permitted

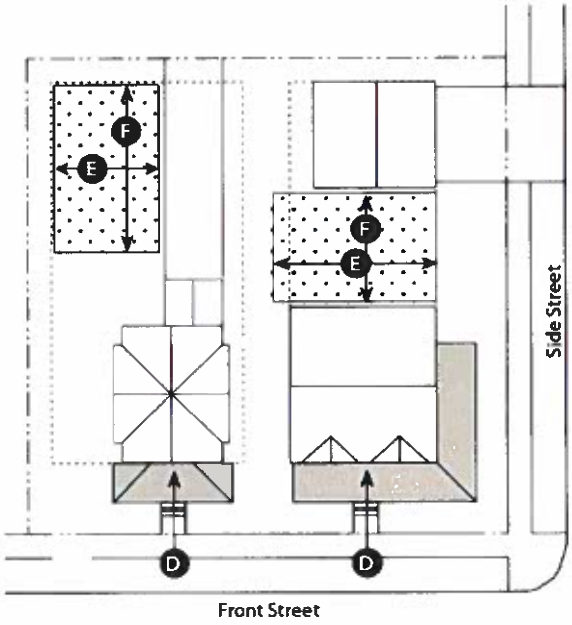
Pedestrian Access	
Main Entrance Location (H)	Front Street
Each unit may have an individual entry; must face street	

Common Open Space	
Width (F)	10' Min.
Depth (G)	10' Min.
Area	100 sq. ft. Min./unit
Required open space shall be behind the main building	

Parking	
1.5 spaces/unit Max.	
Garages permitted	
Parking to be located at rear or side of lot	
Attached garage permitted if accessed from alley	
Roof Type	
Flat roofs prohibited	
Minimum roof pitch 4:12 - Principal Structures	
Shed style roofs permitted for secondary wings and garages	
Flat roof permitted for deck over garage with an ADU unit	

Single Family Compact House Development Standards





Key

---- ROW / Lot Line

Building

..... Setback Line

Key

---- ROW / Lot Line

Frontage

..... Setback Line

Private Open Space

Number of Units	
Units Per Building	1
Houses Per Lot	2 Max.
ADU	Not Permitted
Minimum Lot Size	3,750 sq. ft.
Minimum Lot Width	45'
Minimum Lot Depth	80'

Building Size and Massing	
Building Height	2 1/2 stories; 35' Max
Building Separation	No min.
Building Footprint - Per Building (A)	
Minimum/Maximum footprint	600 sq. ft/900 sq. ft.
Garage/Carport - Attached or Detached (B)	
Height	18' Max.
Width x Depth	12 ft. x 22 ft. Max. per bay

Setbacks	
Front Yard	Average of all buildings on block
Side Yard	No Min. between buildings on lot; 5' Min. on exterior.
Rear Yard	5' Min
Setback between house and garage (C)	No Min. May be attached to Principal Structure

Allowed Frontage Type	
Porch	Permitted
Stoop	Permitted

Pedestrian Access (D)	
Main Entrance Location	Front Street

Private Open Space	
Width (E)	15' Min.
Depth (F)	15' Min.
Area	300 sq. ft. Min.

Parking	
1.5 spaces per unit Max.	
Garages permitted, may be attached in rear of house	
Roof Type	
Flat roof prohibited	
Minimum roof pitch 4:12 - Principal Structures	
Shed style roofs permitted for secondary wings and garages	

City of Frankfort, Benzie County, Michigan

Ordinance #D-4 of 2023
April 20, 2023

An ordinance to add/amend Section 8201 Definitions, Section 8301.03, Section 8302, Section 8306, Section 8310 Chapter 8 of Ordinance D, the 1999 Revised Frankfort Municipal Code.

THE CITY OF FRANKFORT HEREBY ORDAINS:

1. **Add Section 8201 Definitions**

A. **Add Seasonal Workforce**

Seasonal Workforce

Seasonal or temporary employees that fulfill a workforce need in Benzie County during certain times of the year. A seasonal or temporary employee will typically work less than six (6) months per year. The seasonal or temporary workforce may include but is not limited to workers that work seasonally or on a temporary basis at restaurants, lodging/resort facilities, retail businesses, agricultural businesses, marine facilities, manufacturing/industrial facilities, construction, sports & recreational, service-oriented businesses, educational or research facilities.

B. **Add Seasonal Workforce Housing Unit**

Seasonal Workforce Housing Unit

Seasonal or temporary housing units to accommodate a workforce need during certain times of the year. A seasonal workforce housing unit may include, but is not limited to ancillary dwelling units, dormitory, boarding house room or a room through a housing exchange program, travel trailer, RV, tiny house on wheels or other approved temporary structure.

2. **Addition to Section 8301.03 Permitted Uses: Table 11 on page 129:**

Under Residential Section, add 'Seasonal Workforce Housing Unit', then designate as S (Requires Special Use Permit) under Rural (R), Main Street East (MSE) and Waterfront (W) Zoning Districts.

3. **Addition to Sections 8302, 8306 & 8310:**

- 8302 (2) a. Add 'Seasonal Workforce Housing Unit' in left column and 'Special Use Permit Required' in right column.
- 8306 (4) a. Add 'Seasonal Workforce Housing Unit' in left column and 'Special Use Permit Required' in right column.
- 8310 (3) a. Add 'Seasonal Workforce Housing Unit' in left column and 'Special Use Permit Required' in right column.

4. **Additional Amendment to Section 8310:**

- In section (3) b. Under Principle Building change minimum building height from 36 feet to 30 feet, to correct a previous typo in this section.

City of Frankfort Housing Solutions

Investing for Community Well-Being and Local Wealth Building.

The City of Frankfort has always been diligent with capital outlay and capital improvements. Over the years, critical infrastructure has been updated with revenue generated from budget control, revenue bonds, and millage support.

- Administered through budget control and securing of low-interest financing to perform over $6 million in capital outlay enhancement projects within the city. All performed without raising taxes.
- Effectively wrote grants, secured funding, and administered over $4.5 million on various capital improvement and planning projects, while minimizing the local cash match.
- In 2020, the City of Frankfort constituents approved a 3.38 mill capital improvement initiative that involved water main replacement and street improvement projects throughout the City.
    - This millage allowed us to secure a $4.5 million low-interest loan, while providing an additional +/- $150,000 to go towards improvement projects.
    - This was the first millage increase to fund capital Improvement Projects since 1998.
-

Like many communities in Northwest Michigan and across the nation, the City of Frankfort is working diligently to create sustainable workforce housing solutions for its community. City leaders and stakeholders have reached out to multiple public and private partners to develop collaborative workforce housing initiatives, while working together towards potential housing development solutions.

However, efforts to partner with private and nonprofit developers to build sustainable workforce housing have run up against predictable financial challenges. The cost of land and development, combined with non-homestead tax rates, make new development unaffordable to much of the workforce. The City of Frankfort, through its involvement with Housing North, encouraged support from our state legislators to create incentive opportunities that will enhance partnerships associated with the creation of sustainable workforce housing.

- What are the barriers to ensuring everyone in Benzie County and the Frankfort community has a decent place to live?
    - Cost of Land & Construction
    - Zoning
    - Infrastructure Needs
    - Taxes
    - Living wage

- What resources are in place to address this problem?

- Michigan Housing Legislation
  - Residential Facilities Exemption
  - Attainable Housing Act
  - PILOT
  - Neighborhood Enterprise Zone
  - Brownfield TIF
- Frankfort Housing Commission (Created in 2019)
- Frankfort Area Community land Trust (Created in 2020)
- Zoning Reform (Seasonal Workforce & Attainable Workforce Housing Ordinance – Adopted in 2023)
- ARPA Funding (Benzie County & City of Frankfort)
- Deed Restriction Program
- Borrow against CD's (State Savings Bank & Honor State Bank) - FACLT
- Seek donations, grant funding to purchase property.
- Foster and enhance partnerships between government, non-profits, and the private sector.

- What can be done regarding short-term rentals?
  - As a resort-based community, STR units have become a critical component of allowing our community to prosper; however, it was becoming evident that the issue was getting out of control. To minimize the long-term impact on our community's ability to deliver critical housing, the City of Frankfort adopted an STR Ordinance in 2022 to cap the amount of STR units to 120. This ordinance allowed us to shift our focus to create additional workforce housing in our community.

- How many workforce housing units are needed?
  - A recent Market Study Analysis performed by Housing North determined the following workforce housing unit needs:
    - Benzie County
      - 214 Rental Units
      - 1,294 Homes to be purchased

    - Frankfort & Elberta
      - 36 Rental Units
      - 116 Homes to be purchased

Due to the fact that Frankfort and Elberta have invested in their critical infrastructure it is likely that the housing needs for all of Benzie County will shift to Frankfort & Elberta.

- **Lake & Main Project**
  - City of Frankfort and the Frankfort Housing Commission partnered with a non-profit workforce housing developer (Homestretch)
  - (12) 2 bedroom unit apartments.
  - 60% to 120% AMI (Benzie County $58,000)
    - $34,800.00 @ 60%
    - $69,600.00 @ 120%
  - City of Frankfort donated the 28,500 SF parcel
  - Benzie County ARPA (+/-$3.3 million)
    - Highest needs are Housing, Day Care, and Broadband.
    - $500,000.00 towards project
  - MSHDA Missing Middle ($600,000.00)
    - Davis-Bacon Wages
  - City waived water and sanitary sewer impact fees.
  - Due to $1.1 million in grant subsidy and equitable gap financing, the monthly rent will be $950 per month plus utilities.

- **Grove Place Project (FACLT)**
  - Construct two single-family dwelling in 2023 and two additional in 2024.
  - Real Estate agent purchased four (4) vacant parcels) and sold at cost to the FACLT.
  - City installed water and sanitary sewer services leads. Neighborhood received a new watermain, curbing, and new street that became a "Complete Street". City waived impact fee.
  - $240,000 MSHDA Missing Middle Grant
    - $60,000.00 per home
    - Have not used due to Davis-Bacon Wages
  - $120,000.00 from Benzie County ARPA
  - $20,000 from the City of Frankfort ARPA
  - $290,000.00 in donations.
  - Homes appraised at $245,000 each with land trust
    - Sold two homes to young working couples.
    - Librarian and Brewmaster