

Housing Gap by Community — Rural Counties

Homes needed by 2029 — for-sale and rental — rural counties | Source: Bowen National Research, 2025

Community	For-Sale Gap	Rental Gap	TOTAL
Gratiot County	1,456	464	1,920
Clare County	1,100	415	1,515
Gladwin County	1,145	258	1,403
Arenac County	608	140	748
RURAL TOTAL	4,309	1,277	5,586

Rural counties face significant for-sale gaps as rising seasonal/vacation demand competes with workforce housing needs.

Clare County Housing Gap Estimates (2024 - 2029)



≤60%

61% - 80%

81% - 120%

121%+

HOUSEHOLD INCOME

≤\$49,140

\$49,141 - \$65,520

\$65,521 - \$98,280

\$98,281+

RENT RANGE

≤\$1,229

\$1,230 - \$1,638

\$1,639 - \$2,457

\$2,458+

PRICE RANGE

≤\$163,800

\$163,801 - \$218,400

\$218,401 - \$327,600

\$327,601+

RENTAL GAP

263

74

59

19

FOR SALE GAP

75

244

530

251

Source: Bowen National Research

*Based on HUD limits for Midland County (4-person limit)

Clare County — Housing Affordability

Clare County | Median Household Income: \$46,900 — lowest in Region G, 34.4% below state median | High seasonal/vacation housing pressure

\$46,900

Median Household
Income (2024)

\$933/mo

Fair Market Rent
(2-Bedroom)

\$174,000

Median Available
Home Price

40.7%

Renter
Cost Burden

51.4%

of occupations
can afford to RENT

25.7%

of occupations
can afford to BUY

Income needed to rent: \$37,320/yr | Income needed to buy: \$52,200/yr

Occupation	Median Salary	Can Rent?	Can Buy?
Manufacturing Workers	\$48,720	✓ Yes	⚠ Barely
Healthcare / Social Services	\$44,390	✓ Yes	⚠ Barely
Retail / Service Workers	\$32,040	✗ No	✗ No
Tourism / Hospitality	\$28,000	✗ No	✗ No
Food Preparation Workers	\$28,000	✗ No	✗ No

Affordability Across Rural Counties

Of the top 35 most common occupations: share that can afford to rent or buy at median wage | Source: Bowen National Research, 2025

Community	Median Income	Can RENT	Can BUY	FMR 2BR	Home Price
Gratiot County	\$59,822	51.4%	25.7%	\$933	\$176,750
Gladwin County	\$58,700	51.4%	11.4%	\$933	\$221,900
Arenac County	\$55,600	51.4%	22.9%	\$933	\$191,250
Clare County	\$46,900	51.4%	25.7%	\$933	\$174,000

Key Takeaway: Lower home prices don't solve the problem. In Gladwin, only 11% of workers can buy — driven by high home prices relative to income.