

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.

Gladwin 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

\$275,468 - \$413,200

\$413,201+

RENTAL GAP

185

16

42

15

FOR SALE GAP

135

163

550

297

Source: Bowen National Research

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

Gladwin County — Housing Affordability

Gladwin County | Median Household Income: \$58,700 — 17.9% below state median | Only 4 of 35 occupations can afford to buy

\$58,700

Median Household
Income (2024)

\$933/mo

Fair Market Rent
(2-Bedroom)

\$221,900

Median Available
Home Price

35.6%

Renter
Cost Burden

51.4%

of occupations
can afford to RENT

11.4%

of occupations
can afford to BUY

Income needed to rent: \$37,320/yr | Income needed to buy: \$66,570/yr

Occupation	Median Salary	Can Rent?	Can Buy?
Manufacturing Workers	\$48,720	✓ Yes	✗ No
Healthcare Support Workers	\$36,590	⚠ Barely	✗ No
Retail / Service Workers	\$32,040	✗ No	✗ No
Construction Workers	\$46,000	✓ Yes	✗ 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.