

Regional Housing Needs

Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland, and Saginaw Counties

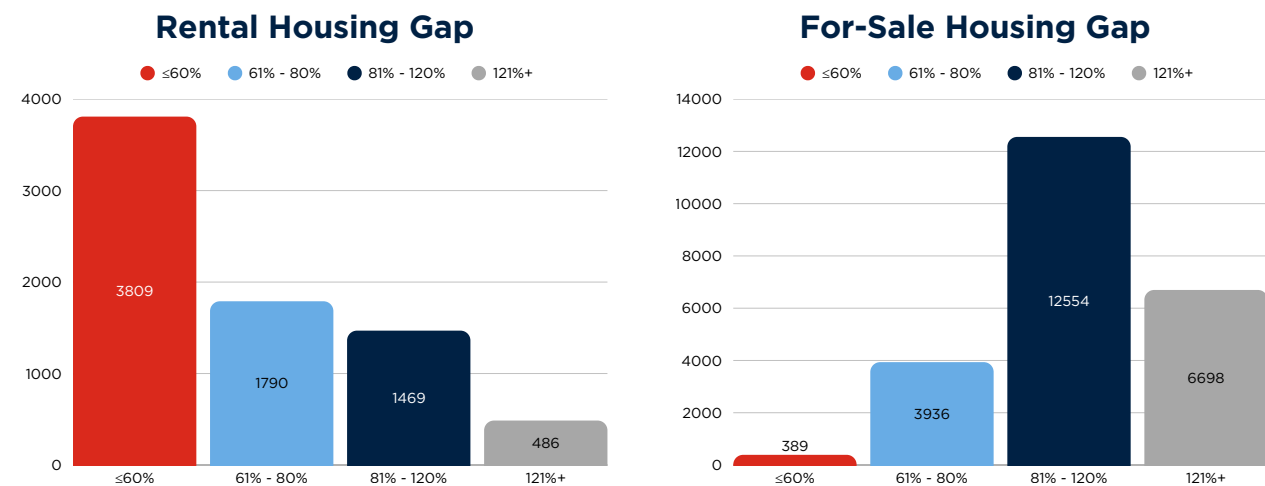
Key Challenges

Nearly half of renters and one in five homeowners are cost-burdened, spending more than 30 percent of their income on housing. Senior households are projected to grow by more than 7,300 by 2029, intensifying demand for accessible and age-friendly homes. Supply is dated with 48.6% of homes built before 1970.

Quick Facts

- Population 549,913
- Household growth is projected at 2,078 additional households (0.9% increase)
- Regional median Income \$59,224 - 17% below the state median
- Region faces a shortage of 31,000 + homes over the next five years
- 75.4% owners | 24.6% renters

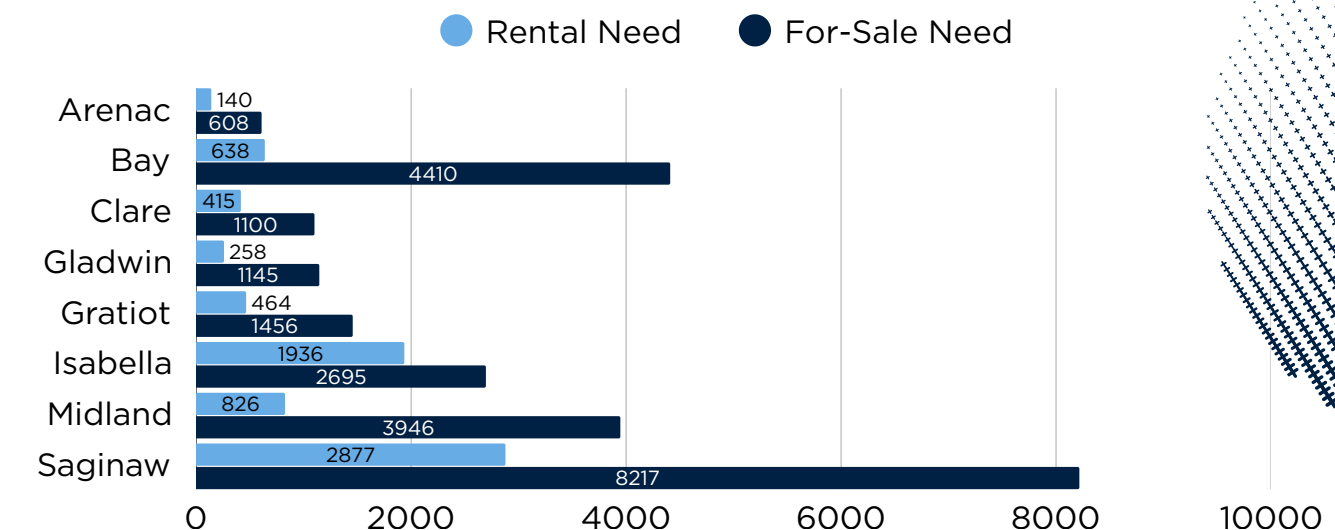
7,554 Rental Units Needed | 23,577 For-Sale Units Needed Over 5 Year Period



Source: Bowen National Research

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

Overall Housing Gap by County by 2029



Source: Bowen National Research. (2025). Housing Needs Assessment: East-Central Michigan (Region G). Prepared for the East Michigan Council of Governments.