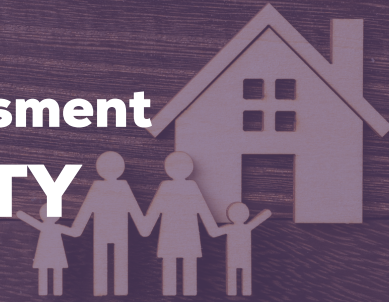




# 2023 Housing Needs Assessment KALKASKA COUNTY DATA SUMMARY



In order to effectively address the housing demands and ensure the well-being of our community Housing North received support from the Frey Foundation, Networks Northwest, and Hagerty to conduct a Housing Needs Assessment of our 10-county region in northern Michigan including the counties of Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee and Wexford with Bowen National Research. Launched in 2023, the **Housing Needs Assessment (HNA)** provides interested stakeholders with the base of knowledge to make informed strategic decisions on housing priorities and plans by understanding the housing needs. The study identified a housing gap of **8,813 rental units** in the region over the five-year projection and an overall regional for-sale housing gap of approximately **22,455 units** over the five-year projection period.

## HOW MUCH HOUSING IS NEEDED IN KALKASKA COUNTY?



The county has an overall housing gap of **1,668 units** through 2027



**RENTAL GAP**  
**511 rental units**

The greatest rental housing gap in the county is for the lowest housing affordability segment (rents below \$946 that are affordable to households earning up to 50% of AMHI) of Average Household Median Income.\*



**FOR SALE GAP**  
**1,152 for-sale units**

The greatest for-sale housing gap in the county is for the lowest priced product priced up to \$126,267, which is affordable to households earning up to \$37,850. While it is unlikely that a developer could build product at or below \$126,167, the fact that this price segment represents the greatest demand indicates the importance of affordable for-sale housing and the preservation of the older housing stock.

### Rental Housing Gap Estimates (2022 - 2027)

Percent of Median Income	≤ 50%	51%-80%	81%-120%	121%+
Household Income Range	≤\$37,850	\$37,851-\$60,560	\$60,561-\$90,840	\$90,841+
Monthly rent range	≤\$946	\$947-\$1,514	\$1,515-\$2,271	\$2,272+
<b>Overall Units Needed</b>	<b>281</b>	<b>149</b>	<b>62</b>	<b>16</b>

### For-Sale Housing Gap Estimates (2022 - 2027)

Percent of Median Income	≤ 50%	51%-80%	81%-120%	121%+
Household Income Range	≤\$37,850	\$37,851-\$60,560	\$60,561-\$90,840	\$90,841+
For Sale Price Point	≤\$126,167	\$126,168-\$201,867	\$201,868-\$302,800	\$302,801+
<b>Overall Units Needed</b>	<b>353</b>	<b>220</b>	<b>313</b>	<b>271</b>

\*2022 MEDIAN HOUSEHOLD INCOME \$49,622

\*2027 PROJECTED MEDIAN HOUSEHOLD INCOME \$55,052

## Occupied and Vacant Housing Units by Tenure 2022 Estimates

Total occupied		Owner Occupied	Renter Occupied	Vacant	Total
Number	7,443	6,071	1,372	4,186	11,629
Percent	64%	81.6%	18.4%	36%	100%

## HOUSING OCCUPANCY

Of the 7,443 total occupied housing units in the County, 81.6% are owner occupied, while the remaining 18.4% are renter occupied. As such, the County has a higher share of owner-occupied housing units when compared to the Northern Michigan Region (79.6%).

### Cost Burdened Households - Paying more than 30% of income toward housing costs

### Severe cost Burdened Households - Paying more than 50% of income toward housing costs

Renter	Owner	Renter	Owner
42.3%	20.4%	21.6%	8.4%

## COST BURDENED HOUSEHOLDS

The median household income of \$49,622 is lower than the income for the Northern Michigan Region (\$63,085) and the state of Michigan (\$65,507).

THE COUNTY HAS AN ESTIMATED 456 RENTER HOUSEHOLDS AND 1,241 OWNER HOUSEHOLDS THAT ARE HOUSING COST BURDENED.

## KEY STATS



**16.4%**

OF THE POPULATION LIVES IN POVERTY

**\$49,622**

2022 MEDIAN HOUSEHOLD INCOME

**\$698**

AVERAGE GROSS RENT

**\$145,666**

ESTIMATED HOME VALUE

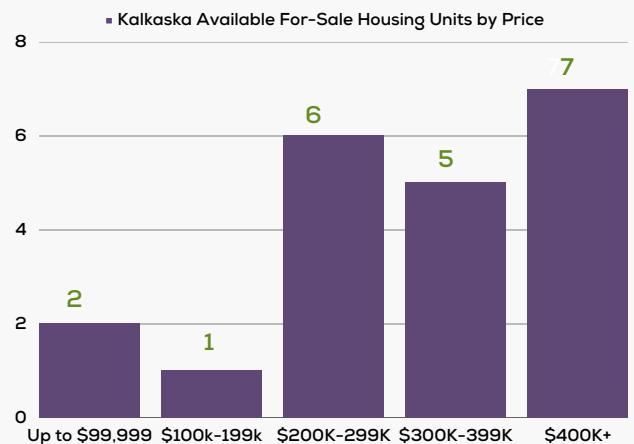
## HOUSING AGE AND CONDITION

In the county, 25.4% of the renter-occupied housing units and 27.3% of the owner-occupied housing units were built prior to 1970. Based on these figures, the housing stock in the county appears to be newer compared to housing within the region and state.

## POPULATION

Household heads between the ages of 55 and 64 comprise the largest share of all households (22.5%). Household heads between the ages of 65 and 74 (20.5%) and those between the ages of 45 and 54 (16.3%) comprise the next largest shares of the total households in the county. Overall, senior households (age 55 and older) constitute over well over one-half (56.0%) of all households within the county.

- Homes available for-sale in the county as of February 2023 primarily target higher price points. Most listings (12 of 21) are being offered for \$300,000 or more in the current housing market.
- The largest share (61.9%) of the available for-sale housing product in the county are three-bedroom units



# SWOT ANALYSIS

## STRENGTHS

- High level of rental housing demand
- Strong demand for for-sale housing
- Positive projected household growth
- Positive median household income growth

## WEAKNESSES

- Limited available rentals and for-sale housing
- Disproportionately low share of rentals
- Lack of affordable workforce and senior housing alternatives

## OPPORTUNITIES

- Housing need of 511 rental units
- Housing need of 1,157 for-sale units
- Attract some of the 2,114 commuters coming into the county for work to live in the county
- Nearly 90 parcels that could potentially support residential development

## THREATS

- The county risks losing residents to other areas/communities
- Vulnerable to deteriorating and neglected housing stock
- Inability to attract businesses to county
- Inability of employers to attract and retain workers due to local housing issues
- Influence of seasonal/recreational housing

## ABOUT THE LABOR FORCE

The county has an employment base of approximately 5,906 individuals within a broad range of employment sectors. The labor force within the county is based primarily in four sectors:

- Healthcare & Social Assistance (14.0%)
- Retail Trade (12.7%)
- Finance & Insurance (9.9%)
- Public Administration (8.4%)

It is interesting to note that only two of these sectors (Healthcare & Social Assistance and Retail Trade) also comprise the largest sectors of employment within Northern Michigan Region and the state of Michigan. Combined, these four job sectors represent over two-fifths (45.0%) of the county employment base.

## COMMUTING IN THE COMMUNITY

Of the 6,171 employed residents of the County, 4,511 (73.1%) are employed outside the county, while the remaining 1,660 (26.9%) are employed within. In addition, 2,114 people commute into Kalkaska County from surrounding areas for employment. These commuters account for over one-half (56.0%) of the people employed in the county and represent a notable base of potential support for future residential development.

## FIND MORE INFORMATION ABOUT KALKASKA COUNTY:

- [HNA COUNTY REPORT](#)
- [Housingnorth.org](http://Housingnorth.org)

