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?

#### 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.

<table>
<thead>
<tr>
<th>Rental Housing Gap Estimates (2022 - 2027)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of Median Income</td>
</tr>
<tr>
<td>Household Income Range</td>
</tr>
<tr>
<td>Monthly rent range</td>
</tr>
<tr>
<td>Overall Units Needed</td>
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<th>For-Sale Housing Gap Estimates (2022 - 2027)</th>
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<tr>
<td>Percent of Median Income</td>
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<tr>
<td>For Sale Price Point</td>
</tr>
<tr>
<td>Overall Units Needed</td>
</tr>
</tbody>
</table>

*2022 MEDIAN HOUSEHOLD INCOME $49,622  
*2027 PROJECTED MEDIAN HOUSEHOLD INCOME $55,052
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.

**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.

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**

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.

**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.

For more information, visit housingnorth.org
## SWOT ANALYSIS

<table>
<thead>
<tr>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
</tr>
</thead>
</table>
| - High level of rental housing demand  
- Strong demand for for-sale housing  
- Positive projected household growth  
- Positive median household income growth  | - Limited available rentals and for-sale housing  
- Disproportionately low share of rentals  
- Lack of affordable workforce and senior housing alternatives |

<table>
<thead>
<tr>
<th>OPPORTUNITIES</th>
<th>THREATS</th>
</tr>
</thead>
</table>
| - 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 | - 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