

Military Family Lifestyle Survey



Neighborhood and Built Environment

2022 Comprehensive Report

Housing and Relocation

In collaboration with



Syracuse University

D'Aniello Institute for
Veterans & Military Families



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Concerns about “BAH/Off-base housing” is a top-five military life issue for the first time. Active-duty family respondents continue to pay well over the expected cost-share to secure housing, while satisfaction with their housing situation declines for those who relocated more recently.

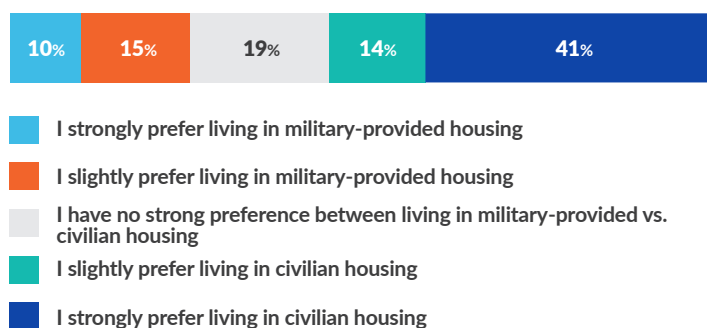
The military contracts military housing units^a for approximately one-third of the overall force¹ and relies on the housing market in the communities around a base/installation to provide options for the remainder. An allotment — Basic Allowance for Housing (BAH) — is intended to equalize a service member’s ability to find suitable housing in the community similar to that provided on military installations or the military privatized housing initiative (MPHI).² Preferences for housing vary, though the majority of active-duty family respondents (55%) slightly or strongly prefer to live in civilian housing. As the service member’s cost-share for housing has increased (following the decision to reduce BAH to 95%),^b coupled with various challenges in rising home prices and limited availability, many military families faced challenges obtaining acceptable housing that is comparable to military-provided housing within their BAH allotment.^{3,4,5}

In the last year, the competitive housing market and rapidly rising rental costs elevated “BAH/Off-base housing” to a top-five military life issue for the first time since the inception of the Military Family Lifestyle Survey (MFLS). The vast majority (81%) of active-duty family respondents who reported monthly housing expenses not covered by their BAH also reported paying in excess of \$200 a month, well over the anticipated cost-share of \$74-\$168.⁶ Compounded over the course of a year, military families are paying thousands of dollars over BAH⁷ when BAH is intended to cover 95% of monthly housing costs, including utilities.⁸

The influence of BAH on housing choices is highlighted by the open-ended responses of active-duty family respondents who tried to find rental housing within \$200 of the service members’ BAH but were unable to do so. Some of the most common challenges they faced trying to find private rental housing include “Cost/BAH Insufficient” (76%), Inventory/Available Homes (29%) and Neighborhood/Safety (16%). Among active-duty family survey respondents, a greater percentage of those who recently relocated^c are living in military housing compared to their counterparts who didn’t relocate recently.

Figure 1: Sentiments Towards Military Versus Civilian Housing

Active-duty family respondents (n=2,470)



Question Text: In general, which of the following best characterizes your sentiments towards living in military housing?

^a Private-sector companies own and operate about 99% of military housing units on military installations in the United States. The remaining units are owned and operated by the U.S. Government.

^b The 2015 NDAA authorized the Department of Defense to reduce BAH coverage of expected housing costs by 1% annually until the 95% threshold was reached in 2019.

^c Recently relocated respondents are those who completed a PCS move in the 12 months before survey fielding.

“What were some challenges in finding private rental housing?”

| Cost/BAH Insufficient

“Everything, and I do mean EVERYTHING, was well over BAH. Because there were so few options, people were bidding up on rentals. **We waited for housing but there was nothing available, we even waited until 5 weeks after school started.** It was a nightmare. We still come out of pocket by about \$500 a month.”

Active-Duty Air Force Service Member and Active-Duty Air Force Spouse

“Finding a rental in the best school district for our son meant that we chose an urban apartment rather than a single-family home and we are **paying more than \$800 over BAH every month.**”

Active-Duty Air Force Spouse

“**This area is way too expensive.** Most houses with 3 or 4 bedroom[s] that are close enough to the base and still have a good school district and safe area are about \$500 over BAH.”

Active-Duty Coast Guard Spouse

| Inventory/Available Homes

“Very little inventory, rent for a home to meet our minimum needs is way higher than our BAH, **many random fees added to rentals** here in Utah (for maintenance plans, paying rent online, etc)”

Active-Duty Air Force Spouse

“Very few rentals. **Cost was over BAH and the houses were too small for our family.** We would have been cramped and had to get a storage unit for our furniture.”

Active-Duty Army Spouse

| Neighborhood/Safety

“**All we could afford were apartments,** would have to trash our major appliances like grill and washer/dryer, too long commute, unsafe areas with bad schools.”

Active-Duty Air Force Spouse

“Finding a house that was of adequate size, in a safe and affordable area, **that was in good living condition for BAH was nearly impossible.**”

Active-Duty Navy Spouse

“Houses are too far away, rent is much too high, not enough bedrooms, unsafe areas, need to have big deposits, needed pet friendly housing, **we have 5 children so some didn’t want to rent to us.**”

Active-Duty Army Spouse

“**Very low BAH compared to actual cost,** poor schools, dangerous areas.”

Active Reserve Army Spouse

Housing Choice Constraints

Most military families have a choice in deciding whether military or civilian housing is a more appropriate fit for their personal needs.⁹ The tough housing market could be a barrier for many military families with children since they often choose their housing based on desirable school districts.¹⁰ For example, children's education is a top-five issue for active-duty family respondents about military life concerns and "impacts to children's education" is a top-three reason families would leave military service^d (31% of active-duty family respondents).

Influencing factors for some military families choosing to live in civilian housing include poor military housing conditions, a lack of available military housing, and a preference for homeownership.^{11,12} However, fulfilling individual family preferences is not always feasible when considering civilian housing availability and cost. A challenging civilian housing market, a factor that had not previously been a top reason for choosing military housing,¹³ has pushed families toward military housing.

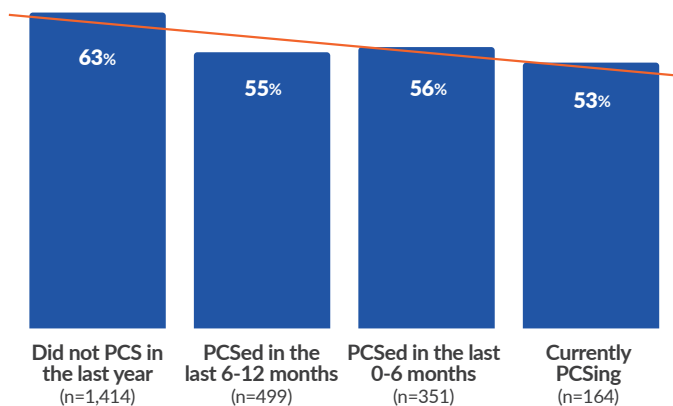
Table 1: Current Housing Situation by Relocation
Active-duty family respondents

| | Completed a PCS within the last 12 months (n=1,054) | Did not PCS within the last 12 months (n=1,436) |
|-----------------------------------|---|---|
| Military housing on installation | 30% | 23% |
| Military housing off installation | 7% | 7% |
| Renting civilian housing | 28% | 22% |
| Own civilian housing | 27% | 46% |

Question Text: Which of the following best describes where you currently live?

Figure 2: Agreement on Satisfaction with Housing Quality by Recent Relocation

Active-duty family respondents



Question Text: Please indicate your level of agreement with the following statement regarding your current housing: I am satisfied with the overall quality of my housing.

Nearly one in five active-duty family respondents (17%) who prefer to live in civilian housing^e currently reside in military housing either on or off installation. Additionally, a greater percentage of active-duty family respondents who relocated in the last year reside in military housing and a lower proportion reported owning civilian housing (see Financial Security finding for more on home buying challenges). These changes reflect the greater shifts in housing and other spending across the country as people adjust their choices to align with personal budget constraints.¹⁴

Active-duty family respondents who relocated within the past year reported lower levels of satisfaction in the quality of housing (55%) compared to their counterparts who did not recently relocate (63%). The 2021 MFLS recorded similar reflections on housing quality by survey respondents.¹⁵

^d Excluding military retirement.

^e Active-duty family respondents who indicated either "I strongly prefer living in military-provided housing" or "I slightly prefer living in military-provided housing" when asked "In general, which of the following best characterizes your sentiments towards living in military house?"

Military Housing Concerns

Reports widely document military families' concerns regarding their assigned military housing.^{16,17,18,19} Investigations into toxic mold, maintenance issues, and safety concerns emerged at military housing sites across the country^{20,21,22,23} over the past several years and reach back decades.^{24,25,26,27} These investigations were the impetus of efforts to reform²⁸ the privatized Military Privatized Housing Initiative (MPHI), resulting in the creation of the Tenant Bill of Rights.²⁹ The enactment of the Tenant Bill of Rights³⁰ has provided some relief and recourse for families who reside in military housing, but only for communities willing to sign on to enforcement. Additionally, knowledge of the Tenant Bill of Rights is still limited, with utilization of the provided protections even less common.³¹ Recent issues including the water contamination crisis in Hawaii³² and the passage of PACT Act legislation³³ providing financial compensation to service members and Veterans exposed to environmental toxins demonstrates that toxic exposure has a longstanding connection to military service.³⁴ Furthermore, given the proportion of families who at any one time reside in military housing is significantly smaller than those living in civilian housing, it is particularly concerning that nearly one-quarter of active-duty family respondents (22%) indicated their family had been exposed to environmental toxins in military housing on post/base and 8% reported exposure in military housing off post/base.

One in five active-duty family respondents (22%) indicated their family had been exposed to environmental toxins in military housing on post/base.

Military housing is not always available for service members and families wishing to receive a housing offer, whether that is due to a preference or economic necessity. Waitlists at many installations are months to even years long.³⁵ This is due at least in part to the Tenant Waterfall Policy in MPHI that allows retirees and civilians to live on base when occupancy reaches a specified level.³⁶ While this benefits the housing providers, military families may find themselves needing to wait out year-long leases of existing on-post housing tenants before they receive an offer for housing. Efforts to keep community occupancy rates high have put relocating military families at a disadvantage as BAH rates lagged behind skyrocketing rental housing prices and families move toward military housing for cost savings.

Many military families are stuck in the unconscionable situation of having to choose between their family's well-being and financial security when deciding where they will live. Efforts to address disparities between BAH and local rental housing costs and continued efforts to remediate and eradicate environmental toxins in military housing should be a top priority for Department of Defense officials. This issue is foremost for the immediate and long-term health and safety of active-duty families in addition to the sustainable force end strength.

Recommendations

For Congress

- **Consider authorizing the Secretary of Defense to renegotiate or amend the contracts associated with the Military Housing Privatization Initiative.***
 - Despite legislative directives from Congress, the Department of Defense (DoD) has been unable to fully implement certain housing-related reforms because the private housing companies must volunteer to do anything not included in the contracts signed in 1996. Renegotiation/amendment of these contracts — especially with input from consumer rights advocates — may allow the Department to better engage in oversight and regulation to the benefit of families living in privatized housing.
 - Establish a Military Housing Readiness Council. Modeled on the Military Family Readiness Council, this body of representatives from across stakeholders — including a military family representative — would review and make recommendations to the DOD regarding policies for privatized military housing.
 - Address environmental toxins in military housing through data gathering/reporting, funding remediation plans, and ongoing oversight.

For the Department of Defense

- Restore the BAH payment to 100% of the calculated rate.
- Improve BAH calculation within existing limits. While delivering a report to Congress on potential changes to BAH calculations, we recommend that DOD improve BAH calculations through several means within existing legal limits:
 - Expand sample size to ensure accurate and reflective BAH calculations.
 - Review temporary BAH increases in the spring or early summer, before the majority of families change stations.

For States/Localities

- **Address housing barriers and align zoning and other land-use policies to increase affordable housing.***
 - Addressing barriers: reduce or eliminate parking requirements for builders; more quickly and predictably approve developments that meet zoning laws.
 - Zoning: more multi-family units within high-income neighborhoods/in school districts where families want to live; legalize accessory dwelling units (ADUs).
 - Evidence suggests that implementing zoning reform without removing other barriers to building affordable housing often prevents affordable units from being built. Aligning these policies to maximize opportunities while eliminating or reducing barriers ensures that builders are not simply allowed to build new homes, but are incentivized to do so.
 - Encourage housing construction and protect affordable housing by using tax incentives, for example, Tax Increment Financing (TIF) programs and programs that prioritize areas zoned for multi-family dwellings and accessory dwelling units (ADUs).

*More information in Recommendations Chapter of Comprehensive Report

Endnotes

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