

Why GAO Did This Study

DOD's policy is to ensure that service members and their families have access to affordable, quality housing. About two-thirds of service members in the U.S. live off base in local communities. In recent years, the country has faced rising housing costs and increasingly competitive housing markets.

The Joint Explanatory Statement accompanying the National Defense Authorization Act for Fiscal Year 2022 includes a provision for GAO to review military housing in areas with limited housing supply. Among other issues, this report examines the extent to which DOD (1) assesses the availability of private-sector housing for service members; (2) assesses the potential financial and quality-of-life effects of limited supply or unaffordable housing on service members; and (3) coordinates with communities surrounding installations on local housing issues.

GAO reviewed DOD policies and documentation; interviewed DOD housing officials; held discussion groups with service members; performed statistical analyses; and conducted a survey of local government officials in areas near military installations.

What GAO Recommends

GAO is making six recommendations, including that DOD develops a comprehensive list of critical housing areas, obtains feedback on effects on service members living in such areas, and updates guidance on coordinating with local communities. DOD concurred with these recommendations.

View [GAO-25-106208](#). For more information, contact Alissa H. Czyz at (202) 512-3058 or CzyzA@gao.gov.

MILITARY HOUSING

DOD Should Address Critical Supply and Affordability Challenges for Service Members

What GAO Found

The Department of Defense (DOD) does not use its housing assessments to identify a comprehensive list of areas where service members and their families are most severely affected by housing supply or affordability challenges—or critical housing areas. DOD's policy is to rely primarily on the private sector to house service members. DOD officials provided GAO with some information about areas with limited housing availability from multiple sources within the department. However, the information provided was not comprehensive, and the analyses do not account for factors such as unavailability of units in areas with high numbers of vacation rentals. By identifying a comprehensive list of critical housing areas, accounting for the unique circumstances of various areas, DOD would be better able to make informed housing decisions.

DOD collects some information but does not routinely assess the negative financial and quality-of-life effects that limited supply or unaffordable housing has on affected service members. During GAO visits to selected DOD sites, some service members reported having to take on debt or commute long distances to afford quality housing. By consistently obtaining feedback from service members, DOD would be more aware of the extent of the effects of limited supply or unaffordable housing on its service members and be better positioned to identify critical housing areas.

DOD encourages coordination with communities near military installations on local housing issues, but DOD does not have clear guidance on how installation leadership should coordinate with local communities on housing. Accordingly, GAO found differences in the processes for and the extent to which installations had pursued coordination to address housing challenges. GAO's statistical analyses found that counties with higher military populations were associated with having higher median rents. Further, the majority of respondents (67 percent) to GAO's survey of about 150 local government officials from selected locations near military installations said they believed they had somewhat or very unaffordable housing (see figure). If DOD were to provide clearer guidance on coordination with local communities, it could lead to better partnerships that could improve housing affordability and availability for service members and other residents within local communities.

Survey Response Frequencies from Local Government Officials Regarding Overall Housing Supply and Affordability

Overall, how sufficient is the supply of housing for those seeking housing?



Overall, how would you describe the affordability of housing?



Source: GAO analysis of survey results. | GAO-25-106208