

**MILITARY HOUSING  
STATE OF GEORGIA  
CHALLENGES & OPPORTUNITIES**

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## EXECUTIVE SUMMARY

Military housing is a “key component of military readiness” and significantly impacts the quality of life for active duty service members and their families. The purpose of this research project was to:

- Describe military policy on base housing to include living allowances, length of posting, and deployment practices
- Analyze the impact of military policies on military personnel
- Generally describe and analyze military housing and family statistics in the state of Georgia

This study was requested and funded by the Georgia Department of Community Affairs in support of their efforts to better define what assistance active duty military in Georgia require to obtain quality and affordable housing.

There are 70,283 active duty military personnel based in Georgia. Georgia’s demographics generally reflect those of the nation in that roughly 84% of our personnel are enlisted and 16% are officers. 95% of these personnel reside in just under 6% of the counties in Georgia with most of those personnel focused around Fort Stewart, Fort Benning, Fort Gordon, and Robins AFB.

Our survey of housing officers at various bases around the state generally found:

- Moderate satisfaction with the availability of housing – particularly privatized housing (where offered) and rental properties
- Moderate satisfaction with the quality of housing
- Operational tempo (increased pace of military operations) has the most significant impact on a service member’s decision to purchase home but no single factor appears to be a significant constraint
- Educational services have the highest potential impact on service members but financial assistance also would be beneficial.

The following action steps are recommended:

- Establish a coordinating committee to include military housing representatives, state representatives, and representation from local officials to further analyze housing needs on a community-specific level.
- Give consideration to the following programs
  - Priority #1 – Establish a service member education program designed to assist service members in the purchasing, financing, maintenance, selling, and renting of a home or housing unit.
  - Priority #2 – Establish a program to provide home ownership and/or rental financial assistance for a defined period of time to service members meeting income and dependency criteria. While this could be provided as one-time down-payment assistance to reduce the monthly payment, a VA Guaranteed Home Loan addresses the need for actual down-payment assistance. While some of these programs could be enacted using existing DCA programs, DCA should consider implementing state-funded programs that can exclude BAH when calculating income levels.

The methodology used in conducting the research included:

- Review of various web sites maintained by the federal government (including U.S. military), non-profit organizations, and journalistic resources
- Review of published journals, reports, and other data pertaining to military housing, military families, pay, and related issues
- Limited review of programs maintained by other states in support of military housing
- Obtaining and analyzing active duty service member organization for military personnel based in Georgia
- Survey of housing officers for military bases in the state of Georgia

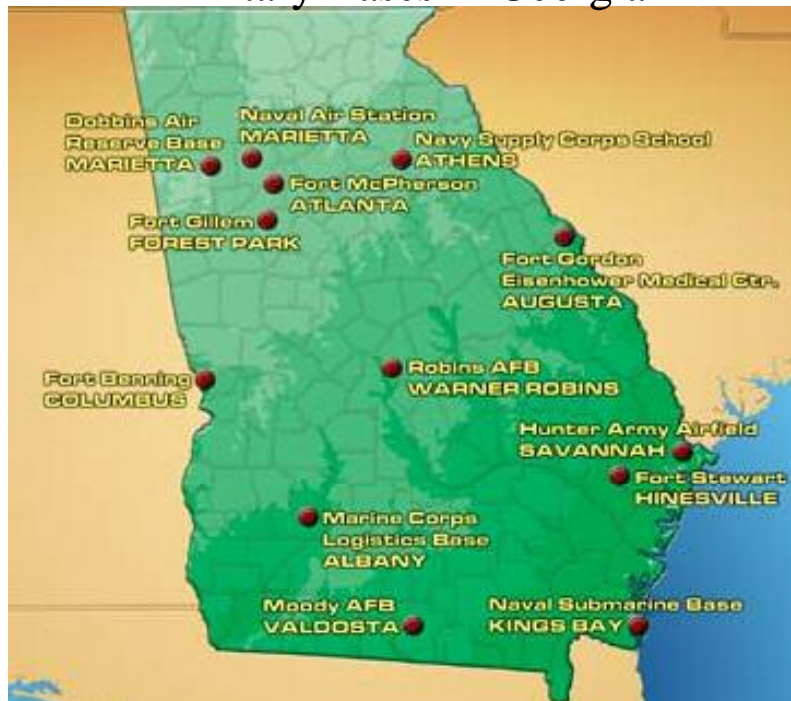
## BACKGROUND, OBSERVATIONS, & RECOMMENDATIONS

### BASES

There are twelve active duty military bases in Georgia in addition to the Navy Supply Corps School in Athens, Georgia. Additionally, active duty military personnel are stationed throughout the state as recruiters, in smaller military installations, and in various training or liaison capacities to include ROTC and other military training programs. See **Exhibit 1** for the current locations of major military installations in Georgia.

### Exhibit 1

#### Military Bases in Georgia



Source: 11AliveNews ([http://www.11alive.com/specials/usworld/iraq2003/maps\\_georgia.asp](http://www.11alive.com/specials/usworld/iraq2003/maps_georgia.asp))

### PERSONNEL

Active duty military personnel from all four branches of the military serve in Georgia. These include the Air Force, Army, Marine Corps, and Navy. Members of the Public Health Service, Coast Guard, or NOAA were not considered in the course of this research. Nationally, there are roughly 1.5 million service members in the active duty military consisting of a little over 1.2 million enlisted service members (E1-E9) and 216,800 officers (W1-O10). Officers include warrant officers (W1-W5) and commissioned officers (O1-O10). As of federal fiscal year 2002, 58% of military personnel were married and this rate was much higher among senior enlisted and senior officers at 93% married. Of these spouses, 66% were employed.

The structure of military personnel in Georgia is fairly similar. As of April 2006, there were 70,283 active duty military personnel living in Georgia. This number does not include reserve personnel called to active duty. Of these 70,283 personnel, roughly 84% were enlisted compared to 80% nationally. The remaining 16% were officers compared to roughly 20% nationally. See **Exhibit 2** for a more detailed breakdown of active duty military living in Georgia by rank structure and branch of service.

Exhibit 2					
Active Duty Military by Pay Grade <sup>1,2</sup> - Georgia					
Ranks	Air Force	Army	Marines	Navy	Totals
E1-E4	3,207	21,430	832	1,722	27,191
E5-E7	4,959	20,473	768	3,298	29,498
E8-E9	392	1,605	69	229	2,295
W1-O3E	1,433	5,510	94	554	7,591
O4-O6	729	2,611	87	245	3,672
O7-O10	<u>2</u>	<u>33</u>	<u>1</u>	<u>0</u>	<u>36</u>
<i>Totals</i>	<u>10,722</u>	<u>51,662</u>	<u>1,851</u>	<u>6,048</u>	<u>70,283</u>

**Source:** U.S. Department of Defense, Researcher Analysis

<sup>1</sup> This exhibit does not include either Public Health, Coast Guard, or NOAA.

<sup>2</sup> The exhibit includes all service members with BAH based in Georgia.

The family structure of active duty military personnel was not so readily available. However, we were able to determine which active duty military service members were being paid as “with dependents.” This status could include service members who are married, married with children, or single/divorced with children. In total, 59% of service members had dependents while 41% of service members reported no dependents. It should be noted that dual-military couples are reported as without dependents in the military pay system and this may slightly skew Georgia-specific results. 59% of service members with dependents compares quite closely to the national average of 58% married. Of course, the actual number of married service members is most likely less than the national average, as Georgia’s data includes single and divorced service members with children.

Among higher ranking service members (E8-E9 and O4-O10), the percentage of service members in Georgia with dependents is 89% which is only slightly less than the national average of 93% of senior enlisted and senior officers married. The same national study revealed that 93% of military personnel in federal fiscal year 2002 held a high school diploma. Given the similarities between Georgia’s data and national data, it is likely that the same average holds true for active duty military personnel stationed in Georgia. See **Exhibit 3** for a more detailed analysis of active duty military personnel dependency status by rank structure.

**Exhibit 3**  
**Analysis**  
**Active Duty Military Dependency Status<sup>1,2</sup> - Georgia**

Ranks	<i>With Dependents</i>	<i>% of Total</i>	<i>Without Dependents<sup>3</sup></i>	<i>% of Total</i>
E1-E4	8,724	12.41%	18,467	26.28%
E5-E7	22,685	32.28%	6,813	9.69%
E8-E9	2,088	2.97%	207	0.29%
W1-O3E	4,698	6.68%	2,893	4.12%
O4-O6	3,252	4.63%	420	0.60%
O7-O10	<u>31</u>	<u>0.04%</u>	<u>5</u>	<u>0.01%</u>
<i>Totals</i>	<u><b>41,478</b></u>	<u><b>59%</b></u>	<u><b>28,805</b></u>	<u><b>41%</b></u>

**Source:** U.S. Department of Defense, Researcher Analysis

<sup>1</sup> This exhibit does not include either Public Health, Coast Guard, or NOAA,

<sup>2</sup> The exhibit includes all service members based in Georgia.

<sup>3</sup> BAH without dependents may also include dual-military couples.

### **PAY & ALLOWANCES**

Military pay and allowances consist of multiple components. Generally, military pay and allowances may include:

- Basic Pay – Determined by rank and creditable years of service
- Basic Allowance for Housing (BAH) – Determined by location, rank, whether or not the service member has dependents, and if the service member has incurred a cost
- Basic Allowance for Subsistence (BAS) – Determined by Enlisted versus Officer status and meant to offset the cost of food
- Other – There are various other special pays associated with family separation, special skills (e.g., flight pay, jump pay, etc.), combat pay (e.g., combat zone tax exclusion, imminent hostile fire pay, etc.), and per diem associated with temporary duty travel

Military pay in Georgia will differ from other parts of the United States primarily in that the rates paid for BAH differ depending on the actual duty location of the service member. Please see **Exhibit 4** for a complete breakdown of basic pay and BAH for service members stationed in Georgia. Please note that the actual pay will most likely be higher as the actual years of service will generally be higher than the minimum listed on the pay charts. Additionally, this chart does not include other special pays that service members may be receiving.

BAH rates are determined used the presumed rental rate for a certain size apartment, town home, or single family detached home in the service member’s community. The actual rate will increase with rank given the BAH assumption outlined in **Exhibit 4** but the underlying basis for the BAH calculation is tied to the Department of Defense (DOD) analysis of rental rates.

**Exhibit 4**  
**2006 Monthly Active Duty Military Base Pay & BAH**

<i>Ranks</i>	<i>Base Pay</i> <sup>1</sup>	<i>BAH w/dependents</i> <sup>2</sup>	<i>BAH Assumption</i> <sup>3</sup>	<i>BAH w/out dependents</i> <sup>2</sup>	<i>BAH Assumption</i> <sup>3</sup>	<i>BAS</i>	<i>Monthly Totals - Range</i>	<i>Annual Totals - Range</i>
E1	\$1,178	\$697-\$1,118	2-Bedroom Apartment	\$578-\$947	1-Bedroom Apartment	\$272	\$2,028-\$2,568	\$24,336-\$30,816
E2	\$1,427	\$697-\$1,118	2-Bedroom Apartment	\$578-\$947	1-Bedroom Apartment	\$272	\$2,277-\$2,817	\$27,324-\$33,804
E3	\$1,501	\$697-\$1,118	2-Bedroom Apartment	\$578-\$947	1-Bedroom Apartment	\$272	\$2,351-\$2,891	\$28,212-\$34,692
E4	\$1,663	\$697-\$1,118	2-Bedroom Apartment	\$578-\$947	1-Bedroom Apartment	\$272	\$2,513-\$3,053	\$30,156-\$36,636
E5	\$1,814	\$752-\$1,229	2-Bedroom Townhome	\$620-\$987	1-Bedroom Apartment	\$272	\$2,706-\$3,315	\$32,472-\$39,780
E6	\$1,980	\$769-\$1,246	3-Bedroom Townhome	\$649-\$1,021	2-Bedroom Apartment	\$272	\$2,901-\$3,498	\$34,812-\$41,976
E7	\$2,289	\$853-\$1,316	3-Bedroom Townhome	\$700-\$1,125	2-Bedroom Apartment	\$272	\$3,261-\$3,877	\$39,132-\$46,524
E8	\$3,292	\$946-\$1,393	3-Bedroom Townhome	\$755-\$1,232	2-Bedroom Townhome	\$272	\$4,319-\$4,957	\$51,828-\$59,484
E9	\$4,022	\$1,022-\$1,470	3-Bedroom Single Family Home	\$761-\$1,238	2-Bedroom Townhome	\$272	\$5,055-\$5,764	\$60,660-\$69,168
W1	\$2,361	\$770-\$1,247	3-Bedroom Townhome	\$675-\$1,075	2-Bedroom Apartment	\$187	\$3,223-\$3,795	\$38,676-\$45,540
W2	\$2,674	\$891-\$1,348	3-Bedroom Townhome	\$755-\$1,232	2-Bedroom Townhome	\$187	\$3,616-\$4,209	\$43,392-\$50,508
W3	\$3,040	\$1,004-\$1,441	3-Bedroom Single Family Home	\$761-\$1,238	2-Bedroom Townhome	\$187	\$3,988-\$4,668	\$47,856-\$56,016
W4	\$3,329	\$1,028-\$1,482	3-Bedroom Single Family Home	\$790-\$1,264	3-Bedroom Townhome	\$187	\$4,306-\$4,998	\$51,672-\$59,976
W5	\$5,720	\$1,056-\$1,529	3-Bedroom Single Family Home	\$874-\$1,333	3-Bedroom Townhome	\$187	\$6,781-\$7,436	\$81,372-\$89,232
O1	\$2,416	\$754-\$1,231	2-Bedroom Townhome	\$641-\$1,006	2-Bedroom Apartment	\$187	\$3,244-\$3,834	\$38,928-\$46,008
O1E	\$3,040	\$872-\$1,331	3-Bedroom Townhome	\$752-\$1,229	2-Bedroom Townhome	\$187	\$3,929-\$4,558	\$47,148-\$54,696
O2	\$2,783	\$769-\$1,246	2-Bedroom Townhome	\$733-\$1,191	2-Bedroom Apartment	\$187	\$3,703-\$4,216	\$44,436-\$50,592
O2E	\$3,774	\$987-\$1,427	3-Bedroom Townhome	\$759-\$1,236	2-Bedroom Townhome	\$187	\$4,720-\$5,388	\$56,640-\$64,656
O3	\$3,221	\$1,000-\$1,438	3-Bedroom Townhome	\$763-\$1,240	2-Bedroom Townhome	\$187	\$4,171-\$4,846	\$50,052-\$58,152
O3E	\$4,298	\$1,003-\$1,489	3-Bedroom Single Family Home	\$769-\$1,246	3-Bedroom Townhome	\$187	\$5,254-\$5,974	\$63,048-\$71,688
O4	\$3,664	\$1,068-\$1,549	3-Bedroom Single Family Home	\$862-\$1,323	3-Bedroom Townhome	\$187	\$4,713-\$5,400	\$56,556-\$64,800
O5	\$4,247	\$1,114-\$1,625	4-Bedroom Single Family Home	\$918-\$1,370	3-Bedroom Townhome	\$187	\$5,352-\$6,059	\$64,224-\$72,708
O6	\$5,094	\$1,123-\$1,638	4-Bedroom Single Family Home	\$1,004-\$1,441	3-Bedroom Single Family Home	\$187	\$6,285-\$6,919	\$75,420-\$83,028
O7	\$6,873	\$1,136-\$1,658	4-Bedroom Single Family Home	\$1,024-\$1,470	3-Bedroom Single Family Home	\$187	\$8,084-\$8,718	\$97,008-\$104,616
O8	\$8,271	\$1,136-\$1,658	4-Bedroom Single Family Home	\$1,024-\$1,470	3-Bedroom Single Family Home	\$187	\$9,482-\$10,116	\$113,784-\$121,392
O9	\$11,690	\$1,136-\$1,658	4-Bedroom Single Family Home	\$1,024-\$1,470	3-Bedroom Single Family Home	\$187	\$12,901-\$13,535	\$154,812-\$162,420
O10	\$13,365	\$1,136-\$1,658	4-Bedroom Single Family Home	\$1,024-\$1,470	3-Bedroom Single Family Home	\$187	\$14,576-\$15,210	\$174,912-\$182,520

Sources: U.S. Department of Defense Per Diem, Travel and Transportation Allowance Committee (<http://141.116.74.201/bah/acrobat/2006/>)

Office of the Secretary of Defense, Military Compensation ([http://www.dod.mil/militarypay/pay/bp/01\\_activeduty.html](http://www.dod.mil/militarypay/pay/bp/01_activeduty.html))

<sup>1</sup> This table assumes the minimum years of service published for that rank. Actual base pay will increase with an increase in years of service.

<sup>2</sup> The range of BAH rates in order from lowest paid area to highest paid area are as follows: Albany, Moody AFB, Fort Stewart, King's Bay, Dahlonge, Fort Gordon, Robins AFB, Athens, Fort Benning, and Atlanta.

<sup>3</sup> BAH assumptions considers the DOD assessed rental costs, utility costs, and rental insurance costs with some ranges provided by rank.

It should be noted that the inclusion of BAH and BAS in family income when calculating active duty military eligibility for various federally funded programs will result in relatively few military personnel being eligible for these assistance programs. Using the 2006 Atlanta Adjusted HOME Income Limits (set by HUD) as an example, the 30% income limit for one person is \$14,950. Very low income is considered \$24,900 and low income is \$39,850. Using these standards, there are only a very few E-1s who may fall within the "low income" definition, while none would fall within the 30% standard. This problem is exacerbated when location is factored in, as most active duty military personnel are not located in the Atlanta area.

## HOUSING

There are several types of housing generally in use by active duty military personnel. These include:

- Barracks or barracks-style housing
- Managed Family Housing

- Post-Managed
- Privatized (may be provided off base)
- Quarters
- Properties on the open market for rental, lease, or sale

It is DOD policy to first “rely on the private sector” for its housing and DOD estimates that approximately 65% of military families live in private housing. However, roughly 24% of families live on post in base-managed housing versus roughly 11% in privatized housing provided through the Military Housing Privatization Initiative (MHPI).

Exhibit 5 Analysis Active Duty Military Living On versus Off Base <sup>1,2</sup> - Georgia				
Ranks	Living off Base <sup>3</sup> (Receives BAH)		Living on Base <sup>3</sup> (No BAH)	
	With Dependents	Without Dependents <sup>4</sup>	With Dependents	Without Dependents <sup>4</sup>
E1-E4	8,280	2,716	444	15,751
E5-E7	21,817	5,214	868	1,599
E8-E9	2,030	189	58	18
W1-O3E	4,550	2,570	148	323
O4-O6	3,099	384	153	36
O7-O10	12	0	19	5
<b>Totals</b>	<b>39,788</b>	<b>11,073</b>	<b>1,690</b>	<b>17,732</b>
<b>Percentage</b>	<b>57%</b>	<b>16%</b>	<b>2%</b>	<b>25%</b>

Source: U.S. Department of Defense, Researcher Analysis

<sup>1</sup> This exhibit does not include either Public Health, Coast Guard, or NOAA.

<sup>2</sup> The exhibit includes all service members based in Georgia.

<sup>3</sup> This assumes that those receiving BAH either rent, own, or lease off base. There are minimal exceptions to this assumption.

<sup>4</sup> BAH without dependents may also include dual-military couples.

Estimates from our research are that 73% of military personnel living in Georgia reside off base or in privatized housing while the remaining 27% reside on base. However, only 2% of those not receiving BAH who presumably live on base are classified as with dependents. See **Exhibit 5** more detailed analysis by rank structure. It would also appear that the vast majority of those living on base without dependents are generally the lower enlisted (E1-E4) in that this group comprises 22% of the total military population in Georgia and 89% of military personnel living on base without dependents.

The DOD has focused on improving their housing in two significant areas over the past several years. The first area addressed is BAH adjustments and the other significant area for improvement is the MHPI.

The DOD has worked to more closely track actual rental costs to include utilities and rental insurance. They have used this data to adjust BAH rates to ensure that all personnel are provided a fair rate. Previously, BAH was tracked using member-reported data on what they actually spent on housing. This resulted in junior-ranking service members receiving consistently less as these members were often unable to use their base pay for home expenses and would, at times, spend less than their allotted BAH. Conversely, higher ranking members would supplement their housing expenses with their base



pay and this resulted in driving up the BAH for higher ranking service members. The new policy was designed to eliminate this self-reinforcing inequality.

MHPI was first initiated as part of the National Defense Authorization Act enacted on February 10, 1996. The Office of the Deputy Undersecretary of Defense for Installations and Environment describes MHPI as a “public/private program whereby private sector developers may own, operate, maintain, improve and assume responsibility for military family housing, where doing so is economically advantageous and national security is not adversely affected.” This office reports 53 privatization projects totaling “over 111,000 family housing units.” There are several projects either awarded, pending, or in planning for military personnel stationed in Georgia. Housing projects for Georgia consist of:

- Awarded
  - Moody AFB – 606 units awarded February 2004
  - Fort Stewart – 3702 units awarded November 2003
  - Robins AFB – 670 units awarded September 2000
- Pending or in Solicitation
  - Robins AFB (phase II) – 403 solicited June 2006
  - Fort Benning – 4200 solicited January 2006
  - Fort Gordon – 887 solicited May 2006
- Planning
  - Navy project for Florida, Georgia, Mississippi, Texas – 5501 with an originally planned solicitation date of May 2006

While our research did not specifically target privatized housing, it should be noted that several housing officers surveyed commented favorably on privatized housing due to its improvements in quality of life for service members.

## COUNTY & BASE DISTRIBUTION

The vast majority of military personnel residing in Georgia do so in close proximity to a military base. Some military personnel may reside in other states and perform duty in Georgia or may reside in Georgia and perform duty in other states. However, our data analysis only considered those active duty service members reporting residency in a Georgia county. **Exhibit 6** below lists the active duty service member population by county in Georgia and provides an estimate of the base to which the service member is assigned. There are nine counties in Georgia with an active duty service member population of over 1,000 personnel. These include Chattahoochee and Liberty counties with military populations of over 17,000 personnel. Adding the military population to the 2005 U.S. Census estimated population for these counties reveals that approximately 45% of the population in Chattahoochee County and 23% of the population in Liberty County is active duty military.

Additionally, we have analyzed the living arrangements and dependency status for military personnel at each duty location. It should be noted that the duty location is assumed based on the relative proximity between certain Georgia counties and known military installations. The actual duty location may vary slightly. Additionally, the population data does not include personnel living in adjacent states that cross the state line on their way to perform duty nor does it include personnel on temporary duty at an installation whose permanent home of record is at another duty location. Finally, none of our

numbers include the nearly 30,000 civilian personnel associated with various military installations in Georgia. See Exhibit 7 for an analysis by installation.

**Exhibit 6**  
**Active Duty Military Population<sup>1</sup> - Georgia Counties<sup>2</sup>**

<i>Military Population - Range</i>	<i>Counties</i>	<i>Associated Military Base<sup>3</sup></i>	<i>Population</i>
10,000 - 20,000	Chattahoochee	Fort Benning/Lawson Army Airfield	18,151
	Liberty	Fort Stewart/Hunter Army Airfield	17,627
7,501 - 10,000	Richmond	Fort Gordon	8,665
5,001 - 7,500	Houston	Robins AFB	5,798
2,501 - 5,000	Camden	King's Bay Naval Submarine Base	4,230
	Chatham	Fort Stewart/Hunter Army Airfield	4,144
	Lowndes	Moody AFB	3,801
	Fulton	Atlanta Area Bases <sup>4</sup>	2,880
1,001 - 2,500	Cobb	Atlanta Area Bases <sup>4</sup>	1,644
501 - 1,000	Clayton	Atlanta Area Bases <sup>4</sup>	696
	Dougherty	Marine Corps Logistics Base	534
101 - 500	Clarke	Navy Supply Corps School	421
	Dekalb	Atlanta Area Bases <sup>4</sup>	385
	Muscogee	Fort Benning/Lawson Army Airfield	265
	Lumpkin	North Georgia College & State Univ.	181
	Gwinnett	Atlanta Area Bases <sup>4</sup>	166
50 - 100	Columbia	Fort Gordon	97
	Henry	Atlanta Area Bases <sup>4</sup>	82
	Glynn	King's Bay Naval Submarine Base	73
	Bibb	Robins AFB	70
	Douglas	Atlanta Area Bases <sup>4</sup>	53
	Cherokee	Atlanta Area Bases <sup>4</sup>	51
	Hall	North Georgia College & State Univ.	50
1 - 49	Fayette (35), Jasper (30), Rockdale (29), Peach (19), Baldwin (16), Bryan (14), Dawson (12), Harris (9) Berrien (8), Wayne (7), Cook (5), Long (4), McDuffie (4), Tattnall (4), White (4), Pulaski (3), Brooks (2), Charlton (2), Evans (2), Habersham (2), Oconee (2), Union (2), Lanier (1), Lee (1), Oglethorpe (1), Worth (1)	Varies	219

Source: U.S. Department of Defense, Researcher Analysis

<sup>1</sup> This exhibit does not include either Public Health, Coast Guard, or NOAA.

<sup>2</sup> The exhibit includes all service members with BAH based in Georgia.

<sup>3</sup> An assumption is made that service members generally will reside in the area of the base to which they are assigned.

<sup>4</sup> Atlanta area bases include Fort McPherson, Fort Gillem, Naval Air Station Atlanta/Dobbins Air Reserve Base. Most of these bases are in various stages of shutting down due to BRAC.

As can be ascertained in **Exhibit 6** above, 95% of military personnel in Georgia reside in just under 6% of Georgia's counties.

**Exhibit 7**  
**Analysis**  
**Active Duty Military Structure, BAH Status & Dependency Status<sup>1,2</sup> - Georgia**

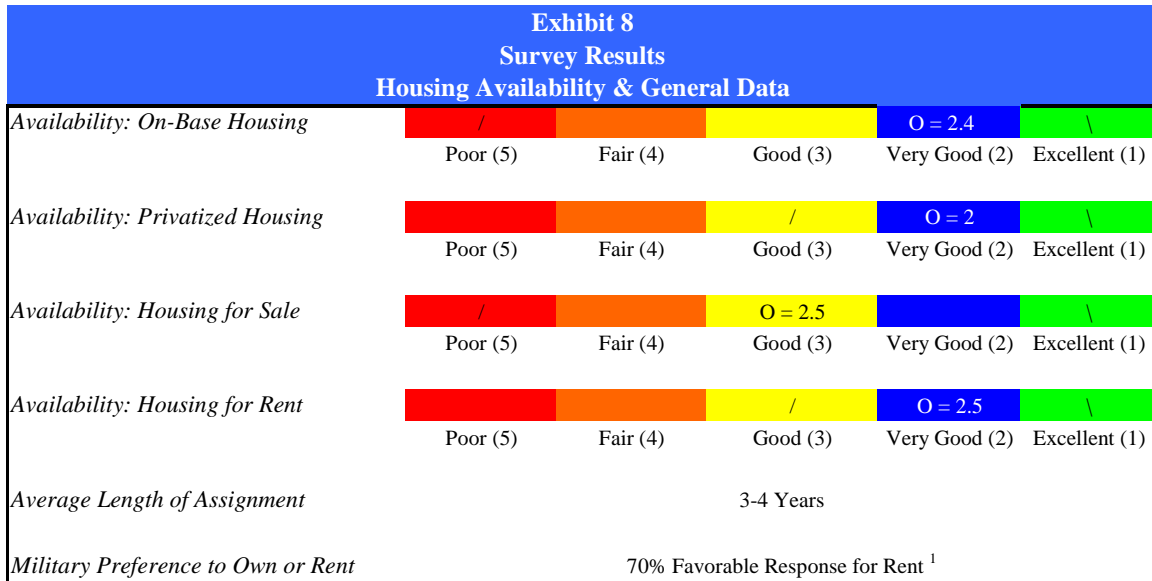
Ranks	Fort Benning / Lawson Army Airfield				Fort Gordon				Fort Stewart / Hunter Army Airfield			
	Live Off Post (BAH)		Live on Post (No BAH)		Live Off Post (BAH)		Live on Post (No BAH)		Live Off Post (BAH)		Live on Post (No BAH)	
	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>
E1-E4	1,711	280	28	7,002	763	491	138	1,959	4,043	805	39	4,445
E5-E7	5,171	738	55	549	2,465	686	200	360	7,082	1,890	17	319
E8-E9	371	28	2	0	241	24	11	4	464	39	0	1
W1-O3E	1,138	589	10	252	598	281	55	25	1,379	729	3	10
O4-O6	439	47	3	0	374	46	27	11	446	55	1	1
O7-O10	3	0	0	0	0	0	1	2	3	0	0	0
<b>Totals</b>	<b>8,833</b>	<b>1,682</b>	<b>98</b>	<b>7,803</b>	<b>4,441</b>	<b>1,528</b>	<b>432</b>	<b>2,361</b>	<b>13,417</b>	<b>3,518</b>	<b>60</b>	<b>4,776</b>
<b>Percentage</b>	<b>84%</b>	<b>16%</b>	<b>1%</b>	<b>99%</b>	<b>74%</b>	<b>26%</b>	<b>15%</b>	<b>85%</b>	<b>79%</b>	<b>21%</b>	<b>1%</b>	<b>99%</b>
Ranks	Atlanta Area Bases				Robins AFB				Moody AFB			
	Live Off Post (BAH)		Live on Post (No BAH)		Live Off Post (BAH)		Live on Post (No BAH)		Live Off Post (BAH)		Live on Post (No BAH)	
	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>
E1-E4	417	105	7	205	464	487	89	527	435	406	2	440
E5-E7	2,012	375	204	169	1,860	654	152	72	1,259	416	9	7
E8-E9	417	62	30	9	252	24	2	3	60	5	0	1
W1-O3E	413	145	14	9	426	334	33	18	268	312	1	1
O4-O6	1,086	154	82	18	382	51	30	6	161	17	1	0
O7-O10	5	0	17	2	1	0	0	1	0	0	0	0
<b>Totals</b>	<b>4,350</b>	<b>841</b>	<b>354</b>	<b>412</b>	<b>3,385</b>	<b>1,550</b>	<b>306</b>	<b>627</b>	<b>2,183</b>	<b>1,156</b>	<b>13</b>	<b>449</b>
<b>Percentage</b>	<b>84%</b>	<b>16%</b>	<b>46%</b>	<b>54%</b>	<b>69%</b>	<b>31%</b>	<b>33%</b>	<b>67%</b>	<b>65%</b>	<b>35%</b>	<b>3%</b>	<b>97%</b>
Ranks	Marine Corps Logistics Base				King's Bay Naval Submarine Base				Navy Supply Corps School			
	Live Off Post (BAH)		Live on Post (No BAH)		Live Off Post (BAH)		Live on Post (No BAH)		Live Off Post (BAH)		Live on Post (No BAH)	
	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>
E1-E4	28	9	32	86	329	118	104	1,044	14	7	5	42
E5-E7	129	28	80	24	1,536	380	143	95	63	15	8	4
E8-E9	22	1	6	0	160	4	6	0	18	2	1	0
W1-O3E	32	9	8	0	189	57	9	3	80	112	15	5
O4-O6	34	1	4	0	113	10	3	0	26	2	2	0
O7-O10	0	0	1	0	0	0	0	0	0	0	0	0
<b>Totals</b>	<b>245</b>	<b>48</b>	<b>131</b>	<b>110</b>	<b>2,327</b>	<b>569</b>	<b>265</b>	<b>1,142</b>	<b>201</b>	<b>138</b>	<b>31</b>	<b>51</b>
<b>Percentage</b>	<b>84%</b>	<b>16%</b>	<b>54%</b>	<b>46%</b>	<b>80%</b>	<b>20%</b>	<b>19%</b>	<b>81%</b>	<b>59%</b>	<b>41%</b>	<b>38%</b>	<b>62%</b>
Ranks	Other				North Georgia College & State University							
	Live Off Post (BAH)		Live on Post (No BAH)		Live Off Post (BAH)		Live on Post (No BAH)					
	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>	w/dep	w/out dep <sup>3</sup>				
E1-E4	55	7	0	1	21	1	0	0				
E5-E7	88	8	0	0	152	24	0	0				
E8-E9	15	0	0	0	10	0	0	0				
W1-O3E	16	2	0	0	11	0	0	0				
O4-O6	26	1	0	0	12	0	0	0				
O7-O10	0	0	0	0	0	0	0	0				
<b>Totals</b>	<b>200</b>	<b>18</b>	<b>0</b>	<b>1</b>	<b>206</b>	<b>25</b>	<b>0</b>	<b>0</b>				
<b>Percentage</b>	<b>92%</b>	<b>8%</b>	<b>0%</b>	<b>100%</b>	<b>89%</b>	<b>11%</b>	<b>0%</b>	<b>0%</b>				

Source: U.S. Department of Defense, Researcher Analysis

## SURVEY RESULTS

Our research included a survey of selected housing officers in the state of Georgia. Of the twelve active duty bases, seven (58%) installations were selected for survey purposes. Of the seven installations, six installations responded resulting in 50% coverage for military bases in Georgia and an 86% survey response rate. We estimate that the survey response rate represents more than 70% of the active duty military stationed in Georgia as represented by their respective housing officers.

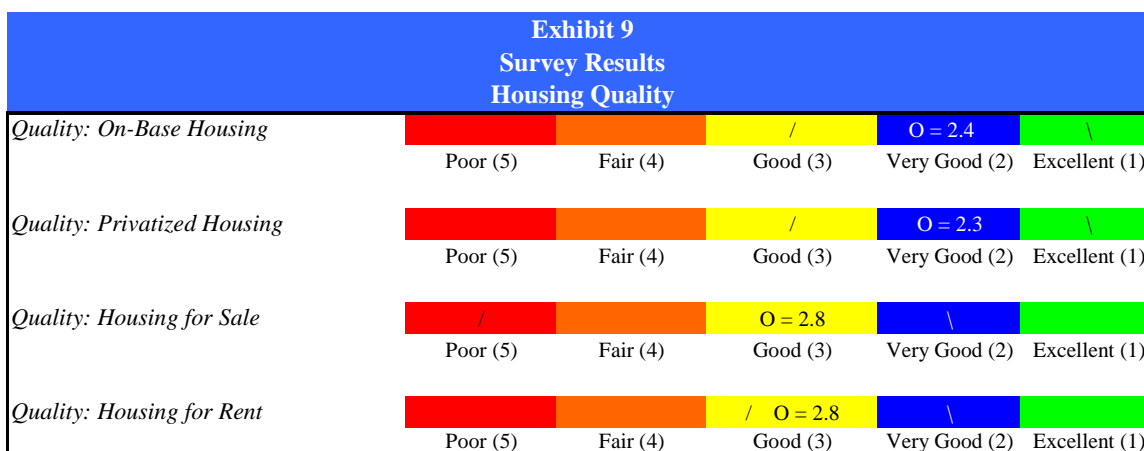
The survey response range and mean is summarized in **Exhibits 8 - 11** below. Following each exhibit are relevant “remarks” made by the housing officers during the survey and an analysis of the data. It should be noted that survey responses falling into the N/A or other category were not included in the survey summary below. **Exhibit 8** generally pertains to housing availability. **Exhibit 9** pertains to housing quality. **Exhibit 10** pertains to current factors impacting service member’s ability to obtain quality and affordable housing. **Exhibit 11** pertains to the likelihood of potential programs impacting a service member’s ability to obtain quality and affordable housing.



**Source:** Georgia Military Base Housing Officer Survey, Researcher Analysis

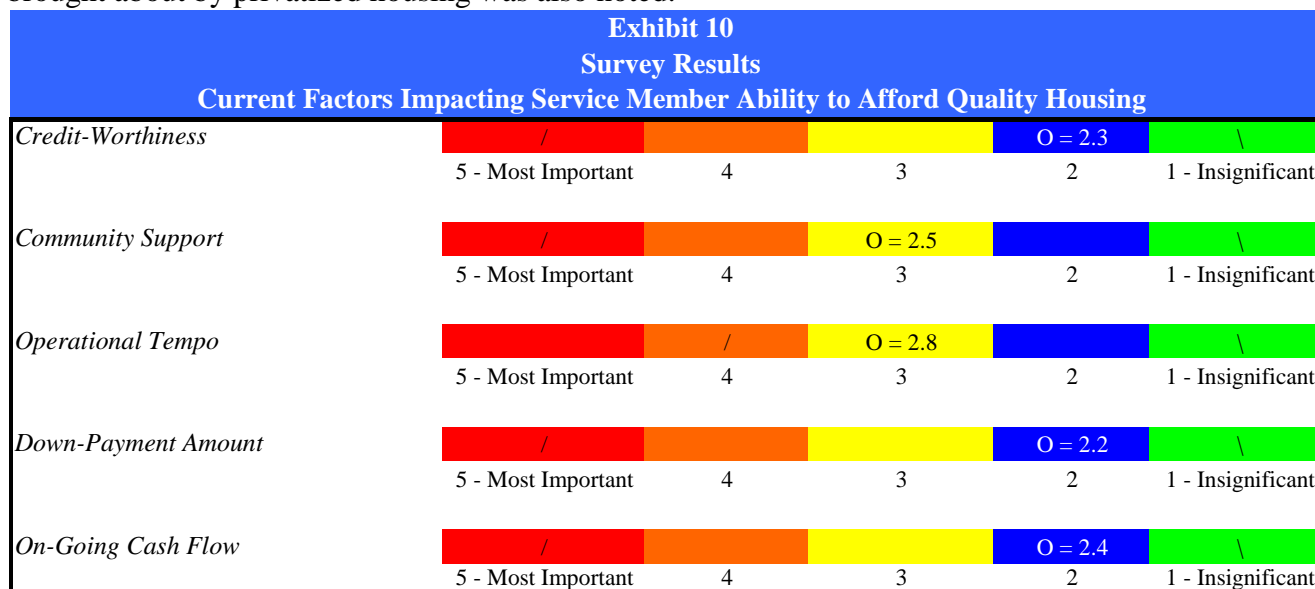
<sup>1</sup> One response also noted preference to own among officers and higher ranking enlisted

The most positive results generally fell into the categories of privatized housing, on-base housing, and rental housing. This is particularly important given that the survey results suggest that a significant majority of military service members prefer to rent.



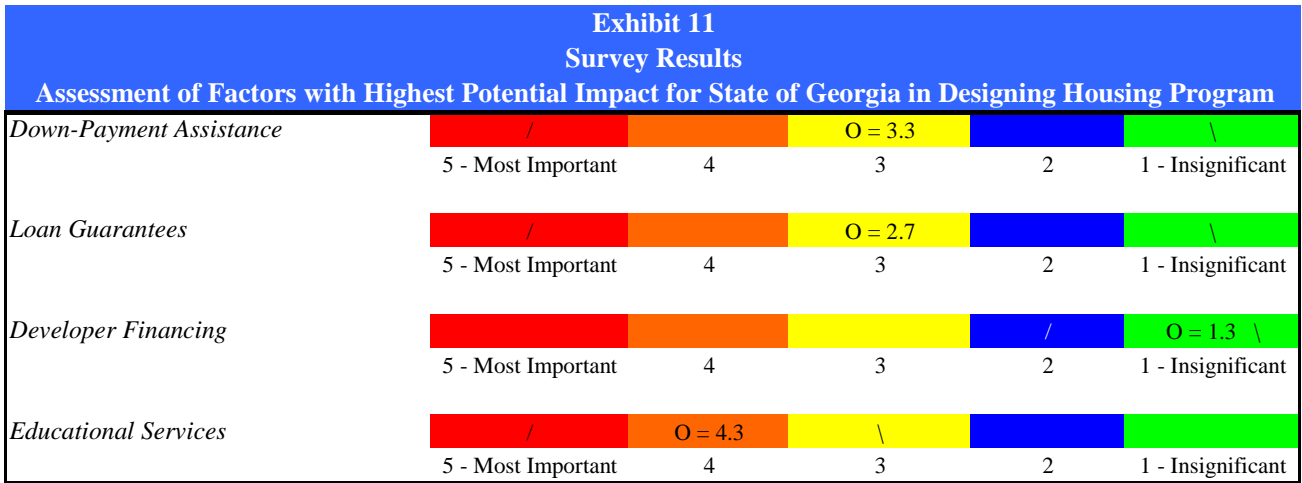
Source: Georgia Military Base Housing Officer Survey, Researcher Analysis

The quality of available housing generally fell into the “Very Good” category with little difference noted among the various types of housing. On-base housing and privatized housing would appear to be rated slightly higher than the other types of available housing. However, this contradicts the federal government’s studies in this area and may reflect a bias on the part of the housing officer. However, one housing officer specifically stated that on-base housing needs improvement. The positive change brought about by privatized housing was also noted.



Source: Georgia Military Base Housing Officer Survey, Researcher Analysis

The general comment from survey participants pertaining to the question of current factors suggested that financial concerns per se do not play a significant role. They may prevent a service member from purchasing a 4-bedroom or larger house but a service member can purchase a home. In fact, there seemed to be some sentiment that service members may be able to purchase homes that they can not afford or lose money on when they have to move due to a change of duty station. The increased deployment (operational tempo) associated with overseas service has impacted some service members in that the spouse may elect to return home to family while their service member is overseas. As a result, these families will often rent a home in lieu of purchasing a home as this permits them to leave during periods of deployment.



Source: Georgia Military Base Housing Officer Survey, Researcher Analysis

There was very little support for “developer financing” or other incentives to encourage development close to the installation. The consistent response to this suggestion was that there was already significant developer interest in their area. There was some interest in the state of Georgia providing financial assistance in the form of either down-payment purchase assistance or ongoing financial assistance directly to the service member for use in either rental or mortgage payments. However, most survey respondents suggested that the VA home loan coupled with BAH should allow most service members to purchase or rent a home that meets their needs. There was an overwhelmingly favorable response to the state of Georgia providing educational services to potential homeowners. Many housing officers suggested that young military personnel could significantly benefit from training on preparing a budget, selecting the right home, the responsibilities of home ownership, and related topics.

### OTHER STATES & BENEFITS

We contacted or researched six other states in the course of our study (California, Florida, Illinois, North Carolina, Texas, Virginia). Only one state (Virginia) reported the existence of a program specifically designed to assist military in the purchase or rental of a home. Additionally, we spoke with a senior program analyst for housing at the Office of the Secretary of Defense. This analyst helped us to collect our housing survey data and indicated an interest in our research results.

The Virginia Housing Development Authority (VHDA) has partnered with the Department of Housing and Community Development (DHCD) and Community Housing Partners and other community groups in Virginia to offer “Granting Freedom.” Military service members who have been injured during service in a combat theatre of operations now have the opportunity to obtain grant funds to pay for accessibility modifications to their homes or apartments. These grant funds can be used to widen doorways, install ramps, grab bars, and any other modification that is recommended by an approved source (see below #1).

Due to limited funding, this is a first-come, first-serve opportunity. No more than \$4,000 is available to pay for the housing modification per dwelling unit, and funds will be paid directly to the merchant or contractor who has performed the modification after the work has been completed. To obtain these funds, various requirements must be met by the applicant:

1. A recommendation for a housing modification is required from either a VA hospital Rehabilitation Officer, VA attending physician, or a VA physical therapist.
2. The home or apartment must be on property in the state of Virginia to receive these funds.
3. Each applicant is also required to complete an application and a W-9 form to be considered for an award.
4. VHDA must also receive an estimate from the applicant's contractor, an application confirmation, and a completed inspection report signed by a VHDA-approved inspector and the applicant. The inspection will be overseen by VHDA.
5. Modifications must be completed within four months; otherwise an application extension must be secured from VHDA.

Information about the "Granting Freedom" program and downloadable applications for the award are available at <http://www.vhda.com> under "accessibility." Also listed is contact information for Julia Perkinson, the grant administrator for this program.

Finally, VA Guaranteed Home Loans are used widely to:

- Buy or build a home
- Refinance an existing loan
- Repair, alter, or improve a home

The VA loan can be used to guarantee up to \$417,000 of the total loan and does not require a down payment. Of course, it should be noted that this may be a downfall of the program in that service members who could not otherwise afford a more expensive home purchase one using the VA loan program. One housing officer commented that the VA approved him for a much higher loan amount than he could truly afford given his monthly income and expenses.

## **RECOMMENDATIONS**

While financial assistance is always welcome, the state's ability to consistently provide military-specific assistance will always be subject to factors such as continued political support and appropriations. However, providing additional state support for military personnel may encourage continued military presence in Georgia and the attendant economic benefits generally associated with a military presence.

Given the above caveat, the following action steps are recommended:

- Establish a coordinating committee to include military housing representatives, state representatives, and representation from local officials to further analyze housing needs on a community-specific level.
- Give consideration to the following programs
  - Priority #1 – Establish a service member education program designed to assist service members in the purchasing, financing, maintenance, selling, and renting of a home or housing unit.
  - Priority #2 – Establish a program to provide home ownership and/or rental financial assistance for a defined period of time to service members meeting income and dependency criteria. While this could be provided as one-time down-payment assistance to reduce the monthly payment, a VA Guaranteed Home Loan addresses the need for actual down-payment assistance. While some of these programs could be enacted using existing DCA programs, DCA should consider implementing state-funded programs that can exclude BAH when calculating income levels.

## **LIST OF SOURCES**

A complete list of material used, original survey responses, and exhibit analysis will be provided with the final report.