



Unsafe and Unheard: Military Service Members and Their Families Sound Off on Dangerous Living Conditions

November 2025



CHANGE THE AIR
FOUNDATION

ACKNOWLEDGEMENTS

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ABOUT CHANGE THE AIR FOUNDATION

Change the Air Foundation is a 501(c)(3) nonprofit organization dedicated to giving every person the knowledge, resources, and support to achieve better health by breathing safe indoor air. The organization focuses on public education, policy advocacy, and small-scale research aimed at addressing the nationwide crisis of poor indoor air quality — especially for military families. More information is available at www.changetheairfoundation.org.



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RESEARCH BACKGROUND AND METHODOLOGY

In 1996, Congress authorized the Military Housing Privatization Initiative (MHPI) through the FY1996 National Defense Authorization Act, giving the Department of Defense (DoD) authority to transfer military family housing operations to private developers under long-term business agreements.¹ Under MHPI, DoD could convey existing housing, lease installation land, and allow private companies to finance, construct, renovate, and manage family housing, thus shifting DoD's role from direct operator to contract overseer.² Over time, this framework replaced most government-run housing management offices with privatized project companies responsible for daily operations while DoD retained monitoring and compliance responsibilities.³

MHPI projects are built around 50-year ground leases and legal agreements, which private partners use to secure capital financing and ensure predictable revenue over multiple decades.⁴ While these long-term arrangements enabled rapid improvements and reconstruction, they also reduced DoD's ability to cancel or significantly renegotiate agreements when housing conditions declined, creating oversight challenges which have persisted for years.⁵ As a result, although DoD no longer manages the majority of on-base family housing directly, it remains bound to these 50-year contracts and must rely on performance metrics, statutory reforms, and compliance enforcement to hold private partners accountable for health and safety conditions.⁶

For more than two decades, military families living in privatized, on-base housing have faced persistent challenges which raise serious concerns about their health, safety, and well-being. According to a 2023 report from the Government Accountability Office (GAO), the DoD failed to reliably assess the condition of its unaccompanied housing inventory and many units did not meet minimum DoD standards for health and safety, privacy, or configuration.⁷ The GAO found mold in multiple barracks, broken HVAC systems, windows that didn't close, and plumbing issues, all of which contributed to living conditions which some service members said negatively impacted their physical and mental health.⁸ These housing problems reflect broader infrastructure-backlog issues and suggest military families may be living in environments which undermine both quality of life and readiness.

On the oversight front, recent findings from the Department of Defense Office of Inspector General (DoD OIG) highlight that DoD's current system for monitoring privatized military family housing falls short of expectations. In its 2025 audit of seven installations managed by one large private provider, the OIG found installation Military Housing Offices did not complete required change-of-occupancy inspections or track or act on maintenance work orders as well as may have permitted families to move into units with unresolved health and safety hazards.⁹ Together, these reports shine a light on infrastructure deficiencies and oversight gaps which continue to put military families at increased risk.

Existing government audits not only highlight serious problems in military-provided housing, such as mold, structural deficiencies, and inconsistent inspections, but also reveal major gaps in data, including the ways in which these conditions affect family well-being, child health, financial stability, and long-term military readiness. Given the growing need for comprehensive research on military families to better understand the full scope and impact of housing

¹ Congressional Research Service. (2023). Military Housing Privatization Initiative (MHPI). CRS Report R47728.

² Military Housing Privatization Initiative. (2024). *Overview of MHPI authorities and responsibilities*.

³ Department of Defense. (2022). *DoD oversight of privatized military housing: Annual report to Congress*.

⁴ Military Housing Association. (2023). *About the Military Housing Privatization Initiative (MHPI)*.

⁵ Government Accountability Office. (2022). *Military housing: DoD needs to strengthen oversight of privatized housing* (GAO-22-105866).

⁶ Department of Defense. (2022) and Government Accountability Office. (2022).

⁷ Government Accountability Office. (2023). *Military barracks: Poor living conditions undermine quality of life and readiness* (GAO-23-105797). U.S. Government Accountability Office.

⁸ *Ibid.*

⁹ Department of Defense Office of Inspector General. (2025). *Audit of the Military Services' oversight of privatized military housing maintenance* (Report No. DODIG-2025-154). U.S. Department of Defense.

conditions, health risks, and systemic oversight failures, Change the Air Foundation developed a questionnaire and fielded an online survey from October 6-27, 2025, among individuals who currently or previously lived in military housing. The survey was fielded through a grassroots, community-driven approach leveraging social-media posts and online military family groups, installation-specific pages, spouse networks, and partner military associations to ensure broad reach. In total, 3,401 respondents completed at least one key question in the survey.

Untold Research conducted a complete and thorough analysis to arrive at the findings and conclusions included in this report. For brevity's sake, if an analysis did not yield anything statistically significant or relevant, it was not included. Throughout this report, the term "Service member" is used to represent the respondent, regardless of if they, themselves, served or their family member. Graphs and charts may not add to 100% due to rounding and, on some charts, data labels for responses representing less than five percent of respondents were omitted to ease the reading of the chart. In some instances, the number of respondents differs from 3,401 as some questions branched and were only seen by a subset of respondents based on their previous answers. All data was tested for significance at the 95% confidence level.

EXECUTIVE SUMMARY

Nearly every single service member surveyed (97%) could list at least one significant and dangerous issue with their military-provided housing. Military-provided homes are fraught with issues, with mold, mildew, or microbial growth topping the list (74%), followed by issues with temperature or humidity (56%), pest infestations (53%), water damage (54%), or an HVAC system (51%). These issues, among many others, have cost service members and their families precious time, money, health, and quite often, their beloved belongings, as one-half (53%) of pleas to address dangerous conditions in the home go unresolved. This leaves service members not only at risk for compromised readiness – something nearly one-half (47%) report -- but also demoralized as two-thirds (66%) with mold issues in their home feel stuck without further options.

"Our experience financially leveled us. We left military housing after over a year of being displaced, having been placed in three homes that contained toxigenic molds, and walked into a rental off post with nothing but a week's worth of clothing. Due to the three previous homes having mold - we had already lost everything three consecutive times. We ended up having to sell our home in our home state to pay for basic furniture and begin treatments. We have never recovered." – Active Army Service Member in Texas

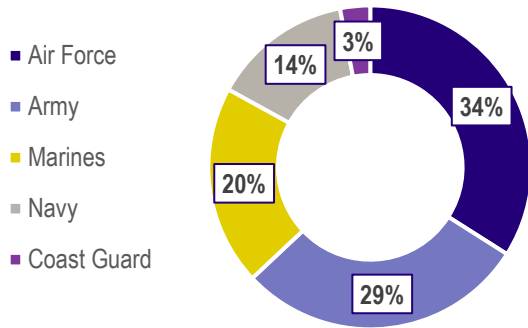
Three-quarters (76%) of service members said their family's health has been negatively impacted from housing-related issues – something nearly one-half (48%) have validated with a doctor's opinion. While these environmental factors certainly cause physical ailments like headaches or migraines (37%), for many, it is the mental and cognitive health toll which weighs the heaviest, with many reporting anxiety or mood changes (42%), trouble sleeping (37%), and brain fog (32%).

While children are far from immune to the stress of a compromised home – as nearly two-thirds of parents (38%) report changes in mood or anxiety levels in their children -- ailments in children tend to be more physical. Respiratory and skin issues are most common, from general irritation (40%) to rashes or eczema (35%), chronic sinus infections (31%) to asthma (26%).

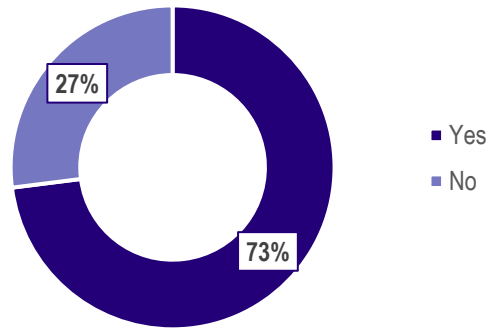
Taken together, these findings illustrate a housing system which is failing the very people it is intended to support. The widespread prevalence of hazardous conditions — paired with unresolved maintenance requests, declining physical and mental and cognitive health, and the heavy burden placed on families — shows the current model is neither sustainable nor acceptable.

DEMOGRAPHICS OF RESPONDENTS

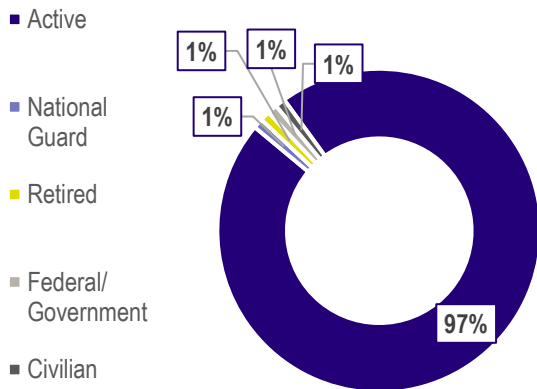
Military Branch (n=2,955)



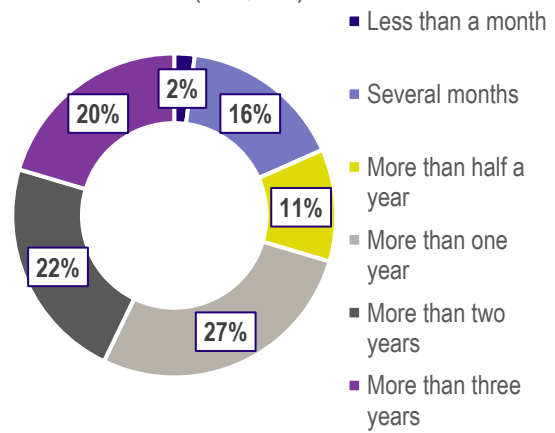
Currently Residing in Military Housing (n=2,977)



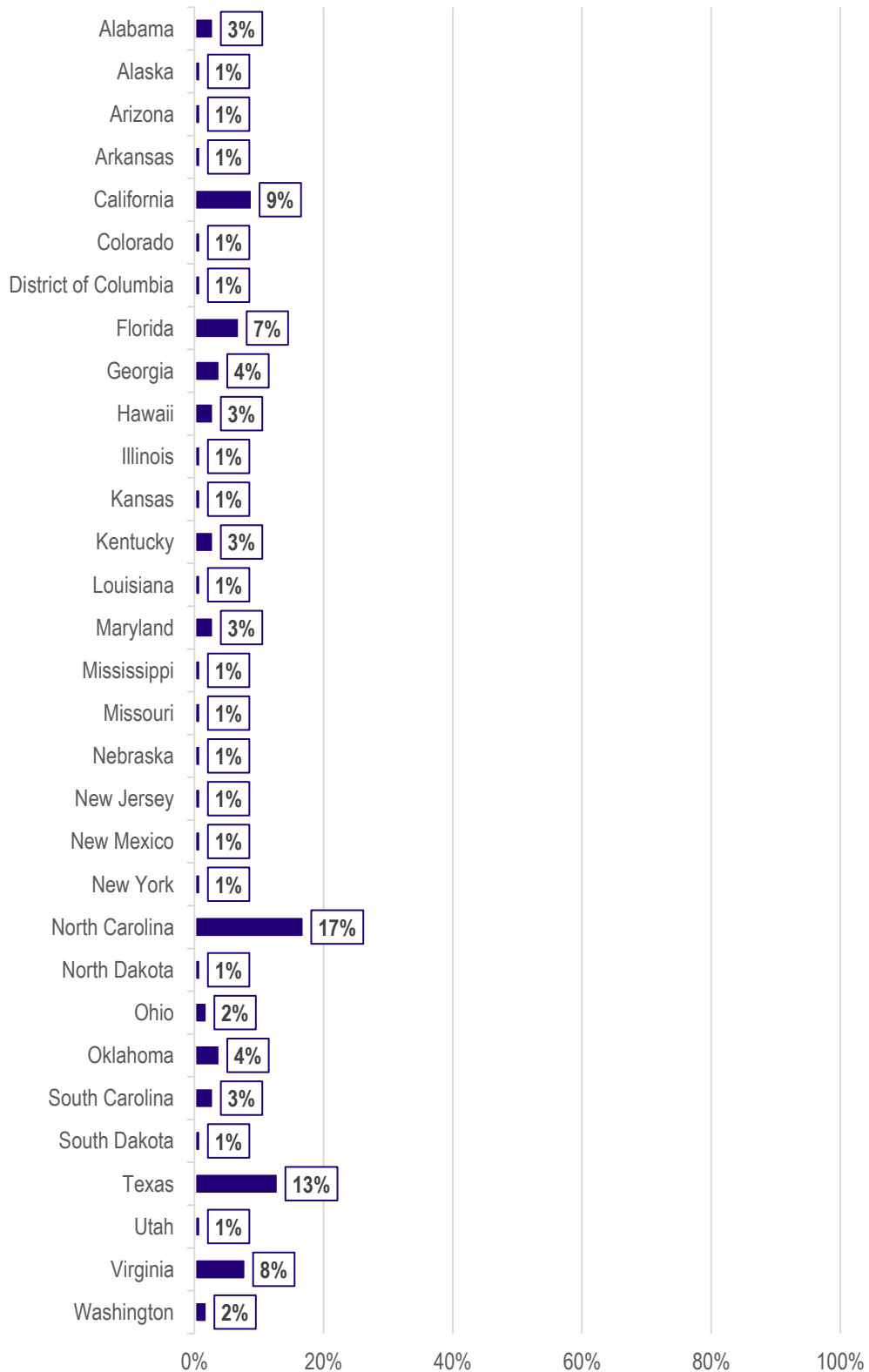
Duty Status (n=3,007)



Duration of Living in Reported Home (n=2,036)



State Location of Reported Home (n=3,194)



BASE LOCATION OF REPORTED HOME (N=3,086)								
Location	Percent of sample	Number of Respondents	Location	Percent of sample	Number of Respondents	Location	Percent of sample	Number of Respondents
Camp Lejeune	14%	431	Joint Base Lewis McChord JBLM	1%	39	Fort Rucker	1%	27
Fort Sam Houston	3%	96	Sheppard AFB	1%	38	Fort Stewart	1%	26
Key West NAS	2%	76	Charleston Naval Weapons Station	1%	36	Kaneohe Bay Marine Bay	1%	24
Fort Hood	2%	72	Minot AFB	1%	36	Miramar MCAS	1%	23
Fort Knox	2%	69	Hill AFB	1%	35	Hunter Army Airfield	1%	22
MacDill AFB	2%	68	Fort Lee	1%	34	Joint Base Anacostia	1%	22
Fort Bragg	2%	67	Little Rock AFB	1%	34	Laughlin AFB	1%	22
Camp Pendleton	2%	62	San Diego Naval Base	1%	34	Seymour Johnson AFB	1%	22
Norfolk Naval Base	2%	60	Fort Polk	1%	33	Fort Drum	1%	21
Joint Base Pearl Harbor Hickam	2%	58	Scott AFB	1%	33	Maxwell AFB Gunter Annex	1%	21
Travis AFB	2%	58	Fort Still	1%	32	Quantico Marine Base	1%	21
Fort Bliss	2%	55	Tinker AFB	1%	31	Tyndall AFB	1%	21
Altus AFB	2%	54	Dyess AFB	1%	31	Mayport Naval Station	1%	20
Wright Patterson AFB	2%	48	Beaufort MCAS	1%	30	JBLE Little Creek Fort Story	1%	19
Maxwell AFB	1%	44	JBLE Langley AFB	1%	30	Eielson AFB	1%	18
Lackland AFB	1%	43	Fort Meade NSA	1%	29	Fort Riley	1%	18
Fort Benning	1%	42	Keesler AFB	1%	28	Fort Campbell	1%	17
Joint Base Andrews	1%	42	Randolph AFB	1%	28	Ellsworth AFB	1%	16
Fort Belvoir	1%	41	Offutt AFB	1%	27	Joint Base Elmendorf-Richardson	1%	16

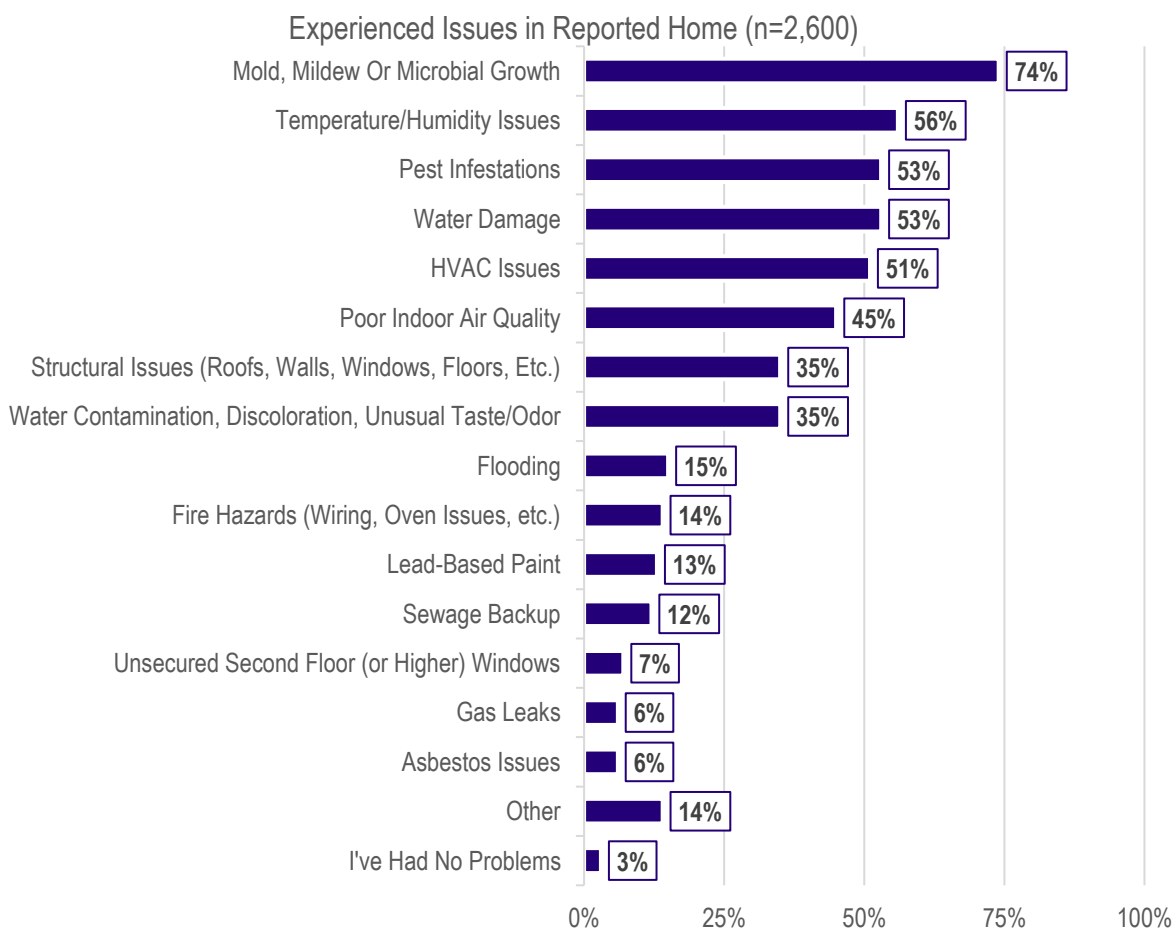
DETAILED FINDINGS

Service Members Frequently Live with Unresolved Issues within Their Military-provided Homes

Nearly all (97%) surveyed service members report experiencing issues with their military-provided home. By far, the most prominent issue reported is mold, mildew, or microbial growth, which three-quarters of service members report being an issue (74%). This was most often found in the home's bathroom(s) (71%) or air vents (55%). A majority of service members also report issues with temperature/humidity (56%), pest infestations (53%), water damage (53%), and HVAC systems (51%).

“Every room in our home, the intermediate spaces between the first and second floor and the attic space all had visible growth. There was also visible cracks and water damage on the first-floor ceiling from where the HVAC ducts were sweating and condensing. Growth was visible around these cracks as well. We also had visible growth around all sprinkler heads of the fire suppression system.” – Active Marine Service Member in North Carolina

Service members in the Marines are more often plagued by mold, mildew, or microbial growth (85%) than their peers in other branches, while those in the Air Force struggle most with issues related to water contamination, discoloration, unusual taste or unusual odor (41%). Save those in the Navy being slightly more likely to encounter pest-related issues (58%), all other issues are experienced with about the same regularity across all military branches.



At the state level, service members in Florida and Texas report housing-related issues at far greater rates than their peers in other states. For example, those in Florida are much more likely than most to report issues related to water damage (69%, compared to 53%) or HVAC systems (66%, compared to 51%). In Texas, structural issues, such as those involving roofs, walls, windows, and floors, are far more common than in other states (50%, compared to 35%). While mostly a state with an average number of reported issues, service members in Hawaii report water contamination, discoloration, unusual taste or unusual odor at far higher rates than service members in other states (52%, compared to 35%). Notably, California service members experience housing issues with less intensity than most, although they certainly exist.

FREQUENCY OF EXPERIENCED ISSUE BY STATE ¹⁰								
Issue	State							
	CA	FL	GA	HI	NC	OK	TX	VA
Mold, Mildew or Microbial Growth	Light	Dark	Light	Light	Dark	Light	Dark	Dark
Water Damage	Dark	Dark	Light	Light	Light	Light	Dark	Dark
Poor Indoor Air Quality	Light	Dark	Light	Light	Dark	Light	Dark	Dark
Temperature/Humidity Issues	Light	Dark	Light	Light	Light	Light	Dark	Dark
HVAC Issues	Light	Dark	Light	Light	Light	Light	Dark	Dark
Pest Infestations	Dark	Dark	Light	Light	Light	Light	Dark	Dark
Water Contamination, Discoloration, Unusual Taste or Odor	Dark	Dark	Light	Light	Light	Light	Dark	Light
Lead-Based Paint	Light	Dark	Light	Light	Light	Light	Dark	Dark
Structural Issues (Roofs, Walls, Windows, Floors, Etc.)	Light	Dark	Light	Light	Light	Light	Dark	Dark
Asbestos Issues	Dark	Dark	Light	Light	Light	Light	Dark	Dark
Sewage Backup	Dark	Dark	Light	Light	Light	Light	Dark	Dark
Flooding	Light	Dark	Light	Light	Light	Light	Dark	Dark
Unsecured Second Floor (or Higher) Windows	Dark	Dark	Light	Light	Light	Light	Dark	Dark
Fire Hazards (Wiring, Oven Issues, etc.)	Dark	Dark	Light	Light	Light	Light	Dark	Dark
Gas Leaks	Dark	Dark	Light	Light	Light	Light	Dark	Dark

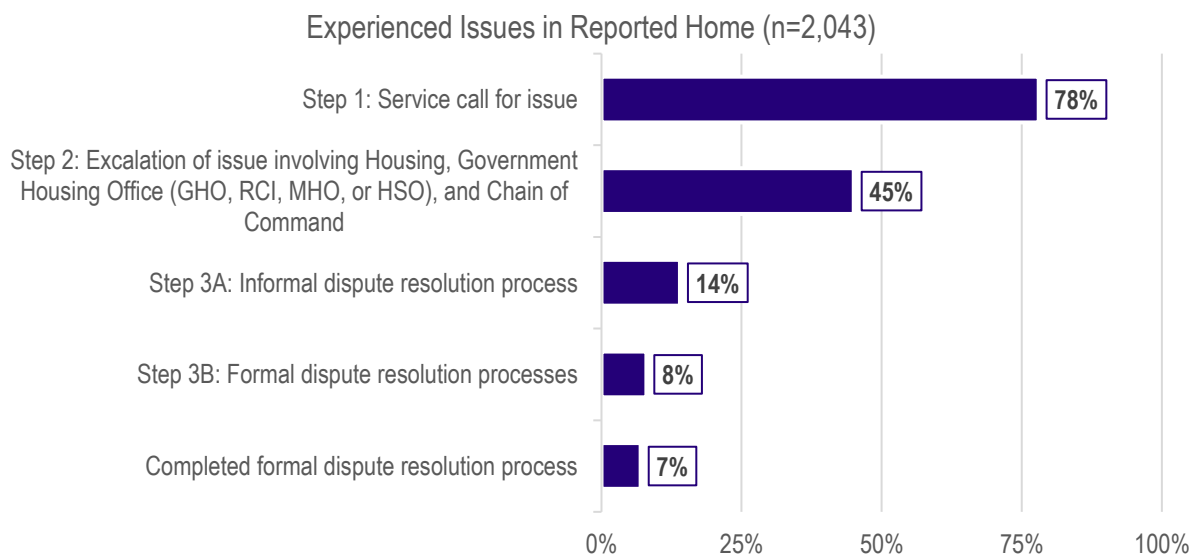
Only two in five (43%) service members received a 7-year report for the home they said contained environmental hazards. Compared to other military branches, the Navy provided these reports with greater regularity, though still just over one-half (54%) of service members received one. In Hawaii (35%) and North Carolina (37%), these were issued to less than two in five service members. When provided, this report most often included only the service calls placed by previous tenants (59%), not a full history of the home, including all previous occupants, work orders, and incidents (35%), and only one in ten (9%) service members were able to compare their report with reports from previous tenants of the same house.

"I know it didn't include everything because I was able to connect with the former occupants who told me of maintenance things that went wrong, and some of those weren't listed on the sheet." – Active Army Service Member in New York

¹⁰ This table was constructed by analyzing each state's data. Squares with the darkest red experience the listed issue with greater frequency than others (+6 percentage points from the average), squares with the middle shade of red experience the listed issue at an average rate (+5/-5 percentage points from the average), and squares with the lightest shade of red experience the listed issue less often than the average rate (-6 percentage points from the average).

Those few who were able to compare these reports often said there were some similarities (38%) or the reports were exactly the same (29%), though nearly one-quarter (21%) said they were totally different.

When housing-related issues arose, nine in ten service members always (74%) or often (20%) reported them to the proper authorities. There is a formal 3-Step Tenant Resolution Process for service members to follow in order to resolve issues with their military-provided housing which includes built-in escalation steps. However, few service members made it all the way through the process (7%) – with seven in ten (72%) of those who did saying it did not ultimately resolve their issue and only one in five (20%) saying they received the compensation the process determined they were owed. One in fourteen (7%) service members were denied the tenant resolution process altogether. Of those who engaged with the process (14%), nearly four in five (78%) initiated Step 1, a service call for an issue. If not resolved satisfactorily to the service member, Step 2 escalates the issue to Housing, Government Housing Office (GHO), and one’s Chain of Command, an action taken by about half as many (45%). Should further attention be needed, Step 3A initiates an informal dispute resolution process – a step about one in seven (14%) took – and about half as many took the final step to file a formal dispute resolution process (8%).



When service members report housing issues, nearly nine in ten (86%) had to report the same issue multiple times before receiving a service call which often resulted in the issue being marked as “resolved” despite no satisfactory action taken (66%) and a majority (53%) of the time they went unresolved entirely. For example, for every ten service members who called to remedy lead-based paint, asbestos, mold, mildew or microbial growth, water contamination, discoloration, unusual taste or odors, seven service members’ homes never got the needed attention (75%, 73%, 72%, and 70%, respectively).

In fact, nearly one-quarter (23%) of service members reporting mold, mildew or microbial growth issues waited over six months before the resolution and two in five (39%) moved from the home entirely before it was ever fully addressed. While fewer than two in five (37%) requested environmental testing for the issue, a majority of these requests were denied (59%) as service members were told it was not necessary (54%). For the one-third (33%) of service members who did receive such testing, nearly nine in ten (87%) brought

the results to the housing company which routinely refused to accept the results (38%) or dismissed or denied the validity of the results (36%), despite the housing company or a contractor selected by them conducting this testing (54%). As a result, two-thirds (67%) of service members experiencing and reporting mold, mildew, or microbial growth issues report feeling stuck in their home without further options to resolve the issue, including three-quarters of those stationed in Hawaii (77%) or North Carolina (76%).

Gas leaks, fire hazards, sewage backups, HVAC issues, and flooding (72%, 67%, 65%, 63%, and 62%, respectively) were most commonly resolved, even though it often took over 72 hours to receive a response from a maintenance team, save gas leaks which usually received prompt attention (47% <24 hours).

To resolve such issues, one-half of service members (50%) had to pay an average of \$1,680 out of pocket, ranging from pest control services (46%) to mold inspection services (23%), hotel stays (23%) to medical expenses (23%). Many service members also list purchasing numerous products mitigate unresolved housing issues, such as air purifiers, new carpet, dehumidifiers, and water filtration systems.

“Service calls were often marked complete without maintenance ever coming to my house. They wouldn’t show up and when I would call back, I was told it was marked complete. This happened too many times to count.” – Active Army Service Member in Texas

“I had put in a request for pest control, carpenter ants and vermin infestation (rat/mice in attic/ceiling). They took well over a month to call and schedule pest control. They did not show up when I was told they were, the pest control tech showed up unannounced the following Monday and only sprayed for ants. They did nothing about the rats/mice, even though I was told that the tech would also look into/help with the vermin. Roughly an hour later, I received a text informing me that the request was marked as completed.” – Active Air Force Service Member in Florida

“They would tell us a list of things they would do for the mold and mark it complete after the first visit. Then never follow up with the rest of the tasks we were promised.” – Active Air Force Service Member in North Carolina

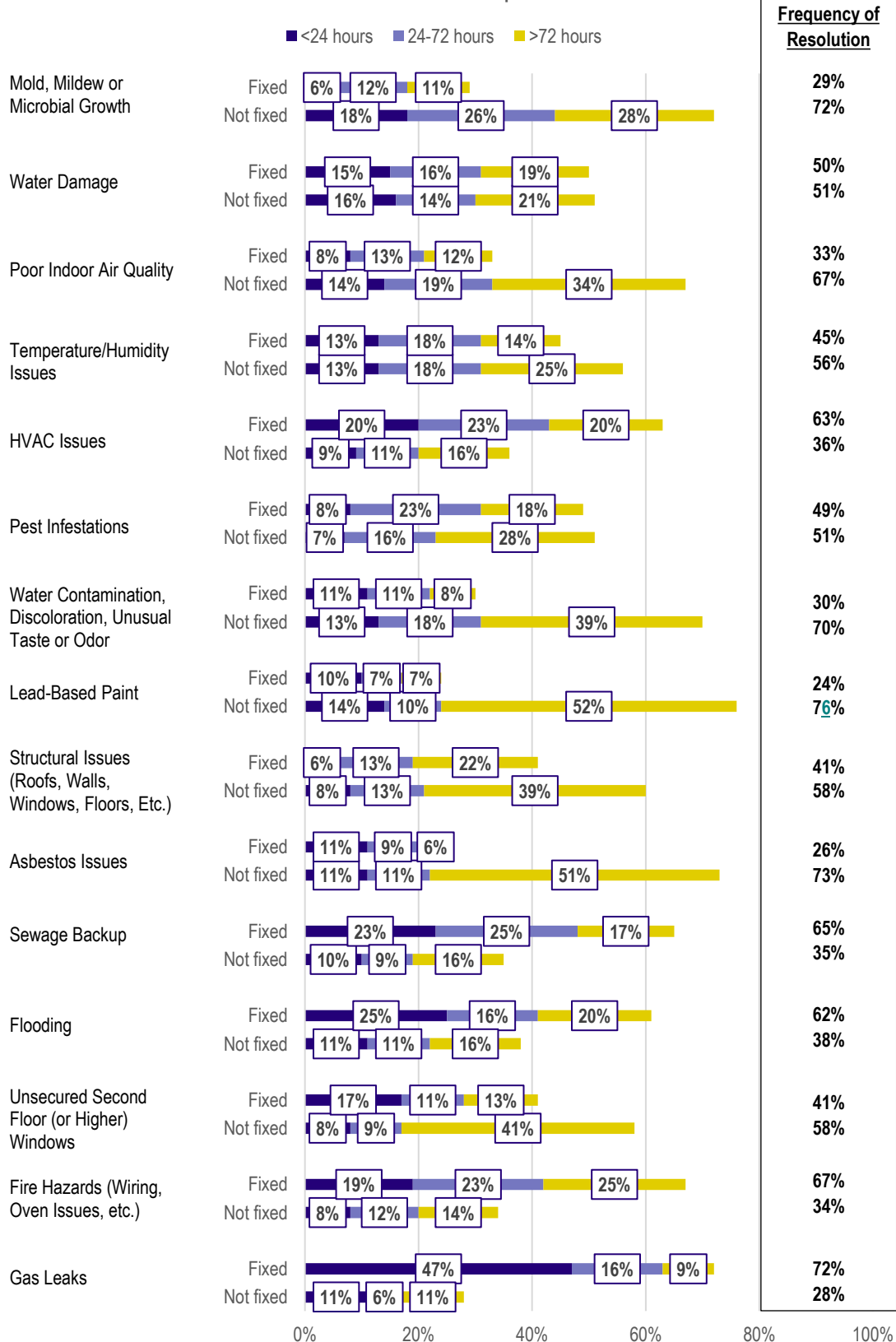
“We have had 26 work orders since moving here in 2023. Many of the work orders required follow up due to them closing out work orders for no reason and just not getting back to us. We have had janky repairs done when they are actually done. We have been without a/c currently since August 11th. Other issues affecting our home include: floor transitions strips cutting feet, mold in tub caulking, warped linoleum floor in spare bathroom, GFCI outlet in kitchen constantly trips, flooding in kitchen ceiling and laundry room due to water intrusion from poor roof drainage outside, broken bathroom sink fixture (replaced with non-matching one to sink next to it), dishwasher rack knobs keep rusting and breaking off and dishwasher is almost to the point dishes cannot be stacked, poor flushing toilets, small/temp fluctuating refrigerator, poor seal on front door that leaves a gap for insects and a draft to come in, etc.” – Active Space Force Service Member in Virginia

“We need to put some money aside to purchase air purifiers (about \$500 each) and a dehumidifier (about \$300-400) and also water filter system (\$450) and their filters when we already live paycheck to paycheck.” – Active Navy Service Member in North Carolina

“We have paid for allergen air filters (due to how severe my children’s allergies are), a moisture reader to test our walls with my son’s bedroom testing between 60-80% moisture, \$1,000 to relocate to stay with family during remediation because the hotel was not a healthy living environment, co-pays for numerous Urgent care appointments because of my son’s upper respiratory infections.” – Active Navy Service Member in Virginia

“Paid for several mold test out of pocket (close to \$600) moved homes out of pocket, have had to replace contaminated items with a whole household to be replaced as financially able, throw out home belongings because of contamination.” – Active Air Force Service Member in Alaska

Maintenance Response



Unresolved Housing Issues Affect Mission Readiness

Nearly one-half (47%) of service members report their housing-related issues have affected their ability to perform duties or maintain mission readiness; this is particularly prevalent among those stationed in Florida (57%). Three in five service members have experienced mental health challenges, like anxiety or depression (61%), which negatively impacted roughly two in five service members' cognitive ability or ability to focus (37%) or their ability to attend work or trainings (TDYs) (38%). One in six (17%) service members were required to relocate, either temporarily or permanently, often forced to leave behind ruined personal items. For some, symptoms continued long after relocation, thus illustrating the long-term, negative impacts of unsafe housing on service member stability and their capacity to remain mission effective.

“We were told to be out of our home by Christmas Eve, with three small children. We were all very sick and it was incredibly difficult. We had to put all of our stuff into storage to be cleaned and we had to throw away or have professionally cleaned all of our linens. We had to find all new Christmas presents for our kids on Christmas Eve crammed into a hotel room with two dogs.” – Active Army Service Member in Virginia

“We were displaced multiple times, with one displacement over 30 days. Relocation to a new home was requested, but we were denied a new home. We ultimately, moved into a hotel on our dime after getting rid of everything we owned.” – Active Marine Service Member in North Carolina

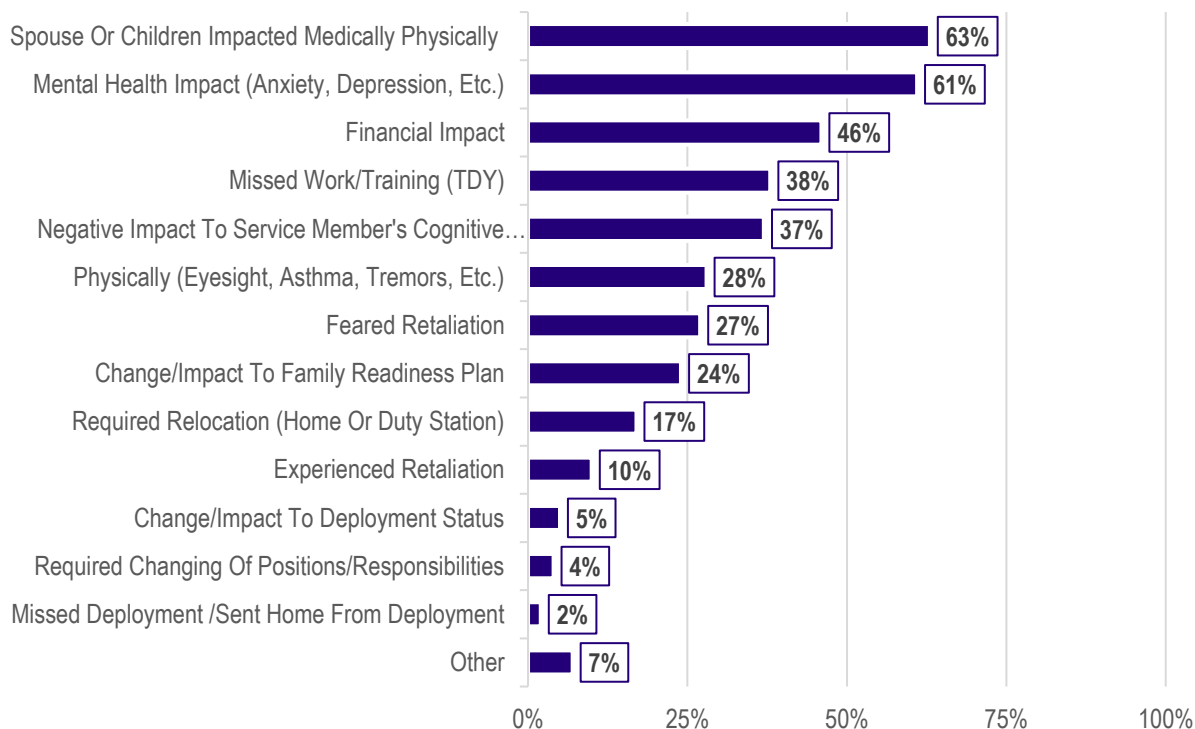
“We told them that there was high moisture content in the walls, showed them the mold and they did not care. They told us they would move us to a new unit, but after looking at over seven of them they all had mold. After my son went to the ER twice in a week for very elevated heart rate, we emergency evacuated out of our house. They told us that they would fix everything before moving in the next family, which was a lie. I spoke to the person who moved in after us and they did absolutely nothing. They didn't even remove the mold from the kitchen shelves. The next family after us also got sick from the extensive mold issues. We had to throw away 99% of our household belongings because if I touched anything from that house my hands and face would go numb and I would get neurological issues. Weeks after moving out, our dog died from pneumonia, which started while living in that house for less than a month. We had to pay double rent because we got out of that house overnight but still had to go back and go through our belongings, which made us incredibly sick before we could move out of on base housing. We showed housing the mold report and all of our issues and they did not care at all. We lost over \$30,000 worth of items and legal could not even help us. We have heard of other residents signing non-disclosure agreements and getting repayments, but we did not.” – Active Marine Service Member in Florida

**“I was 9 months pregnant when I discovered mold in our kitchen cabinets, it was making me sick. Beginning of August, we had to go to temporary housing because the mold was so bad they had to take the cabinets out. Instead of replacing the cabinets they put the same ones back in and ever since mold keeps appearing. They just wipe it off and call it a day.”
– Active Army Service Member in North Carolina**

“My family was displaced five times in less than two years for a total of over 400 days.” – Active Army Service Member in Texas

“We have been dealing with the same mold issue for years in our house. We have had the hood vent of our stove replaced due to mold damage and told there wasn't mold anywhere else. Later we were displaced for almost 6 weeks for mold in the same area and throughout the house. We were again told it was fix and a year later displaced for 3 weeks due to the same mold issue. Again, we were told it was fixed and a year later we had reoccurring mold issues and went without a ceiling for 2 months. They claim it is fixed, but we are not sure due to change of weather.” – Active Army Service Member in Virginia

Compromised Readiness Due to Housing-related Issues (n=873)



FREQUENCY OF EXPERIENCED CONDITION BY STATE ¹¹								
Issue	State							
	CA	FL	GA	HI	NC	OK	TX	VA
Spouse Or Children Impacted Medically Physically (Eyesight, Asthma, Tremors, Etc.)	Light	Dark	Dark	Dark	Dark	Light	Dark	Dark
Mental Health Impact (Anxiety, Depression, Etc.)	Light	Dark	Dark	Dark	Dark	Dark	Dark	Dark
Financial Impact	Dark	Dark	Dark	Dark	Dark	Dark	Dark	Dark
Missed Work/Training (TDY)	Dark	Dark	Dark	Light	Light	Light	Dark	Dark
Negative Impact To Service Member's Cognitive Ability/Focus	Dark	Dark	Dark	Dark	Light	Light	Light	Dark
Physically (Eyesight, Asthma, Tremors, Etc.)	Dark	Dark	Dark	Dark	Light	Dark	Dark	Dark
Feared Retaliation	Light	Dark	Dark	Dark	Dark	Light	Dark	Light
Change/Impact To Family Readiness Plan	Dark	Dark	Light	Dark	Light	Dark	Dark	Dark
Required Relocation (Home Or Duty Station)	Dark	Dark	Dark	Dark	Dark	Dark	Dark	Dark
Experienced Retaliation	Dark	Dark	Dark	Dark	Light	Dark	Dark	Dark
Change/Impact To Deployment Status	Dark	Dark	Light	Dark	Light	Dark	Dark	Dark
Required Changing Of Positions/Responsibilities	Dark	Dark	Dark	Dark	Dark	Dark	Dark	Dark
Missed Deployment /Sent Home From Deployment	Dark	Dark	Dark	Dark	Dark	Dark	Dark	Dark

¹¹ This table was constructed by analyzing each state's data. Squares with the darkest red experience the listed issue with greater frequency than others (+6 percentage points from the average), squares with the middle shade of red experience the listed issue at an average rate (+5/-5 percentage points from the average), and squares with the lightest shade of red experience the listed issue less often than the average rate (-6 percentage points from the average).

The Health of Service Members and Their Families is Being Compromised

Three-quarters (76%) of service members say their family's health has been negatively affected by housing-related issues; this is more common in Florida (84%), Hawaii (83%), and North Carolina (83%) and among those serving in the Marines (85%). Of the one-half (56%) who have sought medical attention for these issues, once evaluated, nearly as many (48%) have been told their conditions are related to housing or environmental exposure. Unfortunately, for one in seven (16%) service members who consulted with a medical professional regarding their symptoms, the doctor refused to discuss environmental issues in the home. Nevertheless, one-half (50%) of service members received the referral they needed, even if it took several visits (21%).

By far, for both the service member and their spouse, anxiety or mood changes have plagued them as a result of housing-related issues (42% and 67%, respectively). Service members also report sleep issues (37%), headaches or migraines (37%), and brain fog (32%) as common ailments connected to issues in their house, all of which are reported with greater frequency by their spouses (47%, 60%, and 55%, respectively).

As for children, skin and respiratory issues are more common, from general irritation (40%) to rashes (35%), chronic sinus infections (31%) to difficulty breathing (29%) to asthma (26%). Even one in five (20%) service members report their pets becoming ill as a result of an issue within their military-provided home.

Those living on bases in Hawaii and Florida feel the health implications of housing-related issues far more than their peers in other parts of the country. For example, those in Hawaii are much more likely to report brain fog (40%), skin rashes (35%), or GI issues (32%), compared to service members in other parts of the country (26%, 20%, and 16%, respectively). In Florida, headaches or migraines (43%) and brain fog (40%) are more common than elsewhere (30% and 26%, respectively).

"We will forever live with the damage of moldy military housing. Our recovery is only expected to be 75-80% of where our health as prior to living in moldy housing. Our future medical costs are estimated to be close to a million dollars." – Active Army Service Member in North Carolina

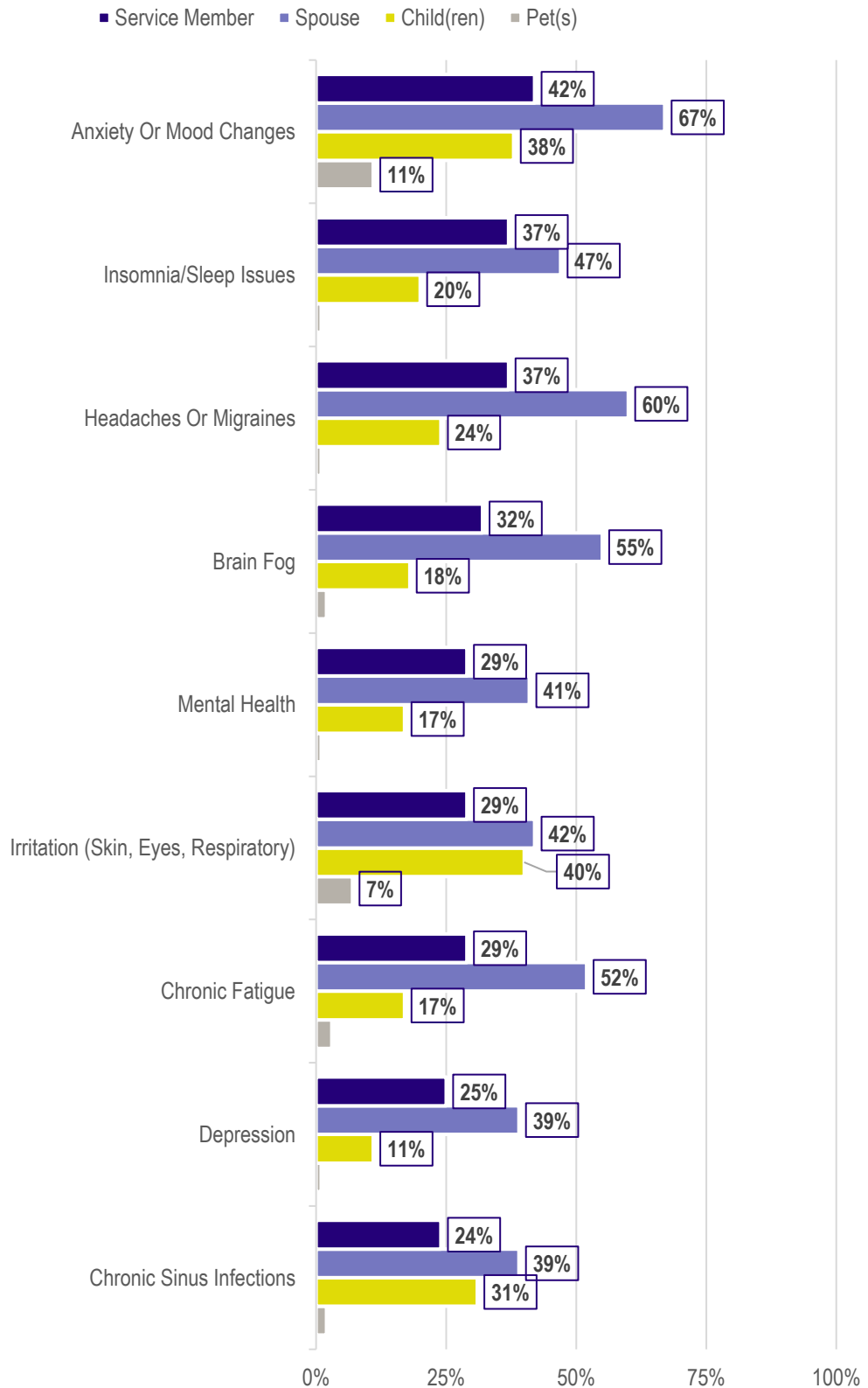
"We experienced a high-risk pregnancy with an abnormal defect to our third child after two healthy pregnancies elsewhere. It's noted to see multiple people share a similar experience with abnormalities in pregnancy and fetal growth and even loss on this base." – Active Air Force Service Member in California

"My kids were regulars at the local urgent care. The staff recognized us every time because we were always there with breathing issues and chronic congestion. My kids always had sore throats, coughs, congestion, and occasional fevers. My younger son's eczema flared up. Once we moved everything cleared up. They haven't had any issues since we left that house." – Active Army Service Member in Texas

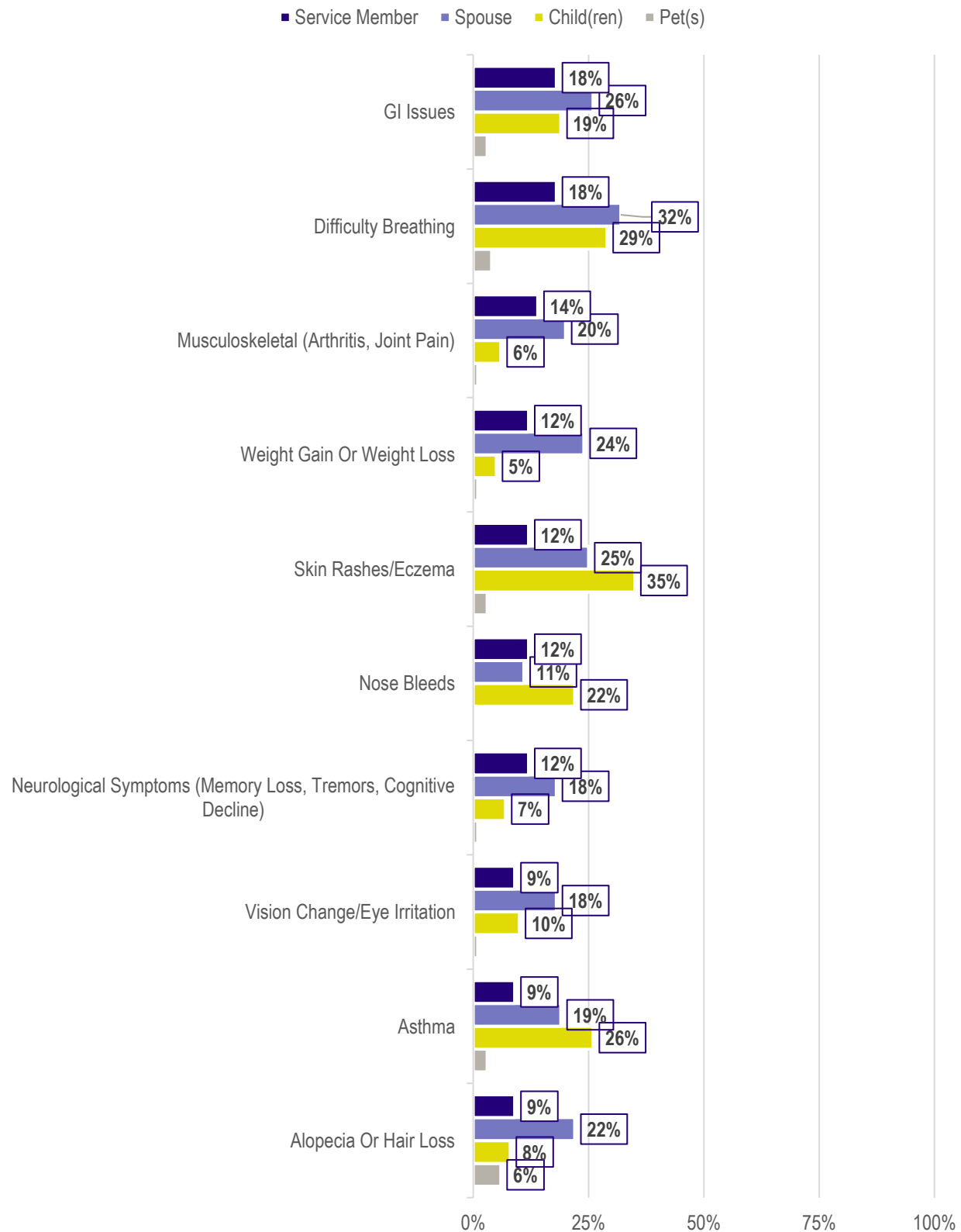
"Allergies and respiratory illnesses. One daughter had to have her adenoids/tonsils removed. They were so terrible she could barely breathe. The surgeon asked if we lived on base housing because he thought it might be mold related. Another daughter has developed seizures since living here." – Active Air Force Service Member in Mississippi

"My five-year-old son experienced hives and rashes over a large percentage of his body. He was taken to the hospital due to his joints, swelling that he was unable to walk. He had to take multiple medication's to reside in this house. Prior to the mold being found in the walls, my son's asthma was uncontrolled and he needed his rescue inhaler frequently. During the ordeal of finding the mold, and being reloaded to a hotel, my spouse endured multiple days of extreme anxiety resulting in her attending multiple therapy sessions. She also was diagnosed with bronchitis and upper respiratory infection during ordeal. Prior to locating the mold, my wife was on multiple inhalers to control asthma. After the ordeal, wife was hospitalized and diagnosed with migraines. During the hospitalization, it was determined that she also had a minor stroke." – Active Navy Service Member in Rhode Island

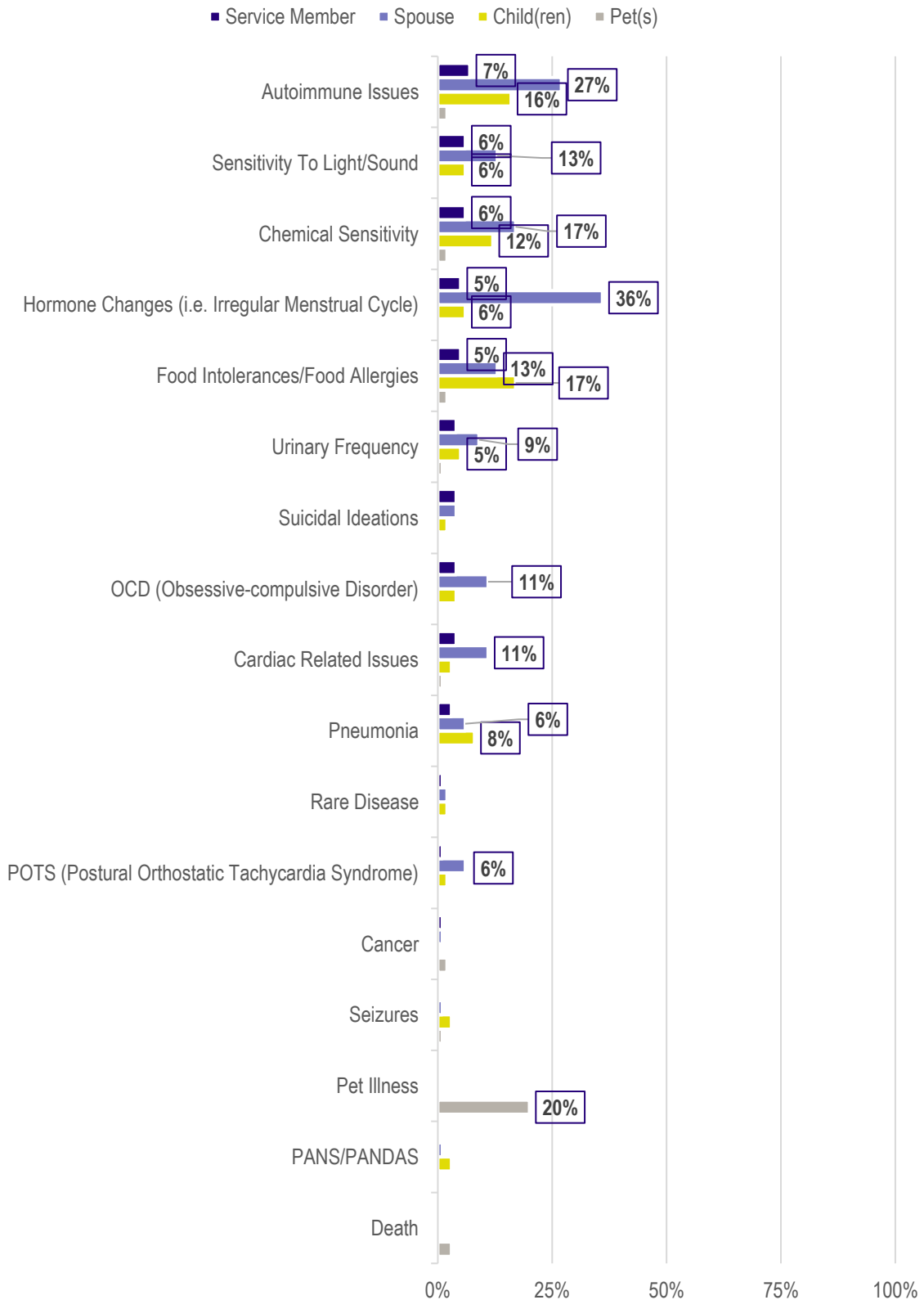
Compromised Health Due to Housing-related Issues (n=1,435)



Compromised Health Due to Housing-related Issues (n=1,435, cont.)



Compromised Health Due to Housing-related Issues (n=1,435, cont.)



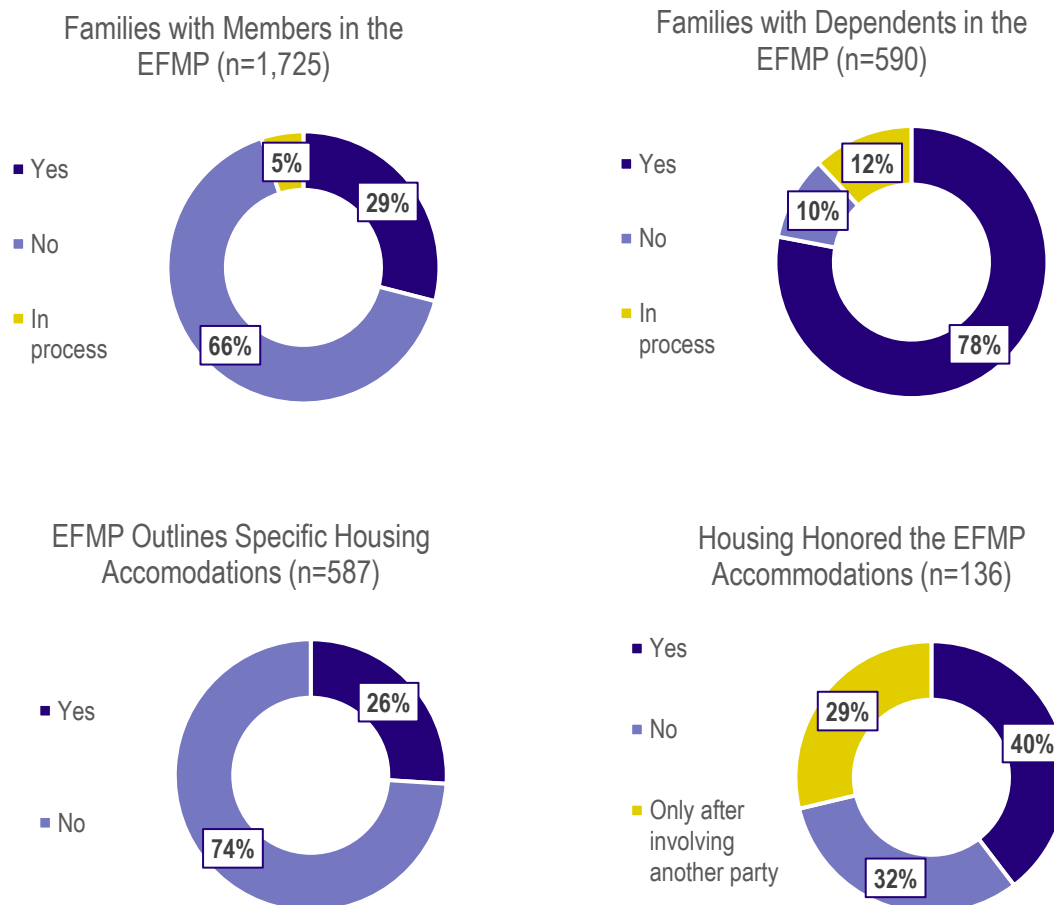
FREQUENCY OF EXPERIENCED HEALTH CONDITION BY STATE ¹²								
Issue	State							
	CA	FL	GA	HI	NC	OK	TX	VA
Anxiety Or Mood Changes								
Headaches Or Migraines								
Insomnia/Sleep Issues								
Brain Fog								
Chronic Fatigue								
Irritation (Skin, Eyes, Respiratory)								
Mental Health								
Depression								
Chronic Sinus Infections								
Difficulty Breathing								
GI Issues								
Musculoskeletal (Arthritis, Joint Pain)								
Neurological Symptoms (Memory Loss, Tremors, etc.)								
Nose Bleeds								
Skin Rashes/Eczema								
Weight Gain Or Weight Loss								
Alopecia Or Hair Loss								
Asthma								
Vision Change/Eye Irritation								
Autoimmune Issues								
Chemical Sensitivity								
Sensitivity To Light/Sound								
Food Intolerances/Food Allergies								
Hormone Changes (i.e. Irregular Menstrual Cycle)								
Cardiac Related Issues								
OCD (Obsessive-compulsive Disorder)								
Suicidal Ideations								
Urinary Frequency								
Pneumonia								
Cancer								
POTS (Postural Orthostatic Tachycardia Syndrome)								
Rare Disease								
Death								
PANS/PANDAS								
Pet Illness								
Seizures								

¹² This table was constructed by analyzing each state's data. Squares with the darkest red experience the listed issue with greater frequency than others (+6 percentage points from the average), squares with the middle shade of red experience the listed issue at an average rate (+5/-5 percentage points from the average), and squares with the lightest shade of red experience the listed issue less often than the average rate (-6 percentage points from the average).

Most EFMP Families Receive Accommodations After Involving Another Party

The Exceptional Family Member Program (EFMP) is a mandatory Department of War (previously called the Department of Defense) program offered by all military branches to provide support and services to active-duty service members who have family members with special medical or educational needs. Its primary goal is to ensure, whenever possible, families are assigned to duty locations where their specific needs can be met.¹³

About one-third of service members responding to this survey have family members – often, dependents (78%) – in (29%) or trying to get into (5%) the EFMP. Enrollment in this program is more common in Hawaii (38%) and Virginia (36%) than in other parts of the country. For those already in the Program, only one-quarter (23%) have been given housing accommodations and, of those, seven in ten (69%) have had their recommendations honored, even though this often didn't happen until the service member involved another party (29%), such as a Government Housing Office (GHO, RCI, MHO, or HSO), or an EFMP Liaison.



¹³ Vance Air Force Base. (n.d.). Exceptional Family Member Program (EFMP). Retrieved November 17, 2025

CONCLUSIONS

Service members – and their families -- deserve safe, stable homes which protect their well-being and enable them to maintain readiness. Unfortunately, the current housing system too often erodes their quality of life instead of supporting it. This research emphasizes the urgent need for meaningful reforms and stronger oversight in military housing. While the issues identified here are complex and not exhaustive, the findings clearly point to the necessity of making systematic changes to restore trust, safeguard health, and ensure those who serve are not put at risk in their own homes.

The lack of reliable housing condition records leaves service members and their families vulnerable to recurring hazards and inconsistent oversight. For years, military families have lived in homes with no clear history of past repairs, unresolved issues, or environmental risks. Without a transparent, verifiable trail of repairs, families are forced to navigate problems blindly, often discovering hidden hazards only after their health or belongings have already been profoundly affected. This absence of documentation also prevents commanders and housing officials from identifying patterns, holding providers accountable, or intervening early when serious issues emerge.

The complexity of the resolution process as well as the systemic barriers which prevent service members from safely and successfully navigating it present other significant challenges. Although thousands of families attempted to report hazards through the 3-Step Tenant Resolution Process, participation drops sharply at Step 2 – the point at which the chain of command becomes involved. With nearly two-thirds of service members fearing or experiencing retaliation, many feel pressure – due to a range of factors -- to drop out of the reporting process or sign non-disclosure agreements (NDAs) at this stage. These deterrents, combined with repeated maintenance failures and financial burdens, such as hotel costs and out-of-pocket remediation expenses, contribute to service members withdrawing from the process — not because they lack awareness, but because the system feels dangerous, futile, or biased against them. Illustrated by the fact that only seven percent of service members made it through the entire Resolution Process, the current dispute resolution process is inaccessible, ineffective, and not protective of military families.

“It took us a long time of talking to the same people before we were taken seriously. Especially given the age, declined state of the house, and horrible maintenance report, we should have been fast tracked to a resolution. Honestly, they should have moved us to a different house and condemned the one we were in.” – Active Air Force Service Member in Georgia

While physical ailments caused by housing issues are well-documented, the emotional, cognitive, and mental health impact is often overlooked. Issues like increased anxiety, stress, sleeplessness, and brain fog can take a significant toll on service members and their readiness, not to mention their families. It is critical service members are not only informed of the physical risks but also of the mental health resources available to them.

These are not isolated issues; they represent widespread, systemic failures impacting privatized housing across all branches and installations. However, the situation is even more dire in Florida, Hawaii, and Texas where military homes are particularly affected by environmental factors, such as humidity, corrosive sea water, and flooding. Increased resources and targeted attention are particularly necessary in these three states to address the unique challenges they face and better support the military families who reside there, many of whom feel trapped in a hopeless situation.

Unfortunately, many service members fear retaliation if they speak out, leaving many housing-related issues silenced and unresolved. As a result, families feel unheard, uncared for, and alone. Service calls go unanswered, homes are not repaired properly, and, even when families are relocated, they often face equally poor conditions in their new homes. The Department of War bears the responsibility to maintain troop readiness, and, while external factors may affect that mission, preventable housing issues should not be one of them. The well-being of military families directly impacts the effectiveness of service members and the armed forces, at large; ensuring they have safe, stable homes is a critical step toward maintaining and strengthening national security.

