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Housing Options for Service Members and Families

One of the great benefits of moving with the military is that you and your family will likely have a number of housing options once you reach your new location. Each comes with different upsides and caveats, so be sure to consider your options carefully and contact the housing office at your military installation to find out which options are available to you at the time of your move. Meanwhile, here is how military housing options break down.

What are my military housing choices?

Moving is a significant and exciting time. Make sure to give yourself time to make a decision that is right for you. Remember to check out the Relocation Assistance Program or housing office to help you sort through your housing options.

- Government-owned military installation housing is owned and maintained by the Department of
 Defense and saves you from paying rent and most utilities. With this option, you give up your basic
 allowance for housing.
- Privatized military installation housing allows military members and their families to live in a home built and maintained by a private-sector company. The Department of Defense has invested in privatized military installation housing in the last couple of decades. You can live in this housing and use your basic allowance for housing to pay for your rent. You will be expected to pay for your own utilities. You may be able to cover some of those utilities with your housing allowance, but that depends on if the allowance amount exceeds your rent or if you choose to rent a home that exceeds your allowance. In some cases, you may be expected to buy renters insurance.
- Single or unaccompanied military installation housing is often referred to as "the barracks" or "bachelor quarters." These dormitories are not always private. Some service members share a room or a bathroom. The upside: this housing option comes rent free.
- You can rent a home off the military installation, but exercise caution before signing a rental contract.
 Check to see that the contract has a clause in it that allows you to break the lease if you are reassigned or deployed. You should seek advice from your military installation's legal assistance office on the type of legalese your lease should contain prior to signing anything.
- Buying a home is a big investment. If you choose to buy a home outside of the military installation, then you need to be prepared to sell it or to find someone who is willing to rent it relatively quickly.
 First, find a house that fits your family's size and needs. Next, factor in the length of your commute, the cost of the home and the maintenance fees associated with the home. It would also be prudent to check to see if your military installation's housing office is offering a class on home buying.

Your superior officer will decide whether you have a variety of housing options or solely the option of living on the base. Perhaps that officer wants you to live on the military installation because you are a new recruit. Maybe there isn't enough housing on the military installation that fits your family size and you have been instructed to live outside the installation. Find out what your superior officer wants you to do before you start making any major plans.

Military OneSource can help you find the perfect housing option so that you can master your move.

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