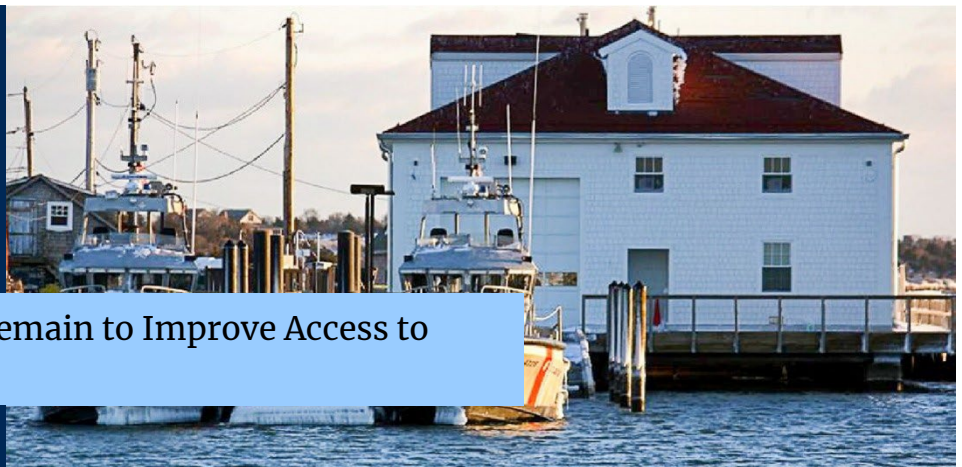




Coast Guard: Opportunities Remain to Improve Access to Housing

GAO-26-109300 · September 2026

Coast Guard personnel who work near vacation destinations or in remote areas experience challenges accessing private sector housing. Implementing our prior recommendations can better position the military services to manage military housing and support service members and their families.

The Big Picture

Due to rising costs, Coast Guard service members, 40 percent of whom rotate to new duty stations annually, and their families find it increasingly difficult to access adequate housing. The Department of Defense (DOD) and the Coast Guard (within the Department of Homeland Security) rely on the private sector to house the majority of service members; other service members may reside in government-owned housing. The basic allowance for housing (housing allowance) is often one of the largest components of cash compensation for military personnel.

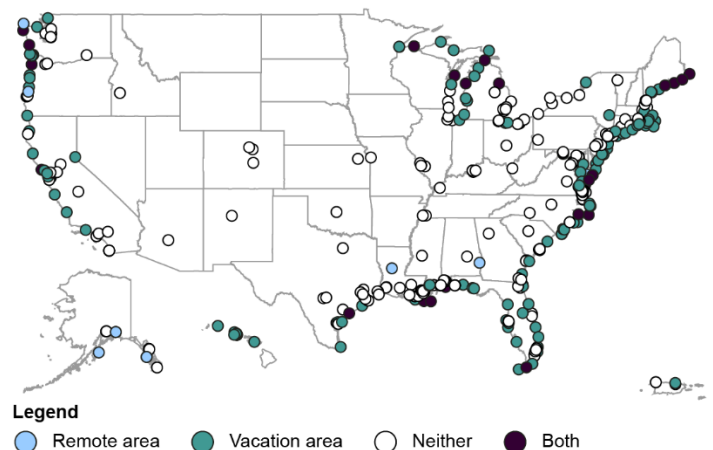
Around 41 percent of Coast Guard units are in remote or high vacation rental areas, where there is limited housing supply and high cost-of-living relative to the housing allowance. Coast Guard service members and spouses in these areas report challenges with affordability and availability of private-sector housing, which 76 percent of Coast Guard service members rely upon. However, while the Coast Guard and DOD seek to ensure that all members and their families have access to adequate housing, they are not fully aware of the challenges experienced by some service members. As a result, it may be difficult for these service members and their families to find adequate housing, which can affect morale and [retention](#).

What GAO's Work Shows

Our prior work highlighted key challenges that the Coast Guard has faced in managing its housing program and DOD actions that affect the Coast Guard. These include Coast Guard and DOD data collection and monitoring processes that inform housing guidance, such as collecting [service member feedback](#), calculating [housing allowance rates](#), and assessing priority housing [types](#) and [locations](#). As of July 2026, there were nine open GAO recommendations focused on improving access to

affordable housing for DOD and Coast Guard service members and their families.

Location of Coast Guard Units and Classification as Remote or Majority Vacation Rental Areas, as of 2023



Source: GAO analysis of U.S. Coast Guard and federal data; GAO (map). | GAO-26-109300

While the Coast Guard manages its housing program, DOD is responsible for calculating housing allowance rates for all eligible active-duty military service members, including the Coast Guard, by their pay grade, dependency status, and geographic location. These rates are based on rental costs data of "anchor points" or types of housing in approved market areas. However, DOD has not always used complete information to set housing allowances. DOD policy states that remote and isolated areas may pose particular challenges. Yet, DOD does not routinely assess or maintain comprehensive information on its housing supply or home affordability in relation to service members.

We previously reported on [steps](#) DOD could take to make improvements, as well as how military services, such as the Coast Guard, may pursue changes to the [allowance boundaries](#). By implementing our recommendations, Coast Guard and DOD could

improve the management of military service housing affordability, availability, and costs while better supporting service members and their families.

Quality of Life Tradeoffs

Service members we spoke to across the [armed forces](#), including the [Coast Guard](#), cited key quality-of-life tradeoffs of living in remote and vacation destinations. These included increased commuting costs and distances, lower school quality, and limited access to health care services. Additionally, Coast Guard officials acknowledged that disparities in the housing allowance can exist, particularly in regions where multiple military housing areas cover large military service member populations, such as the San Francisco and Cape Cod areas.

While Coast Guard officials identified beneficial practices they developed to manage their housing programs, in 2024, we found that the Coast Guard could [improve](#) its collection and sharing of such practices. For example, Coast Guard officials said they could hold regular calls with housing field units. These actions can help mitigate the loss of knowledge on local housing issues as personnel change duty stations. Similarly, we found that [coordination](#) between DOD and local communities on issues like housing varies across military installations. In March 2026, DOD issued guidance for military departments to define related responsibilities and requirements.

Service-Wide Survey

While the Coast Guard has collected some information on housing-related issues, such as analyses of housing market data, it had not conducted a service-wide feedback survey since 2012. In response to our 2024 [recommendation](#), the Coast Guard developed the Nationwide Housing Satisfaction Survey. The goal of the survey is to enable the Coast Guard to make data-driven decisions and ensure that resources are allocated effectively to areas with the most pressing housing needs. The Coast Guard launched the annual survey in Fall 2025. However, the Coast Guard has yet to inform its housing policies with related current or complete information.

Critical Housing Area Classification

Currently, DOD has limited information regarding which military housing areas, such as Coast Guard specific areas, have the most significant housing availability and affordability challenges, known as critical housing areas. Thus, there may be additional areas where service members are experiencing significant housing challenges that the Coast Guard and DOD are not aware of. In 2024, we [recommended](#) DOD develop a comprehensive list of critical housing areas and consider local characteristics, such as vacation rentals, in its analysis. DOD officials shared interim guidance on this in March 2026 and told us it plans to publish a list of such areas by May 2027.

In the absence of DOD information, the Coast Guard has taken some actions to [designate](#) critical housing areas. The Coast Guard considers this designation when it makes decisions to alter, acquire, or build new housing. As of 2026, the Coast Guard designated 46 areas affecting 400 out of 2,490 of the Coast Guard’s family housing units across the United States.

Statutory Housing Authorities

While the Coast Guard uses various statutory housing authorities to manage its housing program, DOD has additional authorities available to it that could potentially lower Coast Guard housing-related costs. For example, DOD has the authority to enter into multiyear utility service contracts. Coast Guard officials told us that having similar statutory authorities could be beneficial and may result in cost savings for the service. Other authorities, such as the use of public-private partnerships, would not be beneficial to the service and could result in large amounts of new direct spending, according to Coast Guard officials.

We [recommended](#) the Coast Guard assess the extent to which 10 DOD statutory housing authorities could be beneficial to the service. As of June 2026, Coast Guard had submitted one legislative proposal to obtain one of these authorities and plans three additional proposals by the end of 2026.

About GAO:

The Government Accountability Office—the audit, evaluation, and investigative arm of Congress—exists to support Congress in meeting its constitutional responsibilities and to help improve the performance and accountability of the federal government for the American people. This document is based on GAO audit products and addresses a provision in the National Defense Authorization Act for Fiscal Year 2026 for GAO to review Coast Guard basic allowance for housing. Pub. L. No. 119-60, div. G, tit. LXXVI, § 7607, 139 Stat. 718, 1829-30 (2025).

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More from GAO's Portfolio

Military Personnel: DOD Should Improve Processes for Determining Cost-of-Living Allowances. [GAO-26-107490](#). Washington, D.C.: Apr. 30, 2026.

Coast Guard: Enhanced Data and Planning Could Help Address Service Member Retention Issues. [GAO-25-107869](#). Washington, D.C.: Apr. 23, 2025.

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