

What is BAH & How is BAH determined?

There are two components to BAH: rent, utilities. The source for the Rent component is locally collected and verified data from rental properties. The rent rate is set using the median rental rate by profile. The utilities component rely on data from local utility companies, the Bureau of Census, and is set using the average consumption by profile types. At Fort Drum the rent component is 76% and the utilities component is 24% of the average total BAH rate.

BAH is set by geographical location, pay grade and dependent status, not family size.

What are Housing Profiles?

There are 6 standard housing profiles used to correlate types of homes to pay grades.

| Profile | Type | With Dependents | Without Dependents |
|---------|--|-----------------|--------------------|
| 1 | One Bedroom Apartment | | E-4 |
| 2 | Two Bedroom Apartment | | O-1 |
| 3 | Two Bedroom Townhouse | E-5 | O-1E |
| 4 | Three Bedroom Townhouse | E-6 | O-3E |
| 5 | Three Bedroom Single Family Detached House | W-3 | O-6 |
| 6 | Four Bedroom Single Family Detached House | O-5 | |

Four of these six profiles (#3 thru 6) are used to set the accompanied Soldier (With Dependents) BAH rates. These four profiles are used as anchor points for specific ranks and the remaining ranks are set by prorating between the anchor points as follows:

Pay Grade

- E-1 Profile 2 + 50% of the difference between Profile 2 & 3
- E-2 Profile 2 + 50% of the difference between Profile 2 & 3
- E-3 Profile 2 + 50% of the difference between Profile 2 & 3
- E-4 Profile 2 + 50% of the difference between Profile 2 & 3
- E-5 Profile 3
- O-1 Profile 3 + 11% of the difference between Profile 3 & 4
- O-2 Profile 3 + 98% of the difference between Profile 3 & 4
- E-6 Profile 4
- W-1 Profile 4 + 1% of the difference between Profile 4 & 5
- E-7 Profile 4 + 36% of the difference between Profile 4 & 5
- O-1E Profile 4 + 44% of the difference between Profile 4 & 5
- W-2 Profile 4 + 52% of the difference between Profile 4 & 5
- E-8 Profile 4 + 75% of the difference between Profile 4 & 5
- O-2E Profile 4 + 93% of the difference between Profile 4 & 5
- O-3 Profile 4 + 98% of the difference between Profile 4 & 5
- W-3 Profile 5
- E-9 Profile 5 + 16% of the difference between Profile 5 & 6
- W-4 Profile 5 + 22% of the difference between Profile 5 & 6
- O-3E Profile 5 + 26% of the difference between Profile 5 & 6
- W-5 Profile 5 + 48% of the difference between Profile 5 & 6
- O-4 Profile 5 + 58% of the difference between Profile 5 & 6
- O-5 Profile 6
- O-6 Profile 6 + 1%
- O-7 Profile 6 + 2%

It is illustrative to note that the SGT E5 BAH is set as an anchor point to profile 3, the two bedroom townhouse. Every SGT family living in a three or four bedroom market rental home is expected to be paying a portion of their housing expense as "out of pocket". The same situation exists for every junior enlisted family, ranks PVT through SPC.

The SSG anchor point is profile 4, the three bedroom townhouse. Every SSG family living in a four bedroom market rental home is expected to be paying a portion of their housing expense as "out of pocket".

What is a MHO?

MHOs – Military Housing Offices role in the BAH submission is to provide accurate rental information, provide referrals to real estate professionals and indicate unacceptable areas for data collection from other sources. The MHO makes three BAH submissions; 1 in May, 1 in June & 1 in July. June & July's submissions are for updates of any newly vacant and available properties.

Who verifies data submitted and when does that occur yearly?

A third party company validates for all the DoD's submissions. The contractor's scope is to identify rental properties, validate the data & calculate median rents. DoD sets the BAH rates for each of the 400 MHAs CONUS wide. MHAs are a collection of zip codes that are generally county based, within 20 miles and may contain more than one military installation. NNY225 is Fort Drum's & Coast Guard Alexandria Bay's MHA.

Submissions are done via web based templates provided by the contractor. Timelines for yearly submission:

- May, Jun & July – MHOs submit data
- Sep – DOD begins rate calculations
- Nov – Services begin review of proposed rates
- Dec – publish rates for the following calendar year
- Jan – DOD begins paying new rates

**What are the BAH Rates
for Fort Drum for
2015?**

| 2015 | | |
|-------------|----------|---------|
| Grade | With Dep | WO Dep |
| E-1 | \$1,383 | \$1,038 |
| E-2 | \$1,383 | \$1,038 |
| E-3 | \$1,383 | \$1,038 |
| E-4 | \$1,383 | \$1,038 |
| E-5 | \$1,476 | \$1,206 |
| E-6 | \$1,677 | \$1,305 |
| E-7 | \$1,827 | \$1,389 |
| E-8 | \$1,992 | \$1,518 |
| E-9 | \$2,130 | \$1,596 |
| W-1 | \$1,680 | \$1,347 |
| W-2 | \$1,896 | \$1,515 |
| W-3 | \$2,097 | \$1,599 |
| W-4 | \$2,142 | \$1,716 |
| W-5 | \$2,196 | \$1,866 |
| O1-E | \$1,863 | \$1,476 |
| O2-E | \$2,067 | \$1,563 |
| O3-E | \$2,151 | \$1,677 |
| O-1 | \$1,497 | \$1,290 |
| O-2 | \$1,674 | \$1,446 |
| O-3 | \$2,088 | \$1,605 |
| O-4 | \$2,217 | \$1,845 |
| O-5 | \$2,304 | \$1,941 |
| O-6 | \$2,325 | \$2,097 |
| O-7+ | \$2,349 | \$2,139 |



For More Information on BAH:
<http://www.defensetravel.dod.mil/site/bahCalc.cfm>



Produced by Public Works Housing,
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**Fort Drum
2015
BAH
Basic Allowance
for
Housing**