



2014 Basic Allowance for Housing Component Breakdown

About BAH

Data is collected annually for over 300 Military Housing Areas (MHAs) in the United States, including Alaska and Hawaii. Three components are included in the BAH computation: median current market rent, average utilities (including electricity, heat, and water/sewer) and average renter's insurance. Collectively, these components establish the total housing costs for six housing profiles (based on dwelling type and number of bedrooms) in each MHA. Total housing costs are used to set the BAH rates for Uniformed Service members, both with and without dependents, for each pay grade.

This paper displays the average percentage rent, utilities, and insurance provides to the total housing cost in each MHA. The use of an average does not guarantee each percentage displayed is representative of every member, but is the average for the location. A member's actual percentage may be above or below the average percentage listed for each component in a MHA. For more information on BAH, including a short video presentation on how it is calculated, visit <https://www.defensetravel.dod.mil/site/bah.cfm>. Service members can calculate their BAH payment by using the BAH calculator at: <http://www.defensetravel.dod.mil/site/bahCalc.cfm>.

2014 BAH Component Breakdown (Rounded to the nearest 1 percent)		Rent (Avg. % of total BAH rate)	Utilities (Avg. % of total BAH rate)	Insurance (Avg. % of total BAH rate)
MHA	MHA Name			
Alaska				
AK400	KETCHIKAN, AK	71%	28%	1%
AK401	SITKA, AK	71%	28%	1%
AK402	JUNEAU, AK	74%	25%	1%
AK403	KODIAK ISLAND, AK	77%	22%	1%
AK404	ANCHORAGE, AK	83%	16%	1%
AK405	FAIRBANKS, AK	70%	30%	1%
Alabama				
AL001	ANNISTON/FORT MCCLELLAN, AL	66%	33%	2%
AL002	FORT RUCKER, AL	74%	25%	2%
AL003	HUNTSVILLE, AL	77%	22%	2%
AL004	MOBILE, AL	74%	23%	3%
AL005	MONTGOMERY, AL	75%	24%	2%
AL006	AUBURN, AL	73%	26%	2%
AL007	BIRMINGHAM, AL	73%	26%	1%
Arkansas				
AR010	LITTLE ROCK, AR	75%	23%	2%
AR011	PINE BLUFF, AR	71%	27%	2%
AR411	FAYETTEVILLE, AR	75%	23%	2%

2014 BAH Component Breakdown (Rounded to the nearest 1 percent)		Rent (Avg. % of total BAH rate)	Utilities (Avg. % of total BAH rate)	Insurance (Avg. % of total BAH rate)
MHA	MHA Name			
Arizona				
AZ013	PHOENIX, AZ	76%	23%	1%
AZ014	FORT HUACHUCA, AZ	72%	27%	2%
AZ015	DAVIS-MONTHAN AFB, AZ	78%	21%	1%
AZ016	YUMA, AZ	75%	24%	1%
California				
CA018	OAKLAND, CA	91%	8%	1%
CA019	SAN FRANCISCO, CA	92%	7%	1%
CA021	CHINA LAKE, CA	77%	22%	2%
CA022	FRESNO, CA	83%	17%	1%
CA023	LEMOORE NAS, CA	80%	19%	1%
CA024	CAMP PENDLETON, CA	89%	11%	1%
CA025	VENTURA, CA	90%	9%	1%
CA026	VANDENBERG AFB, CA	87%	12%	1%
CA027	MARIN/SONOMA, CA	88%	11%	1%
CA028	BARSTOW/FORT IRWIN, CA	78%	19%	3%
CA031	SAN BERNARDINO, CA	85%	14%	1%
CA032	TWENTY NINE PALMS MCB, CA	77%	21%	2%
CA033	BEALE AFB, CA	82%	17%	1%
CA034	SACRAMENTO, CA	87%	13%	1%
CA035	STOCKTON, CA	80%	20%	1%
CA036	VALLEJO/TRAVIS AFB, CA	85%	14%	1%
CA037	LOS ANGELES, CA	90%	9%	1%
CA038	SAN DIEGO, CA	89%	10%	1%
CA039	MONTEREY, CA	88%	11%	1%
CA041	RIVERSIDE, CA	88%	11%	1%
CA042	HUMBOLDT COUNTY, CA	82%	17%	1%
CA044	SANTA CLARA COUNTY, CA	91%	8%	1%
CA392	SAN LUIS OBISPO, CA	87%	12%	1%
CA393	BRIDGEPORT, CA	80%	19%	1%
CA420	EL CENTRO, CA	77%	21%	2%
CA457	EDWARDS AFB/PALMDALE, CA	84%	14%	2%
Colorado				
CO045	DENVER, CO	86%	14%	1%
CO046	COLORADO SPRINGS, CO	86%	13%	1%
CO047	FORT COLLINS, CO	85%	14%	1%
CO422	BOULDER, CO	89%	10%	1%
Connecticut				
CT049	NEW LONDON, CT	75%	24%	1%
CT050	HARTFORD, CT	81%	19%	1%
CT051	NEW HAVEN/FAIRFIELD, CT	84%	15%	1%
District of Columbia				
DC053	WASHINGTON, DC METRO AREA	85%	14%	1%

2014 BAH Component Breakdown (Rounded to the nearest 1 percent)		Rent (Avg. % of total BAH rate)	Utilities (Avg. % of total BAH rate)	Insurance (Avg. % of total BAH rate)
MHA	MHA Name			
Delaware				
DE054	DOVER AFB/REHOBOTH, DE	75%	25%	1%
Florida				
FL056	EGLIN AFB, FL	75%	23%	2%
FL057	GAINESVILLE, FL	78%	21%	2%
FL058	JACKSONVILLE, FL	79%	20%	1%
FL059	PATRICK AFB, FL	79%	19%	2%
FL061	MIAMI/FORT LAUDERDALE, FL	85%	13%	2%
FL062	ORLANDO, FL	78%	20%	2%
FL063	PANAMA CITY, FL	75%	23%	2%
FL064	PENSACOLA, FL	74%	23%	3%
FL065	TALLAHASSEE, FL	74%	24%	2%
FL066	TAMPA, FL	80%	19%	2%
FL067	WEST PALM BEACH, FL	83%	15%	2%
FL068	OCALA, FL	73%	25%	2%
FL069	FLORIDA KEYS, FL	85%	12%	2%
FL070	VOLUSIA COUNTY, FL	78%	21%	2%
FL423	FORT PIERCE, FL	75%	22%	3%
FL424	FT MYERS BCH, FL	78%	20%	2%
Georgia				
GA071	ATLANTA, GA	75%	23%	2%
GA072	ALBANY, GA	69%	29%	2%
GA073	FORT GORDON, GA	76%	22%	2%
GA074	KINGS BAY/BRUNSWICK, GA	75%	23%	2%
GA075	FORT BENNING, GA	77%	21%	2%
GA076	ROBINS AFB, GA	74%	24%	2%
GA077	SAVANNAH, GA	80%	19%	1%
GA078	ATHENS, GA	74%	24%	2%
GA079	DAHLONEGA, GA	75%	24%	2%
GA080	FORT STEWART, GA	79%	20%	1%
GA081	MOODY AFB, GA	74%	25%	2%
Hawaii				
HI407	MAUI COUNTY, HI	82%	17%	1%
HI408	HONOLULU COUNTY, HI	84%	15%	1%
HI409	HAWAII COUNTY, HI	75%	24%	1%
HI414	KAUAI COUNTY, HI	80%	19%	1%
Iowa				
IA082	DES MOINES, IA	80%	19%	1%

2014 BAH Component Breakdown (Rounded to the nearest 1 percent)		Rent (Avg. % of total BAH rate)	Utilities (Avg. % of total BAH rate)	Insurance (Avg. % of total BAH rate)
MHA	MHA Name			
Idaho				
ID084	BOISE, ID	79%	20%	1%
ID086	MOUNTAIN HOME AFB, ID	77%	22%	2%
Illinois				
IL088	CHAMPAIGN/URBANA, IL	75%	24%	1%
IL089	ROCK ISLAND, IL	81%	19%	1%
IL090	PEORIA, IL	76%	23%	1%
IL092	GREAT LAKES NAVTRACEN, IL	79%	20%	1%
IL093	SCOTT AFB, IL	76%	23%	1%
IL325	CHICAGO, IL	83%	16%	1%
IL335	SPRINGFIELD/DECATUR, IL	69%	29%	1%
Indiana				
IN094	INDIANAPOLIS, IN	74%	24%	1%
IN097	FORT WAYNE, IN	71%	28%	2%
IN099	SOUTH BEND, IN	74%	25%	1%
IN338	TERRE HAUTE, IN	68%	30%	2%
IN399	BLOOMINGTON, IN	75%	24%	1%
Kansas				
KS100	FORT RILEY, KS	81%	18%	1%
KS101	WICHITA/MCCONNELL AFB, KS	74%	24%	2%
KS102	FORT LEAVENWORTH, KS	75%	24%	2%
KS105	TOPEKA, KS	76%	23%	2%
KS334	SALINA, KS	71%	27%	2%
Kentucky				
KY106	FORT CAMPBELL, KY	78%	20%	2%
KY107	LEXINGTON, KY	78%	21%	2%
KY109	LOUISVILLE, KY	76%	22%	2%
KY110	FORT KNOX, KY	76%	22%	2%
KY339	FRANKFORT, KY	72%	26%	2%
KY430	PADUCAH, KY	75%	24%	2%
Louisiana				
LA113	ALEXANDRIA, LA	73%	25%	2%
LA114	BATON ROUGE, LA	78%	20%	2%
LA115	FORT POLK, LA	73%	24%	3%
LA116	NEW ORLEANS, LA	79%	18%	3%
LA117	SHREVEPORT/BARKSDALE AFB, LA	79%	19%	2%
LA118	LAFAYETTE, LA	81%	17%	2%
LA326	ST MARY AND TERREBONNE, LA	77%	18%	5%
LA370	LAKE CHARLES, LA	77%	21%	2%
LA371	MONROE, LA	72%	26%	2%

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MHA	MHA Name			
Massachusetts				
MA119	NANTUCKET, MA	83%	16%	1%
MA120	BOSTON, MA	85%	14%	1%
MA121	CAPE COD, MA	77%	22%	2%
MA122	WORCESTER, MA	77%	22%	2%
MA123	FITCHBURG, MA	80%	20%	1%
MA124	PLYMOUTH, MA	79%	20%	1%
MA125	ESSEX CO, MA	82%	17%	1%
MA126	HAMPDEN COUNTY, MA	77%	22%	1%
MA151	MARTHA'S VINEYARD, MA	82%	17%	1%
MA377	HANSCOM AFB, MA	83%	16%	1%
Maryland				
MD127	ABERDEEN PROVING GROUNDS, MD	79%	20%	1%
MD128	ANNAPOLIS, MD	82%	17%	1%
MD129	BALTIMORE, MD	82%	17%	1%
MD130	FORT DETRICK, MD	82%	17%	1%
MD133	FORT G. G. MEADE, MD	83%	16%	1%
MD134	INDIAN HEAD NAVORDSTA, MD	82%	18%	1%
MD135	PATUXENT RIVER, MD	79%	20%	1%
MD432	OCEAN CITY, MD	76%	23%	1%
MD458	OXFORD, MD	75%	24%	1%
Maine				
ME136	BRUNSWICK, ME	69%	30%	1%
ME139	PORTLAND, ME	80%	19%	1%
ME141	COASTAL MAINE, ME	74%	25%	1%
ME390	BANGOR, ME	70%	29%	1%
Michigan				
MI142	DETROIT, MI	76%	22%	2%
MI143	MARQUETTE, MI	70%	27%	2%
MI145	SAULT STE MARIE, MI	68%	30%	2%
MI146	TRAVERSE CITY, MI	78%	21%	2%
MI148	GRAND HAVEN, MI	77%	22%	2%
MI152	BATTLE CREEK/KALAMAZOO, MI	76%	22%	2%
MI153	LANSING, MI	77%	21%	2%
MI154	GRAND RAPIDS, MI	77%	21%	2%
MI155	ANN ARBOR, MI	79%	20%	1%
MI156	SAGINAW, MI	69%	29%	2%
Minnesota				
MN158	DULUTH, MN	79%	20%	1%
MN159	MINNEAPOLIS/ST PAUL, MN	84%	15%	1%

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MHA	MHA Name			
Missouri				
MO160	KANSAS CITY, MO	78%	21%	2%
MO161	ST. LOUIS, MO	77%	22%	1%
MO162	WHITEMAN AFB, MO	74%	25%	2%
MO163	FORT LEONARD WOOD, MO	74%	24%	2%
MO164	SPRINGFIELD, MO	73%	25%	2%
MO165	COLUMBIA/JEFFERSON CITY, MO	74%	25%	2%
MO344	SAINT JOSEPH, MO	72%	26%	2%
Mississippi				
MS168	GULFPORT, MS	76%	21%	3%
MS169	COLUMBUS AFB, MS	73%	26%	2%
MS170	JACKSON, MS	79%	20%	1%
MS171	MERIDIAN, MS	75%	24%	2%
MS172	HATTIESBURG, MS	77%	22%	2%
Montana				
MT175	MALMSTROM AFB/GREAT FLS, MT	76%	23%	1%
MT347	HELENA, MT	77%	23%	1%
North Carolina				
NC176	OUTER BANKS, NC	75%	23%	2%
NC177	MOREHEAD/CHERRY PT MCAS, NC	72%	26%	2%
NC178	CAMP LEJEUNE, NC	76%	23%	1%
NC179	CHARLOTTE, NC	78%	21%	1%
NC180	DURHAM/CHAPEL HILL, NC	81%	18%	1%
NC181	ELIZABETH CITY, NC	78%	22%	1%
NC182	FORT BRAGG/POPE AFB, NC	76%	23%	1%
NC183	SEYMOUR JOHNSON AFB, NC	75%	24%	1%
NC184	GREENSBORO, NC	74%	25%	1%
NC185	RALEIGH, NC	80%	19%	1%
NC186	WILMINGTON, NC	76%	22%	2%
NC187	ASHEVILLE, NC	79%	20%	1%
North Dakota				
ND188	BISMARCK, ND	80%	19%	1%
ND189	FARGO, ND	77%	22%	1%
ND190	GRAND FORKS, ND	78%	21%	1%
ND191	MINOT AFB, ND	83%	16%	1%
Nebraska				
NE192	OMAHA/OFFUTT AFB, NE	79%	20%	1%
NE193	LINCOLN, NE	80%	19%	1%
New Hampshire				
NH194	PORTSMOUTH, NH/KITTERY, ME	80%	20%	1%
NH195	MANCHESTER/CONCORD, NH	81%	19%	1%

2014 BAH Component Breakdown (Rounded to the nearest 1 percent)		Rent (Avg. % of total BAH rate)	Utilities (Avg. % of total BAH rate)	Insurance (Avg. % of total BAH rate)
MHA	MHA Name			
New Jersey				
NJ196	ATLANTIC CITY, NJ	78%	21%	1%
NJ198	CAPE MAY, NJ	76%	24%	1%
NJ200	FORT MONMOUTH/EARLE NWS, NJ	83%	16%	1%
NJ201	PERTH AMBOY, NJ	82%	17%	1%
NJ202	NORTHERN NEW JERSEY	83%	17%	1%
NJ203	TRENTON, NJ	81%	19%	1%
NJ204	JB MCGUIRE-DIX-LAKEHURST, NJ	79%	20%	1%
New Mexico				
NM205	HOLLOMAN AFB/ALAMOGORDO, NM	80%	19%	1%
NM206	ALBUQUERQUE/KIRTLAND AFB, NM	83%	17%	1%
NM207	CANNON AFB/CLOVIS, NM	79%	19%	1%
NM209	WHITE SANDS MR/LAS CRUCES, NM	82%	17%	1%
NM210	SANTA FE/LOS ALAMOS, NM	83%	17%	1%
Nevada				
NV211	FALLON NAS, NV	70%	29%	2%
NV212	NELLIS AFB/LAS VEGAS, NV	77%	22%	1%
NV213	RENO/CARSON CITY, NV	76%	23%	1%
New York				
NY215	BALLSTON SPA/ALBANY, NY	77%	22%	1%
NY216	BUFFALO, NY	78%	21%	1%
NY217	WEST POINT, NY	83%	16%	1%
NY218	LONG ISLAND, NY	83%	16%	1%
NY219	NEW YORK CITY, NY	87%	12%	1%
NY221	ROCHESTER, NY	76%	23%	1%
NY222	ROME/GRIFFISS AFB, NY	67%	32%	1%
NY223	SYRACUSE, NY	74%	24%	1%
NY225	FORT DRUM/WATERTOWN, NY	76%	23%	1%
NY349	WESTCHESTER COUNTY, NY	81%	18%	1%
NY413	STATEN ISLAND, NY	82%	18%	1%
Ohio				
OH227	AKRON, OH	76%	23%	1%
OH228	CINCINNATI, OH	76%	23%	1%
OH229	CLEVELAND, OH	77%	22%	1%
OH230	COLUMBUS, OH	77%	22%	1%
OH231	WRIGHT-PATTERSON AFB, OH	76%	23%	1%
OH232	TOLEDO, OH	72%	26%	2%
OH233	YOUNGSTOWN, OH	71%	27%	1%
Oklahoma				
OK235	ALTUS AFB, OK	68%	30%	2%
OK236	VANCE AFB/ENID, OK	72%	26%	2%
OK237	FORT SILL/LAWTON, OK	74%	24%	2%
OK239	OKLAHOMA CITY, OK	74%	24%	2%
OK240	TULSA, OK	75%	23%	2%

2014 BAH Component Breakdown (Rounded to the nearest 1 percent)		Rent (Avg. % of total BAH rate)	Utilities (Avg. % of total BAH rate)	Insurance (Avg. % of total BAH rate)
MHA	MHA Name			
Oregon				
OR241	ASTORIA, OR	79%	20%	2%
OR242	COOS BAY, OR	77%	22%	2%
OR243	PORTLAND, OR	84%	16%	1%
OR244	SALEM, OR	76%	23%	2%
OR245	CORVALLIS, OR	82%	17%	1%
OR246	EUGENE, OR	84%	15%	1%
OR373	KLAMATH FALLS, OR	72%	27%	2%
Pennsylvania				
PA247	CARLISLE BARRACKS, PA	77%	22%	1%
PA248	PHILADELPHIA, PA/CAMDEN, NJ	80%	20%	1%
PA249	WILLOW GROVE, PA	81%	18%	1%
PA250	PITTSBURGH, PA	81%	18%	1%
PA252	STATE COLLEGE, PA	78%	21%	1%
PA253	ERIE, PA	73%	26%	1%
PA254	WILKES-BARRE/SCRANTON, PA	72%	27%	1%
PA255	ALLENTOWN/BETHLEHEM, PA	78%	21%	1%
PA383	JOHNSTOWN, PA	65%	33%	2%
Rhode Island				
RI256	NEWPORT, RI	81%	18%	1%
RI257	PROVIDENCE, RI	79%	20%	1%
South Carolina				
SC258	BEAUFORT/PARRIS ISLAND, SC	75%	23%	2%
SC259	CHARLESTON, SC	79%	19%	2%
SC260	COLUMBIA/FORT JACKSON, SC	79%	20%	1%
SC261	GREENVILLE, SC	78%	21%	1%
SC262	MYRTLE BEACH, SC	75%	23%	2%
SC263	SUMTER/SHAW AFB, SC	74%	25%	2%
South Dakota				
SD264	RAPID CITY/ELLSWORTH AFB, SD	80%	19%	1%
SD265	SIOUX FALLS, SD	78%	21%	1%
Tennessee				
TN266	CHATTANOOGA, TN	79%	19%	2%
TN267	KNOXVILLE, TN	74%	24%	2%
TN268	MEMPHIS, TN	76%	23%	2%
TN269	NASHVILLE, TN	81%	18%	1%
TN353	JOHNSON CITY/KINGSPORT, TN	73%	25%	2%
Texas				
TX270	ABILENE/DYESS AFB, TX	74%	25%	2%
TX272	AUSTIN, TX	83%	16%	1%
TX273	BEAUMONT, TX	81%	17%	2%
TX274	COLLEGE STATION, TX	76%	22%	1%
TX275	CORPUS CHRISTI, TX	77%	21%	2%
TX277	DALLAS, TX	81%	18%	1%
TX278	LAUGHLIN AFB/DEL RIO, TX	72%	26%	2%
TX279	EL PASO, TX	84%	15%	2%
TX281	BROWNSVILLE, TX	78%	21%	2%
TX282	HOUSTON, TX	80%	18%	2%
TX283	LUBBOCK, TX	79%	20%	2%
TX284	GOODFELLOW AFB, TX	74%	24%	2%

2014 BAH Component Breakdown (Rounded to the nearest 1 percent)		Rent (Avg. % of total BAH rate)	Utilities (Avg. % of total BAH rate)	Insurance (Avg. % of total BAH rate)
MHA	MHA Name			
TX285	SAN ANTONIO, TX	80%	19%	2%
TX286	FORT HOOD, TX	76%	23%	1%
TX288	WICHITA FLS/SHEPPARD AFB, TX	78%	21%	2%
TX356	FORT WORTH, TX	78%	21%	2%
TX415	WACO, TX	76%	23%	2%
Utah				
UT291	OGDEN/HILL AFB, UT	81%	18%	1%
UT292	SALT LAKE CITY, UT	84%	15%	1%
UT357	PROVO, UT	81%	18%	1%
Virginia				
VA295	CHARLOTTESVILLE, VA	80%	19%	1%
VA296	QUANTICO/WOODBRIDGE, VA	81%	18%	1%
VA297	HAMPTON/NEWPORT NEWS, VA	80%	19%	1%
VA298	NORFOLK/PORTSMOUTH, VA	79%	21%	1%
VA301	RICHMOND/FORT LEE, VA	77%	22%	1%
VA302	WARRENTON, VA	85%	14%	1%
VA303	LEXINGTON, VA	76%	23%	1%
VA362	ROANOKE, VA	74%	25%	1%
VA368	DAHLGREN/FORT AP HILL, VA	80%	19%	1%
Vermont				
VT305	BURLINGTON, VT	83%	16%	1%
Washington				
WA306	BREMERTON, WA	79%	21%	1%
WA307	EVERETT, WA	81%	18%	1%
WA308	PORT ANGELES, WA	75%	24%	2%
WA309	SEATTLE, WA	84%	15%	1%
WA310	SPOKANE, WA	75%	24%	1%
WA311	TACOMA, WA	81%	18%	1%
WA312	WHIDBEY ISLAND, WA	77%	22%	1%
WA313	YAKIMA, WA	77%	22%	1%
Wisconsin				
WI316	MADISON, WI	82%	17%	1%
WI317	MILWAUKEE, WI	79%	20%	1%
WI318	SPARTA/FORT MCCOY, WI	74%	25%	1%
WI359	STEVENS POINT, WI	71%	28%	1%
West Virginia				
WV320	MORGANTOWN, WV	79%	19%	2%
WV322	HUNTINGTON, WV	74%	25%	2%
WV323	CHARLESTON, WV	72%	26%	2%
WV454	MARTINSBURG, WV	74%	24%	2%
Wyoming				
WY324	CHEYENNE, WY	77%	22%	1%