



## 2026 Basic Allowance for Housing Component Breakdown

Data is collected annually for 299 military housing areas (MHAs) in the United States, including Alaska and Hawaii. The 2026 Basic Allowance for Housing (BAH) rates are based on the current local median market rent and average household utilities (including electricity, heat, and water/sewer) in each MHA, and incorporate a five percent member cost sharing (out-of-pocket amount). 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 document shows the average percentage that rent and utilities make of 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, visit <https://www.travel.dod.mil/Allowances/Basic-Allowance-for-Housing>. Service members can calculate their BAH payment by using the BAH calculator at: <http://www.defensetravel.dod.mil/site/bahCalc.cfm>.

2026 BAH Component Breakdown (Rounded to the nearest 1 percent)		Rent (Avg. % of total BAH rate)	Utilities (Avg. % of total BAH rate)
MHA	MHA Name		
<b>Alaska</b>			
AK400	KETCHIKAN, AK	79%	21%
AK401	SITKA, AK	78%	22%
AK402	JUNEAU, AK	81%	19%
AK403	KODIAK ISLAND, AK	77%	23%
AK404	ANCHORAGE, AK	85%	15%
AK405	FAIRBANKS, AK	77%	23%
<b>Alabama</b>			
AL001	ANNISTON/FORT MCCLELLAN, AL	73%	27%
AL002	FORT RUCKER, AL	79%	21%
AL003	HUNTSVILLE, AL	83%	17%
AL004	MOBILE, AL	80%	20%
AL005	MONTGOMERY, AL	80%	20%
AL006	AUBURN, AL	84%	16%
AL007	BIRMINGHAM, AL	84%	16%
<b>Arkansas</b>			
AR010	LITTLE ROCK, AR	82%	18%
AR012	FORT CHAFFEE/FORT SMITH, AR	79%	21%
AR411	FAYETTEVILLE, AR	83%	17%
<b>Arizona</b>			
AZ013	PHOENIX, AZ	85%	15%
AZ014	FORT HUACHUCA, AZ	85%	15%
AZ015	DAVIS-MONTHAN AFB, AZ	84%	16%
AZ016	YUMA, AZ	84%	16%
<b>California</b>			

CA018	OAKLAND, CA	90%	10%
CA019	SAN FRANCISCO, CA	92%	8%
CA021	CHINA LAKE, CA	80%	20%
CA022	FRESNO, CA	83%	17%
CA023	LEMOORE NAS, CA	82%	18%
CA024	CAMP PENDLETON, CA	90%	10%
CA025	VENTURA, CA	92%	8%
CA026	VANDENBERG SFB, CA	91%	9%
CA027	MARIN/SONOMA, CA	89%	11%
CA028	BARSTOW/FORT IRWIN, CA	85%	15%
CA031	SAN BERNARDINO, CA	89%	11%
CA032	TWENTY NINE PALMS MCB, CA	85%	15%
CA033	BEALE AFB, CA	86%	14%
CA034	SACRAMENTO, CA	87%	13%
CA035	STOCKTON, CA	87%	13%
CA036	VALLEJO/TRAVIS AFB, CA	88%	12%
CA037	LOS ANGELES, CA	91%	9%
CA038	SAN DIEGO, CA	91%	9%
CA039	MONTEREY, CA	90%	10%
CA041	RIVERSIDE, CA	89%	11%
CA042	HUMBOLDT COUNTY, CA	84%	16%
CA044	SANTA CLARA COUNTY, CA	91%	9%
CA392	SAN LUIS OBISPO, CA	91%	9%
CA393	BRIDGEPORT, CA	85%	15%
CA420	EL CENTRO, CA	85%	15%
CA457	EDWARDS AFB/PALMDALE, CA	88%	12%
<b>Colorado</b>			
CO045	DENVER, CO	89%	11%
CO046	COLORADO SPRINGS, CO	87%	13%
CO047	FORT COLLINS, CO	89%	11%
CO422	BOULDER, CO	90%	10%
<b>Connecticut</b>			
CT049	NEW LONDON, CT	81%	19%
CT050	HARTFORD, CT	83%	17%
CT051	NEW HAVEN/FAIRFIELD, CT	84%	16%
<b>District of Columbia</b>			
DC053	WASHINGTON, DC METRO AREA	89%	11%
<b>Delaware</b>			
DE054	DOVER AFB/REHOBOTH, DE	85%	15%
<b>Florida</b>			
FL056	EGLIN AFB, FL	88%	12%
FL057	GAINESVILLE, FL	84%	16%
FL058	JACKSONVILLE, FL	84%	16%
FL059	PATRICK SFB, FL	88%	12%
FL061	MIAMI/FORT LAUDERDALE, FL	90%	10%
FL062	ORLANDO, FL	87%	13%
FL063	PANAMA CITY, FL	84%	16%
FL064	PENSACOLA, FL	81%	19%
FL065	TALLAHASSEE, FL	82%	18%
FL066	TAMPA, FL	87%	13%
FL067	WEST PALM BEACH, FL	89%	11%
FL068	OCALA, FL	85%	15%
FL069	FLORIDA KEYS, FL	92%	8%

FL070	VOLUSIA COUNTY, FL	84%	16%
FL423	FORT PIERCE, FL	87%	13%
FL424	FORT MYERS BEACH, FL	86%	14%
<b>Georgia</b>			
GA071	ATLANTA, GA	86%	14%
GA072	ALBANY, GA	76%	24%
GA073	FORT GORDON, GA	79%	21%
GA074	KINGS BAY/BRUNSWICK, GA	85%	15%
GA075	FORT BENNING, GA	81%	19%
GA076	ROBINS AFB, GA	80%	20%
GA077	SAVANNAH, GA	86%	14%
GA079	DAHLONEGA, GA	86%	14%
GA080	FORT STEWART, GA	86%	14%
GA081	MOODY AFB, GA	82%	18%
<b>Hawaii</b>			
HI407	MAUI COUNTY, HI	89%	11%
HI408	HONOLULU COUNTY, HI	87%	13%
HI409	HAWAII COUNTY, HI	89%	11%
HI414	KAUAI COUNTY, HI	88%	12%
<b>Iowa</b>			
IA082	DES MOINES, IA	84%	16%
<b>Idaho</b>			
ID084	BOISE, ID	89%	11%
ID086	MOUNTAIN HOME AFB, ID	86%	14%
<b>Illinois</b>			
IL088	CHAMPAIGN/URBANA, IL	81%	19%
IL089	ROCK ISLAND, IL	83%	17%
IL090	PEORIA, IL	77%	23%
IL092	GREAT LAKES NAVTRACEN, IL	87%	13%
IL093	SCOTT AFB, IL	78%	22%
IL325	CHICAGO, IL	90%	10%
IL335	SPRINGFIELD/DECATUR, IL	78%	22%
<b>Indiana</b>			
IN094	INDIANAPOLIS, IN	82%	18%
IN097	FORT WAYNE, IN	84%	16%
IN338	TERRE HAUTE, IN	79%	21%
IN399	BLOOMINGTON, IN	83%	17%
<b>Kansas</b>			
KS100	FORT RILEY, KS	79%	21%
KS101	WICHITA/MCCONNELL AFB, KS	81%	19%
KS102	FORT LEAVENWORTH, KS	81%	19%
KS105	TOPEKA, KS	81%	19%
<b>Kentucky</b>			
KY106	FORT CAMPBELL, KY	83%	17%
KY107	LEXINGTON, KY	83%	17%
KY109	LOUISVILLE, KY	82%	18%
KY110	FORT KNOX, KY	82%	18%
KY339	FRANKFORT, KY	79%	21%
KY430	PADUCAH, KY	80%	20%
<b>Louisiana</b>			
LA113	ALEXANDRIA, LA	77%	23%
LA114	BATON ROUGE, LA	82%	18%
LA115	FORT POLK, LA	81%	19%

LA116	NEW ORLEANS, LA	84%	16%
LA117	SHREVEPORT/BARKSDALE AFB, LA	84%	16%
LA118	LAFAYETTE, LA	83%	17%
LA326	ST MARY AND TERREBONNE, LA	85%	15%
LA370	LAKE CHARLES, LA	82%	18%
LA371	MONROE, LA	79%	21%
<b>Massachusetts</b>			
MA119	NANTUCKET, MA	90%	10%
MA120	BOSTON, MA	88%	12%
MA122	WORCESTER, MA	82%	18%
MA123	FITCHBURG, MA	84%	16%
MA124	CAPE COD-PLYMOUTH, MA	86%	14%
MA125	ESSEX CO, MA	85%	15%
MA126	HAMPDEN COUNTY, MA	80%	20%
MA151	MARTHA'S VINEYARD, MA	88%	12%
MA377	HANSCOM AFB, MA	87%	13%
<b>Maryland</b>			
MD127	ABERDEEN PROVING GROUNDS, MD	85%	15%
MD128	ANNAPOLIS, MD	87%	13%
MD129	BALTIMORE, MD	84%	16%
MD130	FORT DETRICK, MD	87%	13%
MD133	FORT G. G. MEADE, MD	87%	13%
MD134	INDIAN HEAD NAVORDSTA, MD	88%	12%
MD135	PATUXENT RIVER, MD	84%	16%
MD432	EASTERN SHORE, MD	81%	19%
MD458	OXFORD,MD	83%	17%
<b>Maine</b>			
ME136	BRUNSWICK, ME	78%	22%
ME139	PORTLAND, ME	87%	13%
ME141	COASTAL MAINE, ME	82%	18%
ME390	BANGOR, ME	78%	22%
<b>Michigan</b>			
MI142	DETROIT, MI	85%	15%
MI143	MARQUETTE, MI	82%	18%
MI145	SAULT STE MARIE, MI	77%	23%
MI146	TRAVERSE CITY, MI	86%	14%
MI148	GRAND HAVEN, MI	85%	15%
MI152	BATTLE CREEK/KALAMAZOO, MI	83%	17%
MI153	LANSING, MI	82%	18%
MI154	GRAND RAPIDS, MI	87%	13%
MI155	ANN ARBOR, MI	87%	13%
MI156	SAGINAW, MI	73%	27%
<b>Minnesota</b>			
MN158	DULUTH, MN	85%	15%
MN159	MINNEAPOLIS/ST PAUL, MN	87%	13%
<b>Missouri</b>			
MO160	KANSAS CITY, MO	84%	16%
MO161	ST. LOUIS, MO	87%	13%
MO162	WHITEMAN AFB, MO	79%	21%
MO163	FORT LEONARD WOOD, MO	78%	22%
MO164	SPRINGFIELD, MO	80%	20%
MO165	COLUMBIA/JEFFERSON CITY,MO	82%	18%
MS168	GULFPORT, MS	82%	18%



<b>Mississippi</b>			
MS168	GULFPORT, MS	82%	18%
MS169	COLUMBUS AFB, MS	76%	24%
MS170	JACKSON, MS	85%	15%
MS171	MERIDIAN, MS	77%	23%
MS172	HATTIESBURG, MS	78%	22%
<b>Montana</b>			
MT175	MALMSTROM SFB/GREAT FALLS, MT	84%	16%
MT347	HELENA, MT	86%	14%
<b>North Carolina</b>			
NC176	OUTER BANKS, NC	85%	15%
NC177	MOREHEAD/CHERRY PT MCAS, NC	82%	18%
NC178	CAMP LEJEUNE, NC	83%	17%
NC179	CHARLOTTE, NC	87%	13%
NC180	DURHAM/CHAPEL HILL, NC	87%	13%
NC181	ELIZABETH CITY, NC	86%	14%
NC182	FORT BRAGG, NC	82%	18%
NC183	SEYMOUR JOHNSON AFB, NC	78%	22%
NC184	GREENSBORO, NC	84%	16%
NC185	RALEIGH, NC	86%	14%
NC186	WILMINGTON, NC	85%	15%
NC187	ASHEVILLE, NC	88%	12%
<b>North Dakota</b>			
ND188	BISMARCK, ND	83%	17%
ND189	FARGO, ND	80%	20%
ND190	GRAND FORKS, ND	81%	19%
ND191	MINOT AFB, ND	80%	20%
<b>Nebraska</b>			
NE192	OMAHA/OFFUTT AFB, NE	85%	15%
NE193	LINCOLN, NE	86%	14%
<b>New Hampshire</b>			
NH194	PORTSMOUTH, NH/KITTERY, ME	86%	14%
NH195	MANCHESTER/CONCORD, NH	84%	16%
<b>New Jersey</b>			
NJ196	ATLANTIC CITY, NJ	84%	16%
NJ198	CAPE MAY, NJ	86%	14%
NJ200	FORT MONMOUTH/EARLE NWS, NJ	88%	12%
NJ201	PERTH AMBOY, NJ	87%	13%
NJ202	NORTHERN NEW JERSEY	89%	11%
NJ203	TRENTON, NJ	87%	13%
NJ204	JB MCGUIRE-DIX-LAKEHURST, NJ	85%	15%
<b>New Mexico</b>			
NM205	HOLLOMAN AFB/ALAMOGORDO, NM	83%	17%
NM206	ALBUQUERQUE/KIRTLAND AFB, NM	88%	12%
NM207	CANNON AFB/CLOVIS, NM	79%	21%
NM209	WHITE SANDS MR/LAS CRUCES, NM	87%	13%
NM210	SANTA FE/LOS ALAMOS, NM	90%	10%
<b>Nevada</b>			
NV211	FALLON NAS, NV	82%	18%
NV212	NELLIS AFB/LAS VEGAS, NV	86%	14%
NV213	RENO/CARSON CITY, NV	87%	13%
<b>New York</b>			
NY215	BALLSTON SPA/ALBANY, NY	84%	16%

NY216	BUFFALO, NY	85%	15%
NY217	WEST POINT, NY	83%	17%
NY218	LONG ISLAND, NY	88%	12%
NY219	NEW YORK CITY, NY	89%	11%
NY221	ROCHESTER, NY	83%	17%
NY222	ROME/GRIFFISS AFB, NY	80%	20%
NY223	SYRACUSE, NY	82%	18%
NY225	FORT DRUM/WATERTOWN, NY	76%	24%
NY349	WESTCHESTER COUNTY, NY	87%	13%
NY413	STATEN ISLAND, NY	85%	15%
<b>Ohio</b>			
OH227	AKRON, OH	82%	18%
OH228	CINCINNATI, OH	84%	16%
OH229	CLEVELAND, OH	85%	15%
OH230	COLUMBUS, OH	84%	16%
OH231	WRIGHT-PATTERSON AFB, OH	82%	18%
OH232	TOLEDO, OH	82%	18%
OH233	YOUNGSTOWN, OH	75%	25%
<b>Oklahoma</b>			
OK235	ALTUS AFB, OK	78%	22%
OK236	VANCE AFB/ENID, OK	79%	21%
OK237	FORT SILL/LAWTON, OK	79%	21%
OK239	OKLAHOMA CITY, OK	81%	19%
OK240	TULSA, OK	81%	19%
<b>Oregon</b>			
OR241	ASTORIA, OR	86%	14%
OR242	COOS BAY, OR	85%	15%
OR243	PORTLAND, OR	88%	12%
OR244	SALEM, OR	85%	15%
OR245	CORVALLIS, OR	89%	11%
OR246	EUGENE, OR	88%	12%
<b>Pennsylvania</b>			
PA247	CARLISLE BARRACKS, PA	81%	19%
PA248	PHILADELPHIA, PA/CAMDEN, NJ	84%	16%
PA249	WILLOW GROVE, PA	85%	15%
PA250	PITTSBURGH, PA	84%	16%
PA252	STATE COLLEGE, PA	80%	20%
PA253	ERIE, PA	79%	21%
PA254	WILKES-BARRE/SCRANTON, PA	75%	25%
PA255	ALLENTOWN/BETHLEHEM, PA	84%	16%
<b>Rhode Island</b>			
RI256	NEWPORT, RI	84%	16%
RI257	PROVIDENCE, RI	86%	14%
<b>South Carolina</b>			
SC258	BEAUFORT/PARRIS ISLAND, SC	88%	12%
SC259	CHARLESTON, SC	87%	13%
SC260	COLUMBIA/FORT JACKSON, SC	83%	17%
SC261	GREENVILLE, SC	85%	15%
SC262	MYRTLE BEACH, SC	86%	14%
SC263	SUMTER/SHAW AFB, SC	79%	21%
<b>South Dakota</b>			
SD264	RAPID CITY/ELLSWORTH AFB, SD	86%	14%
SD265	SIOUX FALLS, SD	84%	16%

<b>Tennessee</b>			
TN266	CHATTANOOGA, TN	84%	16%
TN267	KNOXVILLE, TN	85%	15%
TN268	MEMPHIS, TN	82%	18%
TN269	NASHVILLE, TN	87%	13%
TN353	JOHNSON CITY/KINGSPORT, TN	83%	17%
<b>Texas</b>			
TX270	ABILENE/DYESS AFB, TX	80%	20%
TX272	AUSTIN, TX	89%	11%
TX273	BEAUMONT, TX	82%	18%
TX274	COLLEGE STATION, TX	87%	13%
TX275	CORPUS CHRISTI, TX	83%	17%
TX277	DALLAS, TX	86%	14%
TX278	LAUGHLIN AFB/DEL RIO, TX	80%	20%
TX279	EL PASO, TX	86%	14%
TX281	BROWNSVILLE, TX	83%	17%
TX282	HOUSTON, TX	86%	14%
TX283	LUBBOCK, TX	80%	20%
TX284	GOODFELLOW AFB, TX	81%	19%
TX285	SAN ANTONIO, TX	83%	17%
TX286	FORT HOOD , TX	83%	17%
TX288	WICHITA FLS/SHEPPARD AFB, TX	81%	19%
TX356	FORT WORTH, TX	84%	16%
TX415	WACO, TX	82%	18%
<b>Utah</b>			
UT291	OGDEN/HILL AFB, UT	88%	12%
UT292	SALT LAKE CITY, UT	89%	11%
UT357	PROVO, UT	87%	13%
<b>Virginia</b>			
VA295	CHARLOTTESVILLE, VA	87%	13%
VA296	QUANTICO/WOODBRIIDGE, VA	88%	12%
VA297	HAMPTON/NEWPORT NEWS, VA	84%	16%
VA298	NORFOLK/PORTSMOUTH, VA	85%	15%
VA301	RICHMOND/FORT LEE, VA	85%	15%
VA302	WARRENTON, VA	89%	11%
VA303	LEXINGTON, VA	81%	19%
VA362	ROANOKE, VA	83%	17%
VA368	DAHLGREN/FORT A.P. HILL, VA	86%	14%
<b>Vermont</b>			
VT305	BURLINGTON, VT	88%	12%
<b>Washington</b>			
WA306	BREMERTON, WA	88%	12%
WA307	EVERETT, WA	89%	11%
WA308	PORT ANGELES, WA	83%	17%
WA309	SEATTLE, WA	89%	11%
WA310	SPOKANE, WA	86%	14%
WA311	TACOMA, WA	87%	13%
WA312	WHIDBEY ISLAND, WA	86%	14%
WA313	YAKIMA, WA	81%	19%
<b>Wisconsin</b>			
WI316	MADISON, WI	88%	12%
WI317	MILWAUKEE, WI	85%	15%
WI318	SPARTA/FORT MCCOY, WI	81%	19%

WI359	STEVENS POINT, WI	78%	22%
<b>West Virginia</b>			
WV320	MORGANTOWN, WV	82%	18%
WV322	HUNTINGTON, WV	77%	23%
WV323	CHARLESTON, WV	76%	24%
WV454	EASTERN PANHANDLE, WV	83%	17%
<b>Wyoming</b>			
WY324	CHEYENNE, WY	83%	17%