



OHA Components

- **Rental Allowance**

A monthly rate designed to offset rental expenses at overseas locations. Reviewed and updated biannually using rent amounts reported through the finance system. It is designed so that 80% of members with dependents have rental payments fully reimbursed. For other members, it may cover the majority of the rental expenses. The service member is paid either the amount of their rent or the rental allowance, whichever is lower.

- **Utility and Recurring Maintenance Allowance**

Paid monthly, in conjunction with the rental allowance, to help offset expenses for members who pay utilities, recurring maintenance, and minor repair expenses. When all utilities are included in rent, the member does not get the utility allowance. Instead, the utility allowance is added to the member's rental allowance. The rate is updated annually based on data collected from the OHA Utility Expenses Survey.

- **Move-in Housing Allowance (MIHA)**

- **MIHA Miscellaneous.** A one-time payment to all OHA recipients designed to offset average move-in expenses. The amount is based on expenses reported by members on the OHA Move-In Expenses Survey conducted every 3 years, including purchase of appliances and utility hookup fees.
- **MIHA Rent.** A dollar-for-dollar reimbursement for realtor fees.
- **MIHA Security.** A dollar-for-dollar reimbursement for security upgrades to a dwelling. Only certain locations are authorized.
- **MIHA Infectious Disease.** A dollar-for-dollar reimbursement for infectious disease related upgrades to a dwelling. Only certain locations are authorized.

OVERSEAS HOUSING ALLOWANCE

Overview

The Overseas Housing Allowance (OHA) is designed to partially offset housing expenses at overseas duty locations when service members live in privately leased housing on the local economy. OHA is paid to approximately 60,000 service members at a cost of \$1.5 billion annually. The OHA Program takes into consideration the amount service members spend on rent, utilities, and move-in costs. For OHA policies, see the Department of Defense Financial Management Regulation (FMR), Volume 7A, Chapter 26.

Key Facts

- OHA enables service members to obtain adequate housing at an overseas duty station. Unaccompanied members are entitled to up to 90% of the rental allowance and 75% of the utility allowance.
- Service members can impact their OHA rates by participating in the annual OHA Utility Expenses Survey and triennial OHA Utility and Move-In Expenses Survey.
- OHA reflects what service members are actually paying in housing costs and is adjusted based on currency fluctuations.

Helpful Resources

OHA Calculator:

<https://www.defensetravel.dod.mil/site/ohaCalc.cfm>

OHA Policies in the DoD FMR:

https://comptroller.defense.gov/Portals/45/documents/fmr/current/07a/07a_26.pdf

OHA Survey Information:

<https://www.defensetravel.dod.mil/site/ohaSurvey.cfm>

FAQs: <https://www.defensetravel.dod.mil/site/faqoha.cfm>

DoD Overseas Station & Housing Allowance Process Guide:

https://www.defensetravel.dod.mil/Docs/DoD_Overseas_Station_and_Housing-Allowance_Process_Guide.pdf

DoD MIHA Process Guide:

[https://www.defensetravel.dod.mil/Docs/DoD_Move-In_Housing-Allowance_\(MIHA\)_Process_Guide.pdf](https://www.defensetravel.dod.mil/Docs/DoD_Move-In_Housing-Allowance_(MIHA)_Process_Guide.pdf)

JOINT TRAVEL REGULATIONS

Computation Example (CE-OHA-01)

JTR, par. 100504

OHA Calculation Service Member with Dependents

Note: Rates and amounts used in this example may not be current and are for illustrative purposes only. The amounts given reflect monthly amounts.

Scenario: A Service member in grade O-3 with a dependent is stationed at a locality at which the maximum rental allowance for the Service member's grade is \$425, the utility and recurring maintenance allowance is \$120, and the MIHA/Miscellaneous allowance is \$510. The Service member is required to pay a rental-related expense of 1 month's rent to a real estate agent. The local service housing authority certifies that the charge is typical. The Service member provided the rental agent's bill for 1 month's rent to the local finance office. The Service member is directly reimbursed for this expense. The Service member's monthly rent is \$450, the locality climate code is 2 (moderate). The landlord does not provide the electricity (3 points) or the air conditioning (2 points), so the Service member's utility point score is 5.

OHA Computation		
Step	Action	Calculation
1	Determine the Service member's monthly rent.	\$450
2	Determine the maximum rental allowance for the Service member from the OHA locality table .	\$425
3	Compare the Service member's actual rent from step 1 to the Service member's maximum rental allowance from step 2, and pay the lesser amount.	\$450 vs. \$425 =\$425
4	Determine the Service member's utility and recurring maintenance allowance from the appropriate locality table.	\$120
5	Apply the correct percentage of the utility or recurring maintenance allowance to be paid after determining the total utility point score.	100% of \$120=\$120
6	Add the Service member's maximum rental allowance from step 3 and the utility and recurring maintenance allowance from step 5 to get the monthly OHA.	\$425+\$120= \$545
Total monthly OHA payment		\$545

MIHA Computation		
Step	Action	Calculation
1	Find the Service member's MIHA/Miscellaneous allowance in the locality table.	\$510
2	Add the MIHA amount in step 1 to the Service member's reimbursable rent-related expense. This is the total amount of the one-time payment under MIHA.	\$450+\$510= \$960
Total one-time MIHA payment		\$960

JOINT TRAVEL REGULATIONS

Computation Example (CE-OHA-02)

JTR, par. 100504

OHA Calculation Sharers

Note: Rates and amounts used in this example may not be current and are for illustrative purposes only. The amounts given reflect monthly amounts.

Scenario: Three enlisted Service members, none of whom have a dependent, share a house with a civilian employee who receives a Living Quarters Allowance (LQA). Each of the four people is considered a “sharer” of the house. The enlisted Service members are in grades E-7, E-5, and E-4. The maximum “with dependent” rental allowance for a Service member is \$750 for grade E-7, \$665 for grade E-5, and \$500 for grade E-4. The locality table indicates that a Service member without a dependent may receive up to 90 percent of the with dependent allowance. The total monthly rent is \$1,800. None of the sharers pay any reimbursable rent-related expenses. The monthly utility and recurring maintenance allowance for their locality is \$160. The locality MIHA/Miscellaneous allowance is \$360. The locality climate code is 3 (hot) and it is determined that the Service member’s utility point score is 8.

Note: Each Service member (even if they are a sharer) is authorized a one-time MIHA/ Miscellaneous payment of \$360.

OHA Computation		
Step	Action	Calculation
1	Determine each sharer’s monthly rent.	$\$1,800 \div 4 = \450
2	Determine the maximum rental allowance for each Service member from the OHA locality table .	
	Service member in grade E-7	90% of \$750=\$675
	Service member in grade E-5	90% of \$665=\$599
	Service member in grade E-4	90% of \$500=\$450
3	Compare each Service member’s actual rent from step 1 to the Service member’s maximum rental allowance from step 2, and pay the lesser amount. Since the rent does not exceed the maximum allowance, the rental amount used to compute OHA is \$450 for each Service member.	
	Service member in grade E-7	\$450 vs. \$675 = \$450
	Service member in grade E-5	\$450 vs. \$599 = \$450
	Service member in grade E-4	\$450 vs. \$450 = \$450
4	Determine the utility and recurring maintenance allowance from the appropriate locality table.	\$160
5	Apply the correct percentage of the utility or recurring maintenance allowance to be paid (a utility point score of 8 is 100%).	100% of 160=\$160
6	Divide the utility or recurring maintenance allowance by the number of sharers.	$\$160 \div 4 = \40
7	Add each Service member’s maximum rental allowance from step 3 and the share of the utility and recurring maintenance allowance from step 6 to get the monthly OHA.	$\$450 + \$40 = \$490$
Total monthly OHA payment for each Service member		\$490

MIHA Computation		
Step	Action	Calculation
1	Find each Service member’s MIHA/Miscellaneous allowance in the locality table. Since there were no reimbursable rent-related expenses, this is the total amount of the one-time payment under MIHA.	\$360
Total one-time MIHA payment to each Service member		\$360

JOINT TRAVEL REGULATIONS

Computation Example (CE-OHA-03)

JTR, par. 100504

OHA Calculation

Service Member Married to another Service Member with Dependents

Note: Rates and amounts used in this example may not be current and are for illustrative purposes only. The amounts given reflect monthly amounts.

Scenario: A Service member in grade O-4 is married to a Service member in grade O-2. The Service member in grade O-4 claims their children as dependents. The monthly rent for the housing jointly occupied by both Service members is \$1,100. The maximum rental allowance for an O-4 is \$600 and is \$500 for an O-2. The locality table indicates that a Service member without a dependent may receive up to 90 percent of the “with dependent” allowance. The utility and recurring maintenance allowance is \$180. The locality climate code is 1 (cold) and the Service members’ utility point score is 7. Additionally, each Service member is authorized a MIHA/Miscellaneous allowance.

OHA Computation		
Step	Action	Calculation
1	Determine each Service member’s monthly rent. Each Service member is a sharer.	$\$1,100 \div 2 = \550
2	Determine the maximum rental allowance for each Service member from the OHA locality table .	
	Service member in grade O-4	\$600
	Service member in grade O-2	90% of \$500 = \$450
3	Compare each Service member’s actual rent from step 1 to the Service member’s maximum rental allowance from step 2, and pay the lesser amount.	
	Service member in grade O-4	\$600 vs. \$550 = \$550
	Service member in grade O-2	\$450 vs. \$550 = \$450
4	Determine the utility and recurring maintenance allowance from the appropriate locality table.	\$180
5	Apply the correct percentage of the utility or recurring maintenance allowance to be paid (utility point score of 7 is 100%).	100% of \$180 = \$180
6	Divide the utility or recurring maintenance allowance by the number of sharers.	$\$180 \div 2 = \90
7	Add each Service member’s maximum rental allowance from step 3 and the share of the utility and recurring maintenance allowance from step 6 to get the monthly OHA.	
	Service member in grade O-4	$\$550 + \$90 = \$640$
	Service member in grade O-2	$\$450 + \$90 = \$540$
Total monthly OHA payment to Service member in grade O-4		\$640
Total monthly OHA payment to Service member in grade O-2		\$540

OHA Computation		
Step	Action	Calculation
1	Find each Service member’s MIHA/Miscellaneous allowance in the locality table. Since there were no reimbursable rent-related expenses, this is the total amount of the one-time payment under MIHA.	\$457
Total one-time MIHA payment to each Service member		\$457

JOINT TRAVEL REGULATIONS

Computation Example (CE-OHA-04)

JTR, par. 100504

OHA Calculation Service Member with no Dependents

Note: Rates and amounts used in this example may not be current and are for illustrative purposes only. The amounts given reflect monthly amounts.

Situation: A Service member in grade O-3 is unaccompanied because the dependent did not travel to the PDS. The Service member is not sharing housing. The Service member is authorized a Family Separation Housing OHA (FHS-O) allowance. The amount of the FSH-O allowance is the same that a Service member without a dependent would receive as OHA under the same conditions. The maximum rental allowance for the Service member's grade is \$725. An unaccompanied Service member without a dependent may receive up to 90 percent of the "with dependent" amount. The utility and recurring maintenance allowance is \$160. Since the Service member is unaccompanied, the authorized utility and recurring maintenance allowance is 75 percent of the full amount. The MIHA/Miscellaneous allowance is \$625. Additionally, the Service member pays a real estate agent's fee of 2 month's rent. The local service housing authority has certified that a rental agent's fee equivalent of up to 1 month's rent is typical. The monthly rent for the dwelling occupied by the Service member is \$600. The locality climate code is 2 (moderate) and the Service member's utility point score is 2. The correct percentage for a utility point score of two is 25 percent.

OHA Computation		
Step	Action	Calculation
1	Determine the Service member's monthly rent.	\$600
2	Determine the maximum rental allowance for the Service member from the OHA locality table .	90% of \$725 = \$653
3	Determine the Service member's utility and recurring maintenance allowance from the appropriate locality table.	75% of \$160 = \$120
4	Apply the correct percentage of the utility or recurring maintenance allowance to be paid after determining the total utility point score.	25% of \$120 = \$30
5	Add the utility and recurring maintenance allowance remainder to the maximum rental allowance to compute the derived maximum rental allowance.	\$30+\$653 = \$683
6	Compare the Service member's actual rent from step 1 to the Service member's maximum rental allowance from step 2, and pay the lesser amount.	\$600 vs. \$683 = \$600
7	Add the Service member's maximum rental allowance from step 6 and the utility and recurring maintenance allowance from step 4 to get the monthly OHA.	\$600+\$30 = \$630
Total monthly OHA payment		\$630

MIHA Computation		
Step	Action	Calculation
1	Find the Service member's MIHA/Miscellaneous allowance in the locality table.	\$625
2	Calculate the allowable reimbursement for the Service member's rent-related expenses.	\$1,200÷2 = \$600
3	Add the MIHA amount in step 1 to the Service member's reimbursable rent-related expense. This is the total amount of the one-time payment under MIHA.	\$625+\$600 = \$1,225
Total one-time MIHA payment		\$1,225


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[CONUS COLA](#) 
[Overseas Housing Allowance \(OHA\)](#) 
[Currency](#)
[Temporary Lodging Allowance \(TLA\)](#)
[Station Allowance Changes](#)
[Approved DoD FMR Changes Pending Publication](#)
[Allowances](#) > [Frequently Asked Questions](#) > [Overseas Housing Allowance \(OHA\)](#)

Overseas Housing Allowance (OHA) Frequently Asked Questions

Updated: 17 December 2018

1. What is OHA?

The Overseas Housing Allowance (OHA) is paid to Service members living in private housing at overseas duty stations. OHA helps offset housing costs, consists of:

- Rental allowance
- Utility and recurring maintenance allowance
- Move-in housing allowance (MIHA)
 - **MIHA Miscellaneous:** Up front, lump sum payment to offset average move-in costs
 - **MIHA Rent:** Dollar-for-dollar reimbursement for realtor fees
 - **MIHA Security:** Dollar-for-dollar reimbursement for security upgrades (security system, window bars, secure doors, etc.) in high threat areas as determined by the Department of State
 - **MIHA Infectious Disease:** Dollar-for-dollar reimbursement for infectious disease prevention-related upgrades to a dwelling (window/door screens)

Although there is a separate allowance for rent and utilities, housing allowances appear as a single amount on the LES.

2. How much OHA will I receive when I PCS to my new duty station?

To look up your OHA rates, visit the [OHA calculator](#).

3. Do I have to apply for OHA?

Yes. When you arrive at your duty station, check with the local housing office (or the local commander if there is no housing office) to see what the procedures are for your area. To start your OHA, once you have found housing, take a copy of your lease to the appropriate official and complete the [DD Form 2367, Individual Overseas Housing Allowance \(OHA\) Report](#).

4. Do I have to apply for MIHA?

That depends on the type of MIHA and where you are stationed.

MIHA Miscellaneous	All members who fill out the DD Form 2367 to start their OHA will automatically get the MIHA Miscellaneous rate along with their OHA payment.
MIHA Rent	If you paid a realtor, you can claim reimbursement by filling on the DD Form 2556, Move-In Housing Allowance Claim .
MIHA Security	If you paid for security upgrades to your quarters, you can seek reimbursement only if your location is a MIHA Security authorized location. See https://www.defensetravel.dod.mil/Docs/AB-MIHA-01.pdf . Claim reimbursement on the DD Form 2556.
MIHA Infectious Disease	If you paid for window/door screens to prevent the Zika virus, and your location is an authorized location, you may claim reimbursement on the DD Form 2556. See https://www.defensetravel.dod.mil/Docs/AB-MIHA-01.pdf .

5. How do I know how much rent I can afford to pay?

You can find your maximum rental allowance on the [OHA calculator](#) page or ask your housing officer (or the local commander). The amount payable is either your maximum amount or the amount of the allowance, whichever is lower.

6. How can I find out what kind of utility bills and move-in expenses to expect?

You can find your MIHA miscellaneous and utility allowance rates on the [OHA calculator](#) page or ask the housing office. These rates are based on expenditures on the OHA surveys by members assigned to your duty station. If you know what your allowances are, you should be able to budget for those expenses.

7. Will OHA cover all my housing costs?

OHA is designed to offset housing costs, and members can be expected to pay out-of-pocket.

8. I am planning to take my family overseas with me. Will I receive a housing allowance for them?

Yes, command sponsorship is no longer required for a Service member to receive OHA for his accompanying family.

9. Where does the Department of Defense get the information that's used to set the allowances?

Rental allowances are determined by analyzing rents in the pay system, based on information on members' DD Form 2367. The utility allowance is based on air surveys, in which members report average monthly expenditures. The MIHA miscellaneous is based on triennial surveys, in which members report expenses incurred upon moving in to their quarters.

10. I've heard that utility bills are not sent out every month in some places overseas. Is that true? 

Yes, in many overseas locations, you may be billed for utilities only once or twice a year, or you may receive estimated bills for several months with a catch-up at the end of the year based on actual usage. It might exceed the estimate; so it would be wise to set money aside in case you receive a higher than expected bill.

11. How often is OHA reviewed? 

The rental allowances are reviewed every 6 months based on rents in the pay system. The utility allowance is reviewed annually based on the annual OHA Utility Expenses Survey. The MIHA Miscellaneous is reviewed every 3 years based on the triennial OHA Utility and Move-In Expenses Survey.

12. I'll be paying my housing costs in the local currency, and the value of the dollar seems to change every other day. Is my housing allowance going to keep up changes? 

The Allowances Branch closely monitors daily exchange rates. The pay system exchange rate can adjust as often as every pay period to maintain your purchasing power. See <https://www.defensetravel.dod.mil/site/currency.cfm>.

13. Does the amount of OHA I receive affect my COLA? 

No. OHA and COLA are separate allowances.

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