

GI Bill Beneficiaries: Are you impacted by the Monthly Housing Allowance (MHA) rate changes?

Starting December 1, 2019, how VA determines MHA is changing.
Find out how you may be impacted so you can plan and budget accordingly.



What is a MHA?

The MHA payments you receive for the Post-9/11 GI Bill® are based on the Department of Defense's (DoD) Basic Allowance for Housing (BAH) rates for an E-5 with dependents. DoD adjusts the BAH rate every calendar year (January 1) based on housing costs across the country. Your MHA is based on your school's campus location. MHA rate changes are effective August 1 (the beginning date of the academic year). VA pays MHA for the days you attended class, so if your term starts in the middle of January, the payment you receive in the beginning of February will be pro-rated accordingly.

Estimate your MHA



Your rate will be based on the date you first used your Post-9/11 GI Bill entitlement. Follow the steps below to receive an estimate of your MHA using the GI Bill Comparison Tool at www.va.gov/gi-bill-comparison-tool.

- 1 Search and select your school's main campus from the list.
- 2 Scroll down to "Where will you take the majority of your classes?"
- 3 If the majority of your classes are not taken at the main campus, select "An Extension Campus." or "Other Location."
- 4 Select the location from the drop down or enter the zip code of the other location.
- 5 Use the table on the right side of the screen to view the current academic year housing allowance amount.



Determine Impact to Your MHA

Based on the date you first used your Post-9/11 GI Bill entitlement, your MHA rate will fall into one of three categories.

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- 1 If your first time ever using the Post 9/11 GI Bill was prior to January 1, 2018, you will continue to receive the VA MHA rate.*
- 2 If your first time using the Post 9/11 GI Bill was between January 1, 2018 and July 31, 2018, you will receive the VA MHA rate for Academic Year 2017-2018 until the DoD BAH rate for an E-5 with dependents exceeds this rate.*
- 3 If your first time using the Post 9/11 GI Bill was on or after August 1, 2018, you will receive the DoD BAH rate for an E-5 with dependents after December 1, 2019. This rate may be lower than the VA MHA rate.

Campus Based Housing

On December 1, 2019, VA will begin paying MHA based on the campus location where you physically attend the majority of your classes.

Students attending all courses online will continue to receive half the national average.

If you have questions or want to confirm how your rate may change, contact your School Certifying Official.

***Your rate may also change if you experience a modification in your enrollment, such as:**

- A change in your program or school.
- A change in the location where you take the majority of your classes.
- A six-month break in benefits (except for active duty service).
- A change in the number of credit hours you are taking.

VA will send you a letter indicating if and how your MHA rate will be impacted.



DoD evaluates specific criteria when determining BAH also known as the MHA for VA purposes. The allowance is set based on geographic duty location, pay grade and dependent status. Additional information on housing rates can be found at www.defensetravel.dod.mil/Docs/perdiem/BAH-Primer.pdf.