

Hawaii Pay and Allowances 2017

Your First 60 Days on Island

by [Military Tips](#)

Disclaimer: This is a guide based off **my** experience while moving to Hawaii, plus my interpretation of the regulations. Check with your local finance office to confirm current rates and **your** eligibility to receive these allowances.

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The Good News: You Make Good Money While House Hunting

Here's a little secret about benefits while house hunting in Hawaii:

- **Hotel cost** is reimbursed for a maximum of 60 days
- **Per diem** covers meals for up to 60 days
- **Cost of living allowance (COLA)** starts when you arrive
- **Full housing (BAH)** entitlement starts as soon as you arrive

You get all of these benefits at the same time.

Since you live in a hotel while house hunting, **your BAH is pure extra cash** that you can use to

help you get started on the island. Add in any per diem you save back while house hunting, plus COLA, and it's reasonable to make an **extra \$1,400** every 10 days while looking for a home.

It's surprising that TLA, COLA, and BAH are paid at the same time, but it is perfectly legal. I'll cover each of these allowances in detail below.

The Bad News: You May Need the Extra Money

The only "bad" news is that you may need that extra money **if** you decide to live off base. Let's say you rent a home for \$2,500 a month. Your landlord will likely require one month's deposit, plus first month's rent up front.

So within 30 days of arriving on island you may have to pay **\$5,000** to move into your house!

That's a big expense. We personally used the extra money to pay back the cost of shipping our second car from South Carolina, as we had already saved up for a security deposit. The military only pays to ship one car to Hawaii, unless you are a dual military couple.



HALE KOA HOTEL: IF YOU CAN STAY OFF BASE, STAY HERE!

Temporary Lodging Allowance (TLA) Explained

TLA is an OCONUS allowance provided to offset “more than normal” expenses while searching for a home. It is provided in 10-day increments and is based on number of dependents and current per diem rates.

Check in with your base housing office to start TLA. They provide a checklist to track homes you look at while house hunting. To continue receiving TLA, you need to show you are actively looking for a home on or off base.

TLA Formula

1. Determine your TLA percentage using the table below

Number Occupying Temporary Lodging	Percentage Applicable
Member only or 1 dependent only	65%
Member and 1 dependent, or 2 dependents only	100%
For each additional dependent over age 12, add	35%
For each additional dependent under age 12, add	25%

2. Multiply that percentage by the local per diem rate. For 2017 it is:

Locality	Max Lodging	Local Meals	Proportional Meals	Local Incidental	Maximum Per Diem	Effective Date
HONOLULU	177	98	56 (ignore for TLA)	25	300	7/01/2013

Current per diem rates: <http://www.defensetravel.dod.mil/site/perdiemCalc.cfm>

Example TLA Calculation

If you are married and have two children under age 12, your total percentage is 150%. So you would receive:

\$265.50 per day for **lodging** (177 * 150%)

\$184.50 per day **per diem** (114 * 150%)

When calculating per diem use Local Meals + Local Incidental.

Of course you will only be paid actual lodging costs. So in this case, \$265.50 is the max.

Pro tip: If your assigned quarters contain facilities for preparing meals (e.g. small kitchen with a stove), your per diem (not lodging) is reduced by 50%. Something to keep in mind! Source is here:

‘1. When temporary lodgings have facilities and space for preparing and eating meals, the daily TLA rate is computed using par. 9185-E, except that the M&IE amount is reduced by one-half.’

http://www.defensetravel.dod.mil/Docs/perdiem/Computing_TLA.pdf

When Does TLA End?

Base Housing: If you are assigned base housing but cannot move in for three weeks, then your TLA will continue until base housing is available.

Renting a Home: Once you have the keys to your home then TLA ends. If you sign a lease, but the home is not available for 10 more days due to cleaning or old tenants moving out, then your TLA will continue until you can actually move in.

Purchase a Home: If you purchase a home you can use TLA until you get the keys and move in. So if you purchase a new home and it is not available for three weeks, you should receive TLA until it is available.

Not actively searching: If the housing office feels you are not actively searching for a home, then they can terminate your TLA. You need to show you are looking at reasonable homes. The maximum available time to search for a home is 60 days. I’ve heard that some housing offices complain as you approach the 60 day mark.

Assigned to Barracks: If you are assigned to on-base barracks you may not receive TLA at all if quarters are available when you show up.

Should you stay on or off base while house hunting?

Most military will need a base lodging **non-availability letter** to seek a hotel off base. I would definitely stay off base if it is an option. You can’t beat getting paid to stay on the beach at a hotel such as the [Hale Koa](#) or [Hilton Hawaiian Village](#).

However, there are a few **drawbacks** to staying off base. High food costs at the hotels in Waikiki will eat into your per diem. In addition, parking could cost you around \$18 to

\$30 per night! You will not be reimbursed for parking; it will come out of your per diem. Finally, driving in and out of Waikiki is a pain and can add a lot of time on the road while looking for a home, or driving to your workplace once you report in.

Cost of Living Allowance (COLA)

COLA is an entitlement while stationed in Hawaii to help offset the high cost of living. It ranges from about \$500 - \$1,500 a month and is determined by rank, time in service, number of dependents, and whether you are assigned to barracks. Overseas COLA (which includes Hawaii) is NOT taxed.

Enter your options into the overseas COLA calculator to see your allowance:

<http://www.defensetravel.dod.mil/site/colaCalc.cfm>

The example screenshot below shows that an **E-7** with 12 years of service, and three dependents (wife and two kids) receives \$389.00 each pay period, or **\$778.00 per month** in COLA. COLA is adjusted once a year, so it may change during your assignment.

OVERSEAS COST OF LIVING ALLOWANCE

PAY PERIOD: **6-16-2016 thru 6-30-2016**

Rank:	E 7
Years of Service:	1 2
Number of Dependents:	3
Country/State:	HAWAII
City:	OAHU
Location Code:	H I 0 0 9
COLA Index:	0.24
Effective Date:	20150801.00
Daily COLA:	\$ 25.933
Daily Unique:	\$ 0

COLA Payment for Pay Period 6-16-2016 thru 6-30-2016

COLA: \$ 389.00
UNIQUE: \$ 0

TOTAL PAY PERIOD ALLOWANCE: \$ 389.00

Basic Allowance for Housing (BAH) vs Overseas Housing Allowance (OHA)

While in Hawaii you receive standard BAH rates for a US zip code (Pearl Harbor is 96860). Though sometimes considered an “overseas” move, you do not receive OHA while stationed in Hawaii.

The chart on the next page shows BAH rates for the island of O’ahu, where almost all Hawaiian military bases are located (Pearl Harbor, Hickam AFB, Schofield, MCB Kaneohe, Fort Shafter). BAH in Hawaii has gone up significantly over the last five years. An E-7 with dependents received \$2637 in 2012, but will receive \$3075 in 2016.

If you stay on base, privatized housing will take your **entire BAH** as payment for base housing. If you are dual military, they will take dependent rate BAH, and provide a single rate payment for the lower ranking spouse. Of note, if you are promoted while in base housing, they will take the higher BAH for the next rank as well.

As a side note, base housing in Hawaii is a good deal money-wise. Utility costs are very high in Hawaii. Receiving free electricity and water on base saves you a lot of money.

Summary

I hope you found this guide useful. Scroll below to see the BAH and TLA charts.

Please [contact me](#) if you see any errors or this document, or have a different experience with one of the benefits. Email with any questions on moving to Hawaii. I’m happy to help. Also, visit our [Facebook page](#) here for more tips.

Appendix 1: Hawaii BAH Rates

Hawaii BAH Rates as of January 2017		
Rank	With Dependents	Without Dependents
E-1	\$2466.00	\$1980.00
E-2	\$2466.00	\$1980.00
E-3	\$2466.00	\$1980.00
E-4	\$2466.00	\$1980.00
E-5	\$2631.00	\$2196.00
E-6	\$2961.00	\$2328.00
E-7	\$3072.00	\$2478.00
E-8	\$3192.00	\$2697.00
E-9	\$3363.00	\$2799.00
W-1	\$2964.00	\$2406.00
W-2	\$3120.00	\$2694.00
W-3	\$3267.00	\$2808.00
W-4	\$3399.00	\$2988.00
W-5	\$3555.00	\$3099.00
O-1E	\$3096.00	\$2631.00
O-2E	\$3246.00	\$2775.00
O-3E	\$3423.00	\$2961.00
O-1	\$2667.00	\$2304.00
O-2	\$2952.00	\$2574.00
O-3	\$3261.00	\$2841.00
O-4	\$3615.00	\$3084.00
O-5	\$3864.00	\$3153.00
O-6	\$3903.00	\$3267.00
O-7	\$3942.00	\$3333.00

Current rates at: <http://www.defensetravel.dod.mil/site/bahCalc.cfm>

Appendix 2: TLA Pay Chart

TLA Pay Chart as of 1 Jan 2017

PERCENT	NUMBER OF FAMILY MEMBERS	MAX RATE	MEALS	LODGING
65%	MEMBER OR 1 DEPENDENT	\$195.00	\$79.95	\$115.05
100%	MEMBER AND 1 DEPENDENT	\$300.00	\$123.00	\$177.00
125%	MEMBER AND 1 DEPENDENT WITH 1 CHILD UNDER 12 YRS	\$375.00	\$153.75	\$221.25
135%	MEMBER AND 1 DEPENDENT WITH 1 CHILD OVER 12 YRS	\$405.00	\$166.05	\$238.95
150%	MEMBER AND 1 DEPENDENT WITH 2 CHILDREN UNDER 12 YRS	\$450.00	\$184.50	\$265.50
160%	MEMBER AND 1 DEPENDENT WITH 1 CHILD UNDER 12 AND 1 OVER 12 YRS	\$480.00	\$196.80	\$283.20
170%	MEMBER AND 1 DEPENDENT WITH 2 CHILDREN OVER 12 YRS	\$510.00	\$209.10	\$300.90
175%	MEMBER AND 1 DEPENDENT WITH 3 CHILDREN UNDER 12 YRS	\$525.00	\$215.25	\$309.75
185%	MEMBER AND 1 DEPENDENT WITH 2 CHILDREN UNDER 12 AND 1 CHILD OVER 12 YRS	\$555.00	\$227.55	\$327.45
195%	MEMBER AND 1 DEPENDENT WITH 1 CHILD UNDER 12 AND 2 CHILDREN OVER 12 YRS	\$585.00	\$239.85	\$345.15
200%	MEMBER AND 1 DEPENDENT WITH 4 CHILDREN UNDER 12 YRS	\$600.00	\$246.00	\$354.00
205%	MEMBER AND 1 DEPENDENT WITH 3	\$615.00	\$252.15	\$362.85

	CHILDREN OVER 12 YRS			
210%	MEMBER AND 1 DEPENDENT WITH 3 CHILDREN UNDER 12 AND 1 CHILD OVER 12 YRS	\$630.00	\$258.30	\$371.70
220%	MEMBER AND 2 CHILDREN UNDER 12 YRS AND 2 CHILDREN OVER 12 YRS	\$660.00	\$270.60	\$389.40