



U.S. Department
of Veterans Affairs

U.S. DEPARTMENT OF VETERANS AFFAIRS

GI Bill Monthly Housing Allowance Communications Toolkit

December 2019





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Questions and Answers

The following question-and-answer section includes an overview of the changes to the Monthly Housing Allowance (MHA), as well as answers to some of the questions your GI Bill students may have pertaining to these changes.

What is a Monthly Housing Allowance?

The Monthly Housing Allowance (MHA) payments for Post-9/11 GI Bill® beneficiaries are based on the military's Basic Allowance for Housing (BAH) rates for an E-5 with dependents. The Department of Defense adjusts the military BAH rates every calendar year (January 1) based on changes to housing costs in each housing area. Rates can either go up or down. MHA rate changes are effective August 1 (the beginning date of the academic year).

Why did the MHA rate change?

The Harry W. Colmery Veterans Educational Assistance Act, also known as the "Forever GI Bill," was signed into law on August 16, 2017. This legislation brings significant updates to VA education benefits. Two sections of the law change how VA calculates Post-9/11 GI Bill MHA payments. These changes became effective in 2018; however, VA did not have the capability to make the rate change immediately.

How will the MHA change after December 1, 2019?

1. MHA rate is now based on the date a student first used their Chapter 33 entitlement.

- If a student's first time ever using the Post 9/11 GI Bill was prior to January 1, 2018, they will continue to receive the VA MHA rate.
- If student's first time using the Post 9/11 GI Bill was between January 1, 2018 and July 31, 2018, they will receive the VA MHA rate for Academic Year 2017-2018 until the DoD BAH

rate for an E-5 with dependents rate exceeds this rate.

- If you started using your Post-9/11 GI Bill on or after August 1, 2018, your MHA rate could go down by as much as \$89/month on December 1 to align with DoD rates.

VA has paid the higher VA rate while we implement IT changes, but after December 1, 2019, students who started using their Post-9/11 GI Bill benefits on or after January 1, 2018, will receive the DoD E-5 with dependents BAH rate. Changes such as the annual rate adjustment, dropping below full-time enrollment, or changing programs or locations may impact MHA.

2. MHA rate is now based on where a student physically attends the majority of their classes.

Previously, GI Bill beneficiaries were paid MHA based on the location of the main or branch campus of the school where enrolled. Now, MHA is based on the campus location *where they physically attend* the majority of their classes.

3. How can I estimate my MHA rate?

The best way to determine MHA rate is to check the GI Bill Comparison Tool at [VA.gov/gi-bill-comparison-tool](https://va.gov/gi-bill-comparison-tool). This tool provides MHA rates for main, branch campuses and extension campuses. Follow the steps below to receive an estimate of your MHA.

- Search and select your school's main campus from the list.
- Scroll down to "Where will you take the majority of your classes?"



- "Select "Other Location" or "An Extension Campus."
- Enter the zip code of the other location or select the location from the drop down.

What happened before December 1, 2019?

In order to make sure GI Bill students received their MHA without interruption, VA continued to make payments under existing rules and guidelines, while our systems were updated. For some students, this meant they were overpaid.

What happened on December 1, 2019?

On December 1, VA systems began processing MHA payments in accordance with the law.

What happens after December 1, 2019?

Starting in December, students may see their rate change depending on how they are impacted by MHA changes. All students who have received an MHA since August 1, 2018 will receive a letter informing them of whether they were overpaid, underpaid, or not impacted.

If I was underpaid, when am I going to be paid?

On December 1, 2019, VA will begin the process of determining whether a student was underpaid, overpaid, or not impacted because of VA's delayed implementation of the MHA changes. Students who were underpaid due to the MHA rate change will receive their payments in January 2020. For

students who attended the majority of their classes at a campus location with a higher MHA rate than the main or branch campus, VA requires additional information from schools to make this determination. VA will work with schools on this process and begin processing these payments later in 2020.

Will I have to apply or appeal to receive my corrected payment?

No, students will not have to appeal or apply for a corrected payment. VA will work with your school to determine any underpayment and will issue a check.

How do these changes impact online courses?

There are no changes to the MHA for online courses, also known as distance learning. If a student takes all their courses online, their MHA will be half of the national average. If they take at least one class on campus (in-residence), they will receive the MHA rate for the institution where they physically attend the majority of their in-residence courses. Students can find the MHA rate for online courses by visiting the [**GI Bill Comparison Tool**](#).

How is study abroad impacted?

VA will release additional guidance soon regarding study abroad. Generally, if the student is attending a foreign institution or a campus in a foreign land for a domestic school, that student will be paid MHA based on the foreign rate.



Estimate your MHA

The best way to determine MHA rate is to check the GI Bill Comparison Tool at [VA.gov/gi-bill-comparison-tool](https://www.va.gov/gi-bill-comparison-tool). This tool provides MHA rates for main, branch campuses and extension campuses. Follow the steps below to receive an estimate of your MHA.

- Search and select your school's main campus from the list.
- Scroll down to "Where will you take the majority of your classes?"
- Select "Other Location" or "An Extension Campus."
- Enter the zip code of the other location or select the location from the drop down.

Please note: If you were overpaid or underpaid because of these changes, you will not have to appeal or apply for a corrected payment. VA will work with your school to determine any underpayment or overpayment, and issue payments. All students will receive a letter informing them of whether they were overpaid, underpaid or not impacted.

Contact your School Certifying Official (SCO) or refer to the attached infographic for more information.

If you have questions, call the VBA Education Hotline at 1-888-GI-BILL-1 (1-888-442-4551). For students outside the U.S., call 001-918-781-5678.

MHA Rate Change Infographic – Front



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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.



For more information on upcoming MHA rate changes, review VA's Forever GI Bill Monthly Housing Allowance Guide at www.benefits.va.gov/GIBill/docs/FGIB/MHA_student_guide.pdf.

MHA Rate Change Infographic – Back

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.



- 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.

For more information on upcoming MHA rate changes, review VA's Forever GI Bill Monthly Housing Allowance Guide at www.benefits.va.gov/GIBill/docs/FGIB/MHA_student_guide.pdf.

Additional Resources

VA Education and Training Web Page	https://benefits.va.gov/gibill/
VA Education and Training Benefits Frequently Asked Questions	https://gibill.custhelp.va.gov/app/answers/list
Submit a Question	https://gibill.custhelp.va.gov/app/utils/login_form/redirect/ask
Post-9/11 GI Bill Facebook Page	https://www.facebook.com/gibillEducation
GI Bill Comparison Tool	https://www.va.gov/gi-bill-comparison-tool/
Forever GI Bill inbox	forevergibill.vbavaco@va.gov
Frequently Asked Questions Document	https://www.benefits.va.gov/gibill/docs/fgib/fgib_stakeholder_faqs.pdf
Forever GI Bill: Monthly Housing Allowance Guide (For Students)	https://www.benefits.va.gov/GIBill/docs/FGIB/MHA_student_guide.pdf
Forever GI Bill: Communications Toolkit	https://www.benefits.va.gov/gibill/docs/FGIB_comms_toolkit.pdf
Education Call Center	1-888-GI-BILL-1 (1-888-442-4551) (inside the U.S) 001-918-781-5678 (outside the U.S.)
Veterans Crisis Line	1-800-273-8255 and press 1
VA Website	VA.gov
VA Regional Office Location	VA.gov/find-locations
VA Forms	https://www.va.gov/vaforms/

Have additional questions? Email the **Forever GI Bill inbox at FOREVERGIBILL.VBAVACO@va.gov** and we'll put you in touch with the right person to answer your question.



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