

E komo mai...welcome!

With today's historically low interest rates and Oahu's BAH rates, you have some real buying power, especially in today's suppressed real estate market. If you qualify for a mortgage, why pay someone else's mortgage? Put your BAH to work for you. Use your BAH to pay for your own mortgage.

The below chart illustrates the BAH Buying Power. If the BAH amount was used to make a monthly mortgage payment the corresponding principal value is shown for a 30-year fixed mortgage based on a 4% and 5% interest rate. You should consult with your bank or mortgage broker to determine your buying power and the mortgage program appropriate for your financial goals.

2012 Oahu Basic Allowance for Housing Rates

Military Rank	Monthly BAH with Dependents	BUYING POWER		Monthly BAH without Dependents	BUYING POWER	
		30 Year Fix 4%	30 Year Fix 5%		30 Year Fix 4%	30 Year Fix 5%
E1	\$1,860	\$389,598	\$346,484	\$1,461	\$306,023	\$272,157
E2	\$1,860	\$389,598	\$346,484	\$1,461	\$306,023	\$272,157
E3	\$1,860	\$389,598	\$346,484	\$1,461	\$306,023	\$272,157
E4	\$1,860	\$389,598	\$346,484	\$1,461	\$306,023	\$272,157
E5	\$1,899	\$397,767	\$353,749	\$1,701	\$356,294	\$316,865
E6	\$2,487	\$520,930	\$463,282	\$1,866	\$390,855	\$347,602
E7	\$2,637	\$552,349	\$491,225	\$1,977	\$414,105	\$368,279
E8	\$2,802	\$586,910	\$521,961	\$2,100	\$439,869	\$391,191
E9	\$2,979	\$623,985	\$554,933	\$2,235	\$468,146	\$416,339
W1	\$2,490	\$521,558	\$463,841	\$1,869	\$391,483	\$348,160
W2	\$2,703	\$566,174	\$503,519	\$2,028	\$424,787	\$377,779
W3	\$2,907	\$608,904	\$541,521	\$2,238	\$468,774	\$416,898
W4	\$3,006	\$629,640	\$559,963	\$2,523	\$528,471	\$469,989
W5	\$3,123	\$654,147	\$581,757	\$2,676	\$560,518	\$498,490
O1E	\$2,670	\$559,262	\$497,372	\$2,004	\$419,760	\$373,308
O2E	\$2,877	\$602,620	\$535,932	\$2,157	\$451,808	\$401,809
O3E	\$3,024	\$633,411	\$563,316	\$2,487	\$520,930	\$463,282
O1	\$1,965	\$411,591	\$366,043	\$1,818	\$380,801	\$338,660
O2	\$2,475	\$518,417	\$461,047	\$1,980	\$414,733	\$368,838
O3	\$2,898	\$607,019	\$539,844	\$2,274	\$476,315	\$423,604
O4	\$3,168	\$663,573	\$590,140	\$2,655	\$556,120	\$494,578
O5	\$3,357	\$703,161	\$625,347	\$2,751	\$576,228	\$512,461
O6	\$3,390	\$710,074	\$631,495	\$2,907	\$608,904	\$541,521
O7	\$3,423	\$716,986	\$637,642	\$2,964	\$620,843	\$552,139

Source: Department of Defense Per Diem, Travel and Transportation Allowance Committee

Because we are constantly monitoring and advising on the Oahu real estate market, we can readily identify properties that meets your wants. In a short period of time, we are able to narrow available properties based on your search criteria and goals. Once the right property is identified, we negotiate a contract that is acceptable to you and the seller. Then we ensure the deal is closed in a timely fashion with your best interests in mind. Now is the time to begin accumulating equity with your own piece of paradise. We are standing by to assist you!



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