

FREE GUIDE · O'AHU EDITION

The Moving to Hawaii Guide

Your plan for a smooth move to O'ahu

by Tony Kawaguchi "Aloha Tony"



Cost of living · Neighborhoods · Cars & pets
Shipping your stuff · Rent or buy · 90-day checklist

Tony and his 'ohana
The Kawaguchi Group | eXp Realty
www.alohatony.com

Aloha, and welcome!

I'm Tony Kawaguchi. I started my real estate career in Los Angeles in 1999, and I've been living and working in Hawaii since 2005. Knowing both the mainland and island life helps me see a move to O'ahu from your side of the ocean.

Moving to Hawaii is exciting, and it comes with questions you never had to think about on the mainland: How do I ship my car? Can my dog come with me? Which side of the island fits my life? What will it really cost?

This guide is the plan I'd want in your hands. It covers honest numbers, a quick tour of O'ahu's main areas, the real rules for cars and pets, your options for household goods, how to think about renting versus buying, and a 90-day checklist to keep it all on track.

Every number in here has a date and a source. Prices and rules change, so double-check before you book anything. Where costs depend on your situation, I'll tell you plainly: **it varies, so get a quote.**

When you're ready to talk neighborhoods, rentals, or homes, my team and I are here to help.



Mahalo, and a hui hou!

Tony Kawaguchi

Real Estate Salesperson RS-66616 · The Kawaguchi Group · eXp Realty

What's inside

- 3** Honest cost of living
- 4** Build your Hawaii budget
- 5** O'ahu areas at a glance
- 6** Shipping your car
- 7** Bringing your pets
- 8** Household goods
- 9** Rent or buy first?
- 10** Your 90-day checklist
- 11** Sources & notes
- 12** Let's talk story

QUICK WORDS

Aloha: hello, goodbye, love

Mahalo: thank you

Talk story: to chat, catch up

Mauka / Makai: toward the mountains / toward the sea

A hui hou: until we meet again

How to use this guide

1. Read the cost and area pages first.
2. Fill in your budget on page 4.
3. Start the 90-day checklist on page 10.
If you have pets, start even earlier.
4. Confirm current numbers using the sources on page 11.

Some of the
faces on our
team



Tony



Chelsea



Jaclyn



Taylor



Kristina



Michelle



Jana



Jim



Lorraine



Lexi

The honest cost of living

Island living costs more than most of the mainland, mostly because so much arrives by ship. Here's where things stood when this guide was written (October 2026).

HOUSING · O'AHU MEDIAN RESALE PRICES, SEPTEMBER 2026

\$1,110,000

Single-family homes, down 3.9% from \$1,155,000 a year earlier

\$523,000

Condos, up 2.8% from \$508,750 a year earlier

Source: Honolulu Board of REALTORS®, Sept. 2026 report (released Oct. 2026), resales data from HiCentral MLS. Median means half sold for more, half for less. Rents vary widely by area, size, and building, so check current listings.

ELECTRICITY

≈ 45.8¢ / kWh

Hawaiian Electric's O'ahu residential energy charge for the first 350 kWh, effective Oct. 1, 2026 (higher tiers cost more). HECO puts a typical 500 kWh monthly bill at **\$246.44**.

Rates change monthly with fuel costs. Air conditioning drives bills up fast. Ask for a home's past bills, and ask whether it has solar.

GROCERIES

\$1,573.60 / mo

USDA's Thrifty Food Plan for a four-person household in Hawaii (USDA's "family of four" reference) (Sept. 2026), vs. **\$1,024.00** for the same plan in the lower 48. That's roughly 54% more.

A budget-level USDA benchmark based on Honolulu food prices. Your actual spending will vary. Farmers markets and warehouse stores can help.

GAS

\$5.58 / gal

Average for regular in Honolulu on Oct. 22, 2026 (AAA Hawaii), vs. a national average of **\$4.27**.

O'ahu distances are short, but traffic is real. Where you live and work matters more than the island's size.

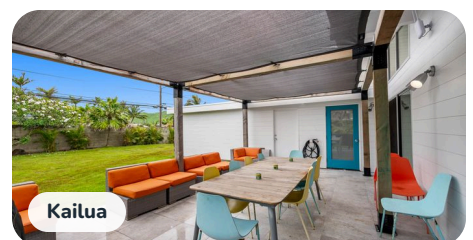
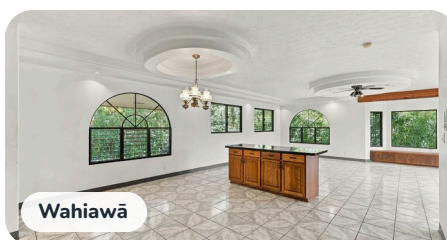
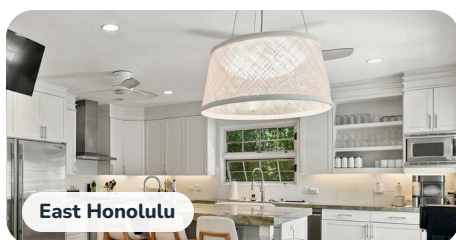
TAX AT THE REGISTER

4.5% GET on O'ahu

Hawaii has no sales tax. Instead it has a **General Excise Tax** on businesses: 4% state plus a 0.5% O'ahu county surcharge. Businesses may pass it on, up to 4.712% of the price.

GET applies to most goods *and* services, so expect it on more of your receipts than you're used to.

Homes our team has listed on O'ahu



Build your Hawaii budget

The best moves start with a real budget. Use real quotes, not national averages, and plan for two buckets: what it costs to **get here**, and what it costs to **live here**.

Monthly: living here	Your estimate	One-time: getting here	Your estimate
Rent or mortgage payment	_____	Flights for your household	_____
HOA / AOA maintenance fee (condos)	_____	Car shipping (see page 6)	_____
Property tax & homeowner's insurance	_____	Pet fees: \$185–\$244 per pet in Honolulu, plus vet & lab costs (page 7)	_____
Electricity (count your A/C)	_____	Movers or container (page 8)	_____
Water / sewer, internet, phone	_____	Temporary housing on arrival	_____
Groceries & household	_____	Rental deposits or down payment & closing costs	_____
Gas, car insurance, parking	_____	Car registration & safety check	_____
Health insurance	_____	Replacing furniture you don't ship	_____
Childcare / school costs	_____	Total to get here	_____
Fun: beach gear, dining, trips	_____		
Total per month	_____		

1 • Start with housing

It's the biggest line. Price out real listings in two or three areas, and include HOA fees, insurance, and taxes, not just rent or the mortgage.

2 • Get real quotes

Car shipping, movers, and insurance all depend on your route, timing, and stuff. Collect written quotes before you commit.

3 • Keep a cushion

Moves rarely go exactly to plan. Leave room for a longer temporary stay, a delayed shipment, or an unexpected deposit.

Tip: Lock in your income plan first, whether that's a local job, remote work, or military orders. Then size your housing to fit it.

Tony and his 'ohana. Plan the numbers first, then enjoy the island.



O'ahu areas at a glance

Weather 101: Trade winds usually blow from the northeast and drop their rain on the **windward (east)** side and the Ko'olau mountains, so it's greener and wetter. The **leeward (west)** side is usually drier and sunnier. Valleys and higher ground often get more showers than the coast.

Honolulu / Town

Vibe: The city, from high-rise condos in Kaka'ako, Ala Moana, and Waikīkī to older valley neighborhoods like Mānoa and Kaimukī. Restaurants, culture, and walkable pockets.

Commute: Closest to downtown jobs, with the most bus options.

Weather: Warm and mostly sunny near the coast. Valleys like Mānoa get more rain.

Price feel: The widest range on the island. Condos offer more entry points, and single-family homes run high.

East Honolulu

Hawai'i Kai · 'Āina Haina · Kāhala

Vibe: Quiet, established residential areas near beaches, hiking, and (in Hawai'i Kai) a marina.

Commute: Kalaniana'ole Hwy and H-1 into town, which can be slow at rush hour.

Weather: Generally sunny and on the drier side along the coast.

Price feel: Among the higher-priced parts of O'ahu, especially Kāhala.

Windward

Kailua · Kāne'ohe

Vibe: Laid-back beach-town feel, famous beaches, and dramatic green Ko'olau cliffs. Marine Corps Base Hawaii is nearby.

Commute: Over (or through) the mountains via the Pali, Likelike, or H-3 to town.

Weather: The trade-wind side. Lush, breezy, and wetter, with more frequent showers.

Price feel: Kailua tends to be premium. Kāne'ohe offers a broader range.

Central

Mililani · Wahiawā

Vibe: Quieter, more suburban neighborhoods with newer homes. Mililani is master-planned with parks. Wahiawā is a small town near Schofield Barracks.

Commute: H-2 to H-1. Peak-hour traffic is common.

Weather: Higher elevation, so often a little cooler and sometimes rainier than the coasts.

Price feel: Often more middle-of-the-market than town or East Honolulu.

Leeward / West

Kapolei · 'Ewa Beach

Vibe: Newer master-planned communities, growing shopping and jobs in Kapolei ("the second city"), and Ko Olina nearby.

Commute: H-1 east into town is known for heavy rush-hour traffic. Skyline rail starts on this side.

Weather: Typically the sunniest and driest part of the island.

Price feel: Often where buyers find newer single-family homes at more approachable prices for O'ahu.

North Shore

Hale'iwa · Waialua · Sunset

Vibe: Rural, small-town, surf culture. Big winter waves and slower days.

Commute: The longest drive to town, and fewer local jobs. Best if you work remotely or nearby.

Weather: Warm, with winter swells and occasional showers. Conditions vary from one end to the other.

Price feel: Limited inventory, from older cottages to oceanfront estates.

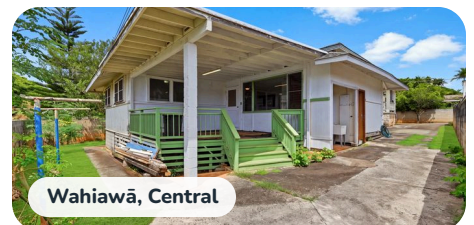
Price feel is a general impression, not data. Ask me for current numbers for any neighborhood. Before you choose, drive your commute at rush hour.



East Honolulu



Kailua, Windward



Wahiawā, Central

Shipping your car to Hawaii

Two main ocean carriers move personal vehicles between the West Coast and Honolulu. Compare the shipping cost against selling and buying here, and factor in the age of the car and salt air.

Matson

\$1,790 Long Beach or Oakland to Honolulu
(published rate, effective 6/7/2026)

- Standard rate covers vehicles up to 21'8" L x 8' W x 7' H. **Oakland has tighter limits** (Matson's pages list vehicles under 6'4" high and wide), and larger vehicles can go from Long Beach. Measure, then confirm with Matson.
- Matson cites an average of 9–24 days to or from Honolulu, counted from the sail date.
- \$100 discount for active-duty service members.
- **EVs:** Matson's site lists EVs and plug-in hybrids as **suspended**: it says it has suspended acceptance of new and used EVs and plug-in hybrids. Check with Matson before you book, since policies can change.

Pasha Hawaii

From \$1,070 "Standard service starts at \$1,070 between Hawaii and the Mainland" (Pasha's site). Your route and direction may cost more, so get a quote.

- California terminals: San Diego, Los Angeles, and the SF Bay Area.
- About 5 days from San Diego to Honolulu once the ship departs.
- **EVs & plug-in hybrids accepted**, with conditions: booked directly by the registered owner or title holder, operable, 20–50% battery charge, shipping/power-save mode on, and a \$375 non-refundable surcharge. EV service runs through San Diego only.

BEFORE DROP-OFF

- Clean inside and out, with **no personal belongings**.
- Pasha asks for no more than ¼ tank of gas.
- Bring your registration and title (or bill of sale), plus lienholder authorization if the car is financed or leased (check your carrier's list).
- Keep your **bill of lading**. You'll need it to register.

AFTER YOU LAND: REGISTER ON O'AHU

1. Take the car to a Hawaii safety inspection station. If all else passes, it "fails" only for lacking Honolulu registration.
2. Bring the failed inspection, out-of-state registration and title or lienholder info, the bill of lading with VIN, and form CS-L(MVR)1 to a satellite city hall (AlohaQ appointment recommended).
3. Return to the station within 30 days of that first inspection to pass and get your safety emblem.

Process per the City & County of Honolulu Dept. of Customer Services. Don't wait to register after your car arrives; confirm your deadline and fees with the city. Rates and policies checked October 2026.

The Kawaguchi Group, eXp Realty, and a Kailua neighborhood from above



Bringing your pets

Every dog and cat entering Hawaii, puppies and kittens included, must meet the state's rabies quarantine rules. Pets that don't meet the **5-Day-or-Less** requirements can be quarantined for up to **120 days**. Done right, most pets can go home with you straight from the airport.

\$185

Direct Airport Release in Honolulu, when all documents arrive 10+ days before your pet does.

\$244

5-Day-or-Less program, or the airport release fee when paperwork is late or brought on arrival.

\$1,080

120-day quarantine if requirements aren't met. No multi-pet discounts.

The requirements (Honolulu arrival)

1. **Microchip**, implanted before the blood test, and confirmed working.
2. **Two rabies vaccinations** in your pet's lifetime, given more than 30 days apart. The most recent must be more than 30 days before arrival and still current.
3. **OIE-FAVN rabies blood test** at an approved lab, with a result of 0.5 IU/ml or higher.
4. **30-day wait** after the lab receives the sample. Arriving early disqualifies your pet (\$14.30/day extra plus \$244).
5. **Documents received 10+ days before arrival**: form AQS-279, original vaccine certificates, and payment. You can now apply online via the Hawai'i Pet Owner Portal (HIPOP).
6. **Health certificate** within 14 days of arrival, with a vet-applied long-acting tick treatment recorded on it (Revolution® not accepted).

Timing is everything

The Dept. of Agriculture & Biosecurity warns that FAVN lab results may be delayed 1 to 2 months. Start well before your 90-day countdown.

In Honolulu, the airport facility inspects pets from 8:00 a.m. to 4:30 p.m. Book a flight that lands by about **3:30 p.m.** so your pet can be released the same day.

Good to know

- Military households: DoD may reimburse up to \$550 per family for quarantine costs. Check with your command.
- Some breeds and hybrids (e.g., wolf hybrids, Bengal and Savannah cats) are prohibited.
- Questions: rabiesfree@hawaii.gov · (808) 483-7151

Source: Hawai'i Dept. of Agriculture & Biosecurity, Animal Quarantine Branch (dab.hawaii.gov/ai), Checklist 1 and fee schedule, checked October 2026. Rules change, so follow the current checklist exactly.

Pets are part of the 'ohana. Spot the pup in our team photo.



Everything you bring crosses about 2,500 miles of ocean. There are three main ways to handle your stuff, and many households mix them.

	Ship a container	Full-service movers	Sell & rebuy
How it works	You (or helpers) pack a shipping container or freight; it sails to Honolulu.	A moving company packs, ships, and delivers door to door.	Sell or donate most items before you go, and buy what you need on O'ahu.
Best for	Households bringing a lot who are OK doing the work.	Busy movers who want it handled, or those with employer or military moves.	Older or bulky furniture, small spaces, and minimalists.
Watch for	Port-to-port vs. door-to-door, loading time limits, and condo parking or elevator rules.	Delivery windows of several weeks, valuation coverage, and add-on fees.	Replacement prices and furniture delivery times on the island.
Cost	Varies by volume, route, and timing, so get at least 2–3 written quotes.		

Smart questions for any quote

- Is it door-to-door, or will I pick up at the port?
- What's the estimated transit time, and is it guaranteed?
- What does valuation or insurance cover, and what does it cost?
- Is there storage if my home isn't ready? At what cost?
- Are there fees for stairs, long carries, or condo elevators?

Island-living packing tips

- **Measure first.** Many O'ahu homes and condos are smaller than mainland homes.
- **Rethink bulky items.** A huge sectional may cost more to ship than it's worth.
- **Plants, soil & some foods** face Hawaii agricultural rules. Check with the Dept. of Agriculture & Biosecurity before packing them.
- **Carry essentials with you:** documents, meds, a week of clothes, and pet records.
- Salt air and humidity can be hard on some items. Consider leaving behind things that are already worn.

Tip: Time your shipment to arrive after you have keys. If you're renting first, a furnished or short-term rental can cover the gap.

Inside homes our team has listed on O'ahu



Rent or buy first?

Rent first if...

- You're still choosing between sides of the island.
- You want to test your commute and the weather where you'd live.
- Your job or orders might change.

Buy first if...

- You know the area and want one move, not two.
- Your finances and pre-approval are ready.
- You can tour remotely by video, or fly in for a visit.

Fee simple vs. leasehold

Fee simple: you own the building *and* the land.

Leasehold: you own the home or unit for a set lease term but lease the land from a landowner, paying lease rent. When the lease ends, the property can revert to the landowner. Financing can be harder, and value can drop as the term shortens.

Always ask: how many years are left, the lease rent and renegotiation dates, and whether there's an option to buy the fee.

Honolulu property taxes

Tax year July 1, 2026 to June 30, 2027:

- **Residential:** \$3.50 per \$1,000 of net taxable value
- **Home exemption:** \$120,000 (\$160,000 if 65+) for your owner-occupied primary home. It rises to \$140,000 (\$180,000 if 65+) on July 1, 2027.
- **Residential A** (generally homes without a home exemption): \$4.00 per \$1,000 on the first \$1M, and \$11.40 above that.

Illustration only: a \$1,000,000 assessed owner-occupied home: $(\$1,000,000 - \$120,000) \times \$3.50 \div 1,000 = \$3,080/\text{yr}$. Your assessment and bill will differ.

Condo fees (AOAO / HOA)

Monthly maintenance fees vary widely by building and can be significant. Check what's included (some cover water, sewer, cable, or amenities), the reserve fund, any planned special assessments, and the pet and rental rules.

VA loans for veterans & service members

- With full entitlement, VA sets **no loan limit**. Your lender's approval decides what you can borrow.
- Partial entitlement? County limits apply. Honolulu's 2026 one-unit conforming limit is **\$1,249,125**.
- Condos must be in a VA-approved project. Ask early!

Sources: City & County of Honolulu Real Property Assessment Division; U.S. Dept. of Veterans Affairs; FHFA. Talk with a lender, tax advisor, or attorney about your situation.

Homes our team has listed on O'ahu



Your 90-day moving checklist

Moving with a dog or cat? Start the pet process *before* day 90. The blood test, 30-day wait, and possible lab delays can take months.

90–61 days out

- ☐ Set your budget (page 4) and income plan
- ☐ Decide: rent first or buy first, and talk with Tony
- ☐ Get pre-approved if buying (VA buyers: check entitlement)
- ☐ Get car-shipping and household-goods quotes
- ☐ Decide what to ship, sell, or donate
- ☐ Research schools and health insurance
- ☐ Pets: microchip, vaccines, and FAVN test underway

60–31 days out

- ☐ Book your car shipment and movers or container
- ☐ Book flights. With pets, aim to land in Honolulu by about 3:30 p.m.
- ☐ Line up temporary housing if you need it
- ☐ Start selling what you won't bring
- ☐ Gather medical, school, and vet records
- ☐ Tour homes or rentals, in person or by video

30–11 days out

- ☐ Pets: get documents to the Animal Quarantine Station (or HIPOP) so they arrive 10+ days before your pet
- ☐ Confirm your lease or closing date
- ☐ Set up electricity, water, and internet for your new home
- ☐ Forward your mail with USPS
- ☐ Drop off your car (EVs at Pasha: 20–50% charge)
- ☐ Pack a "first week" suitcase

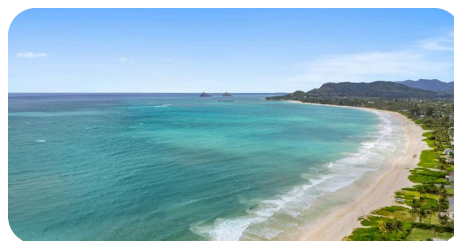
10 days out to arrival

- ☐ Pets: health certificate and tick treatment within 14 days of arrival. Carry the original.
- ☐ Keep IDs, titles, the bill of lading, and records with you
- ☐ Confirm car pickup and moving-delivery dates
- ☐ Say your goodbyes. You'll have plenty of visitors!

Your first 30 days on O'ahu

- ☐ Pick up your car, then get a safety check and register it (page 6)
- ☐ Update your address everywhere
- ☐ Look into a Hawaii driver's license and voter registration
- ☐ Bought a home? File for the home exemption (claims by Sept. 30 take effect the next tax year)
- ☐ Explore your neighborhood and talk story with your neighbors

The best item on the list: your first beach day.



All figures were checked in October 2026. Prices, rates, and rules change, so use these links to confirm the latest before you book, buy, or sign.

Cost of living

- **Home & condo medians (\$1,110,000 single-family; \$523,000 condo):** Honolulu Board of REALTORS®, O'ahu Monthly Statistical Report, Sept. 2026 · oahure.com
- **Electricity (45.8¢/kWh first tier; \$246.44 typical 500 kWh bill):** Hawaiian Electric, Effective Rate Summary (Oct. 1, 2026) · hawaiianelectric.com
- **Groceries (\$1,573.60 vs. \$1,024.00/mo):** USDA Thrifty Food Plan Costs, Alaska & Hawaii and U.S., Sept. 2026 · fns.usda.gov
- **Gas (\$5.58 Honolulu; \$4.27 U.S.):** AAA, Oct. 22, 2026 · gasprices.aaa.com
- **GET (4% + 0.5% O'ahu surcharge):** Hawaii Dept. of Taxation · tax.hawaii.gov

Cars, pets & homes

- **Matson (\$1,790 Long Beach/Oakland to Honolulu):** Car Shipping Rates (effective 6/7/2026), FAQ & vehicle requirements · matson.com
- **Pasha Hawaii (from \$1,070; \$375 EV surcharge):** Ship Your Car & Vehicles FAQ · pashahawaii.com
- **Vehicle registration:** City & County of Honolulu, Dept. of Customer Services · www.honolulu.gov/csd
- **Pets (\$185, \$244, \$1,080 120-day quarantine; 8:00 a.m.–4:30 p.m. inspection):** Hawai'i Dept. of Agriculture & Biosecurity, Checklist 1 & fees · dab.hawaii.gov/ai
- **Property tax (\$3.50 per \$1,000 residential; \$120,000 home exemption):** Honolulu Real Property Assessment Division, FY 2027 rates · realproperty.honolulu.gov
- **VA & loan limit (\$1,249,125 Honolulu 2026):** U.S. Dept. of Veterans Affairs · va.gov; FHFA 2026 Conforming Loan Limits · fhfa.gov

About the "varies, get a quote" items

Rents, HOA/AOAO fees, household-goods shipping, car insurance, and commute times depend on your exact home, route, and timing. Rather than guess, this guide asks you to get current quotes or listings. Ask me for current numbers for any neighborhood you're considering.

Meet the Kawaguchi Group



Tony Kawaguchi



Abcde Faith Agapay-Tani



Ben Kawakami



Chelsea Pferschy



Crystal Pitts



Danielle Mueller



Hayden Fennoy



Jaclyn Rideau



Jana Cook



Jeff Gaughan



Jet Ramos



Jim Muneno



Kristina Matsuda



Lexi Terrell



Lorraine Golden



Michelle Alonzo Uclaray



Rey Wolmers Fernandez



Ryan Adams



Taylor Lefotu



Valentina Haberman

NEXT STEP

Thinking about moving to Hawaii?

Let's talk story.

My team and I help you find the right neighborhood and the right home, whether you're renting first or buying. Tell us how you want to live on O'ahu, and we'll help you get there.



The Kawaguchi Group, eXp Realty

Tony Kawaguchi

The Kawaguchi Group · eXp Realty

Call or text (808) 201-3577

Email tony@alohatony.com

Web www.alohatony.com

Find the right neighborhood

Rent first

Buy a home

Moving to another island? We have 20+ agents across the State, so we can help wherever you're moving in Hawaii.

Disclaimer: This guide provides general information only and is not legal, tax, financial, lending, or shipping advice. Figures were gathered in October 2026 from the sources listed and may change at any time. Information is deemed reliable but not guaranteed, so verify all details directly with the provider or agency before making decisions. Not intended to solicit properties already listed with another broker. Equal Housing Opportunity.

Tony Kawaguchi, RS-66616 | The Kawaguchi Group | eXp Realty, RB-21841