

The Complete Hawaii Guide to
PCS WITH EASE





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INITIAL PREPARATIONS



DOCUMENT CHECKLIST

Use this as a guide and starting point to making sure you have the proper documentation needed to transition successfully to Hawaii. Be sure to keep these documents handy and accessible as you may need them throughout your pcs process.

Government Travel Card (I.D. or Passport)

Record of key dates and times: such as flights, HHG pick up, report dates, PCS leave dates, POV drop off/arrival dates

PCS Orders (have at least 10 hard copies on hand) plus a digital copy is always helpful
Reservations for temporary lodging on Oahu (book early as they fill up quickly)
Flight itineraries and tickets, rental car reservations (TURO is a more affordable car rental option).

Pet documents such as medical records, 10 day health certificate, flight reservation for pet, airline approved crate (Island Pet Movers can handle shipment of pets)
Sponsor's contact information

PCS Leave Form (hard copy)

Family Documents: ID for all adults (military ID, driver's licenses, state IDs), birth certificates, marriage certificates, divorce decrees, custody paperwork for children (if applicable), social security cards, family care plan (for dual military or single parents), school transcripts, diplomas, professional certifications, resumes

Clearing Forms from past installation

HHG shipment paperwork, POV shipment paperwork (title/registration, insurance, spare keys/remotes, shipping authorization from lien holder)

Medical records, dental records, shot records, medication prescriptions, EFMP documentation

Wills, POAs, any legal documents

Two previous years of tax returns, two previous years W2s, credit card statements, bank statements, investment account statement (many of these may be digital), check book

SCHEDULING YOUR MOVE

Your moving process will start with the orders taking you to Hawaii. In your orders, you will find information describing your rank, the amount of time you will be in Hawaii, and your assigned duty station. Hawaii is an authorized location to bring dependents and is encouraged to enjoy the beauty of the Island state together. Remember many save their entire lives to visit for a few days. You are getting paid to live in Hawaii, take the time to enjoy your stay as a family. For any questions contact the local personal property office is the place to go for help deciphering your orders as they pertain to moving.

Although Hawaii is the 50th state it is considered OCONUS. This means the government will cover the payment of shipping of your vehicle. Note they will only cover shipping of 1 vehicle. Unless one of them happens to be a motorcycle which can be boxed with your household goods. To ship your car or truck you will need to arrange a time and date with an approved drop of center.

A Household Goods move is done by a government-furnished moving company, called Transportation Service Provider (TSP). During a move, your moving company is in charge of packing all of your belongings and shipping them to your new location. During the move if anything becomes lost or broken, you can contact the transporter or the Military Claims Office to receive financial compensation for your items.

Unaccompanied baggage (UB) can be an option when shipping. This is when a small subset of your belongings is expedited to your new location, while you wait for the rest of your Household Goods to arrive.

Once you have your housing situation arranged. You can contact the TSP and schedule a date and time to drop off your Household Goods.

When shipping your pets to Hawaii the state does have strict restrictions on what pets are authorized to travel to the island. To have direct relief of your pet or 5 and less quarantine please visit: <http://hdoa.hawaii.gov/ai/aqs/aqs-info/>

IN PROCESSING

When arriving to your new duty station, you will need to follow installation-specific procedures. Each installation and service handles in-processing differently. Here you can find specific guidelines and documents you will need when checking-in. Please reach out to your new duty station for more details.

Some things you will need when Reporting

- Orders

- DA Form 31

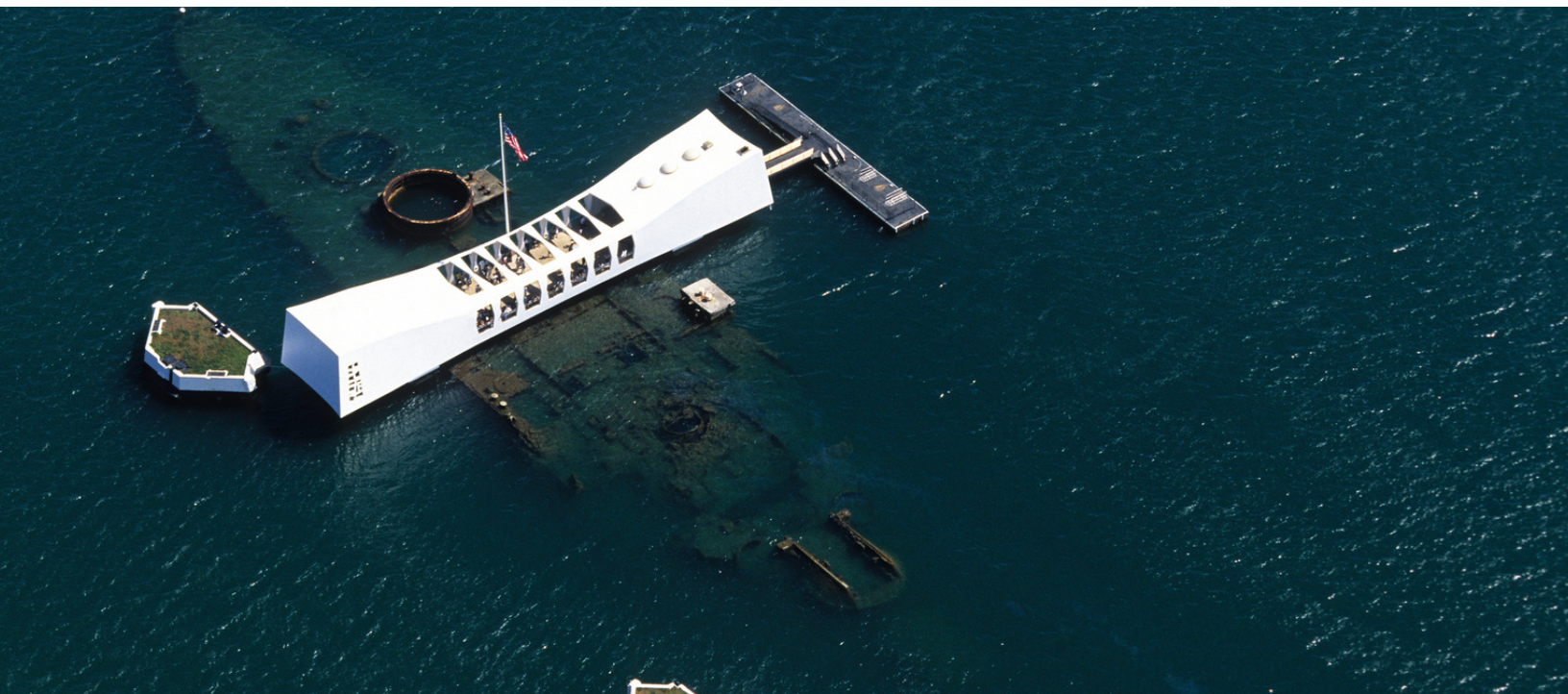
- Travel Itinerary – denoted cost of travel

- Vehicle in-processing sheet

- 201 file

- Medical and Dental Records

What to do if you get married in route. If you get married before you PCS, you must inform your command and follow the procedures for command sponsorship exactly as you are given them. The military will not pay for travel and housing of your spouse if you do not follow the proper procedures. In order to prevent any undue financial burden and hardships.



MOVING PETS



MOVING WITH PETS

The quarantine rules were recently changed which made the quarantine only 30 days instead of 120.

NOTE: If you complete the blood titer and send all the paperwork to the Hawaii department of agriculture your pet may be eligible for direct release at the airport.

There are NO EXCEPTIONS to the quarantine or animal rules.
Service Animals and ESAs are also subject to the state's quarantine protocols.

Check to ensure your breed and type of animal is permitted in military housing as there are breed and restrictions on the number of pets you can have. Hawaii does not have snakes and some types of reptiles and even some types of cats are not permitted in Hawaii. Be sure to check the Hawaii Department of Agriculture page to verify.

Many airlines have significantly tightened down on their pet travel policies and will not fly snub nosed dogs. Additionally, most airlines (except Alaskan) do not permit animals to fly in cabin. This includes ESAs.

Things your pet will need to travel to Hawaii:

- FAVN TEST
- TWO RABIES VACCINE CERTIFICATES
- 10 DAY HEALTH CERTIFICATE
- TICK TREATMENT
- MICROCHIP
- FORM AQS-279

Airline requirements include: Airline-approved pet carrier (must be plenty of room for the pet to stand up without their ears touching the top of the crate, turn around, and lie down, food and water bowls attached to the door.

Resources for pet rules and paperwork: State of Hawaii Animal Industry Division
<http://hdoa.Hawaii.gov/ai/aqs/aqs-info/>

If you would rather have someone else take care of shipping your pet and ensuring all of your paperwork is in order you might want to consider using Island Pet Movers at www.islandpetmovers.com

TEMPORARY LODGING ALLOWANCE



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TLA - GET THE FACTS

TLA is an entitlement for service members and their families, intended to partially pay for higher than normal expenses incurred by a member or dependent while occupying temporary lodging OCONUS. (Hawaii is considered OCONUS under this definition.)

The thought of living in a hotel for 30-90 days might sound glorious to some and like a death sentence to others. However, you can make a lot of money living in the hotel while waiting to move into on post housing, an off post rental, or while waiting for a home you're purchasing off post to close. BAH and COLA become effective immediately upon arrival on island as long as you sign in off leave at the airport if you are Army (although it may take some time for finance to activate your Hawaii pay).

While staying in the hotel TLA pays for your hotel room and per diem pays for your food. Ensure you sign in at the desk in the airport if you are Army to ensure your TLA and Hawaii benefits will begin.

Hotel cost is reimbursed for up to 90 days depending on your circumstances. You will receive BAH and COLA while also collecting TLA and COLA. You could make an extra \$1400 every 10 days while looking for a home.

You choose the hotel and make reservations up to six months in advance. Ensure the hotel you choose is on the TLA approved list or you may not be reimbursed. While there may be some AirBnB vacation rentals that qualify for reimbursement you may be taking the chance at not getting reimbursed if you decide to stay anywhere not on the TLA approved list.

In order to qualify for TLA you must be actively searching for a home and file paperwork with housing / finance every 10 days. Once you have signed a lease or have a home in escrow you no longer have to search for a home and are allowed to stay in the hotel until the lease begins or the house closes.

TLA - 4 STEP PROCESS

STEP 1

Gather the required documents for Arrival TLA

STEP 2

Make sure the hotel you're residing in is a TLA approved hotel

STEP 3

Visit the Housing Services Office (HSO)

STEP 4

Turn in Arrival TLA paperwork to the TLA Finance Office for reimbursement

REQUIRED DOCUMENTS NEEDED FOR TLA

Orders & ALL Amendments DA 31 (leave form signed-in from leave)

Flight Itineraries (whole family)

Form DD 1299 (scheduled household goods required delivery date)

Purchase Contract and any Counter Offers (signed by buyer and seller)

On-post housing offer letter or signed lease (any Service housing)

Off-post lease (signed by service member and landlord)

Meals Only Memo

TEMPORARY DUTY TRAVEL

TDY - GET THE FACTS

TDY is when any service member is assigned to a new location other than their permanent duty station. Once the service member is done at the Temporary Duty assignment, they will go back to their permanent duty station. TDY orders are normally 6 months or less. During this time most of the expenses are covered for the service member including lodging and travel. You will also receive Per Diem this to cover meals.

What is TDY used for?

ARMY | Specialized training not located at soldier's home duty station, regularly scheduled exercises not located at home duty station and training schools for promotion or change of job not located at home duty station.

AIRFORCE | Required for service members next (PCS) permanent change of station, administrative preposes and manning assistance.

Can you bring your dependent?

Yes this is one of the perks of TDY. And you should take advantage of it and use the time to reconnect. Service members spend months away from their family you can use this time to explore a new place together.

What is "Permissive TDY"?

Permissive TDY is most common when you receive orders to a new duty station. Permissive TDY allows for the service member to take leave without being charged leave days. One difference is the military will not cover your expenses. Most service members use Permissive TDY when traveling from their old duty station to their new duty station. Some may use it to also look for housing before leaving their duty station. To have a smoother move for their family and keeping them from leaving in a hotel for months while waiting for a home.

ISLAND GUIDE

A person wearing a light-colored fedora-style hat and a grey t-shirt is sitting on a wooden deck, viewed from behind. They are looking out over a tropical beach at sunset. The scene includes palm trees, a calm ocean reflecting the golden light, and beach umbrellas in the distance. The overall mood is peaceful and serene.

NAVIGATE OAHU



East Side (Kailua & Kaneohe): The rainiest and one of the coolest parts of the island. The commute to Kaneohe Marine Corps base is 10-20 minutes.

Ewa Beach: One of the hottest parts of the island. the commute to Schofield is about 20-45 minutes, depending on time of day and how far into Ewa Beach you live.

Kapolei: Known for it's warm weather and growing city of new homes and commercial construction to become the "second city" of the island.

Metro (Honolulu & Waikiki): This is where all of the hustle and bustle of the city happens. Typically more congested than the suburban parts of the island with tourists, events and tons of eateries to select from.

North Shore (Haleiwa & Waialua): Typically about 10 degrees cooler than Honolulu and Ewa with moderate rainfall, usually in the mornings or afternoons. The commute to Schofield is 10-20 minute.

Pearl City & Aiea: This area is located close to Joint Base Pearl Harbor Hickam and Ford Island. There is also the Aloha Stadium swap meet, Target, Pearlridge Mall, and many dining options.

Mililani: Centrally located on Oahu, often wet and breezy but typically warms up in the afternoon.

Waipahu, Waipio, Waikale: It's very centrally located, approximately 15 minutes to Schofield and Pearl Harbor Hickam. This area enjoys moderate weather.

West Side (Waianae, Nanakuli & Makaha): Warmer and hotter part of the island, extremely close to the beach. Commute is longer 45-60 as it is only one way in and out.

MILITARY BASES ON OAHU



One of Hawaii's unique features is that it includes 10 military bases, one of which per each branch of the military.

HIT THE BEACH

One of the best parts about living on a tropical island is hitting the beach any chance you get! Beware: In the Winter (October -April) the surf kicks into high gear on the North Shore bringing waves up to 50 feet high. In the Summer the surf is up on the South Shore and although not as powerful or large as North Shore waves it can still be dangerous so use caution.

The ocean in Hawaii although beautiful, can be deadly. There is a saying that goes, "You should never turn your back on the ocean." This rings very true here on the island of Oahu. From second to second a set of waves can roll in and suck out unsuspecting beach goers. The ocean in Hawaii is beautiful but it can kill you if you are careless. A good rule of thumb is if you don't see people that look like they are from here in the water, it's best to stay out. And always listen to the lifeguards. They will keep you alive!

WARNING: DON'T LEAVE ANYTHING VALUABLE IN YOUR CAR! THIEVES WILL OFTEN BREAK IN WINDOWS TO STEAL AT THESE TYPES OF DESTINATIONS.



POPULAR BEACHES

NORTH SHORE

Waimea Bay: During the months of May -September the bay is typically calm and pretty with a large rock for jumping off or swimming around. Parking can be tricky so arrive super early or plan to park across the street at Waimea Valley Park (\$10/day), or at the church around the corner from the bay (\$5/day if the attendant is present). Don't park on the grass or illegally on the road or you will be ticketed and towed. Lifeguards present.

Laniakea Beach: Follow Kamehameha highway past Haleiwa town the first beach you'll see is called Laniakea. Lani's is often called "Turtle Beach" because there are often green sea turtles spotted feeding and sunning themselves. Be sure to stay at least 10 feet away, it's the law. And never attempt to touch or chase a turtle or seal. It's against the law. Lifeguards present.

SOUTH SHORE

Waikiki: The famous blue beaches of Waikiki stretch along the south shore of Honolulu. The waves are surf-able in the Summer time and the beaches are almost always calm enough for swimming.

Hickam: This beach is on Hickam and has ample parking, a bar/grill next door and MWR rentals. It can be fun for all ages to watch the airplanes take off from the nearby airfield.

WEST SIDE

Ko'Olina: There are four man made lagoons which are calm and protected from the waves. Parking can be a challenge so go early in the morning and pack your patience.

Pokai Bay: Some of the most beautiful beaches are on the west side of the island. It's best to go in the Summer time when the water is calmer but it is very pretty year round.

Lanikai Beach: Located in Kailua is a fan favorite. The sand is fine and white and the waters are great for wading and swimming almost all year long. If you're a kite surfer this is one of the best spots.

EAST SIDE

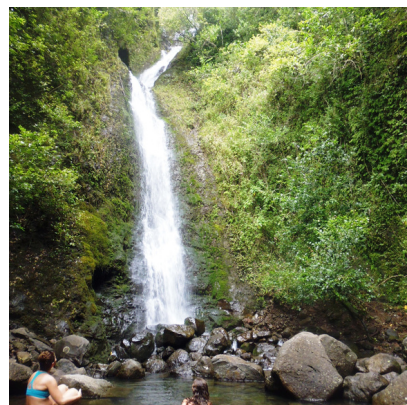
Bellows Beach Park: Bellows is adjacent to Kaneohe MCB. Part of the beach is military only and the other part is open to the public. You can rent cabins and stay overnight for a fun family staycation.

Laie Point: To catch a gorgeous sunrise take the early morning drive to Laie Point then continue around to Haleiwa Town to grab breakfast at Breakers, Café Haleiwa or grab a quick bite at Kono's.

TAKE A HIKE

There are dozens of hikes and trails on the island but consider this a great starting point to see the best island landmarks and beautiful landscapes of Oahu. Hiking is a risk, please attempt these trails and adventures at your own risk and always bring a buddy or let a friend know where you are going.

WARNING: DON'T LEAVE ANYTHING VALUABLE IN YOUR CAR! THIEVES WILL OFTEN BREAK IN WINDOWS TO STEAL AT THESE TYPES OF DESTINATIONS.



POPULAR HIKE & TRAILS

Kealia Trail | This hike is moderate difficulty with an elevation gain of 2500 feet and takes about 30 minutes to hike up to the first stopping point (picnic table about 1.5 miles up). You can continue on to the right for another 2.5 miles to the end, then turn around and come back. It is not very dangerous but strenuous due to the elevation gain.

Lulumahu Falls | This is a fun hike for the whole family with a slight elevation gain and takes about 20 minutes to the end (about 1.7 miles) where you will be greeted with a waterfall and pool. Hike is suitable for hikers of all ages but not stroller friendly. Little ones will need help climbing over large rocks and your feet WILL get wet and possibly muddy. This is a great spot for Holiday card photos (under the waterfall).

Mokoli'i island (Chinaman's Hat) | After a 15 minute paddle out to the small island. You can wade out at low tide or snorkel when the surf is low). It's a quick 10 minute climb to the top with sweeping views of the majestic Ko'olau mountain range. The climb up is dangerous and not suitable for hikers under 10 years old. You can fall off the side and be seriously injured or die.

Ma'ili Pillboxes | This is an excellent hike if you are looking for picturesque sunset views. It's only about 20 minutes to the top and you'll be able to see the sun setting into the Pacific Ocean. Bring flashlights! When the sun sets it gets dark fast.

Lanikai Pillboxes | If you're looking for a beautiful sunrise, this is the place to go. After 30 minutes to the 2nd pillbox you'll see the sun creeping up from the ocean.

Koko head | This is a unit PT favorite as it is 1050 steep and high stairs up to gorgeous views of Hanauma Bay, Honolulu and the South East side of the island.

Kole Kole Pass | Located on Schofield, this hike is family friendly up to the first lookout and even little ones can make it up with little assistance. The loop is fairly dangerous and suitable for advanced hikers about 10-12 years old and higher. It is only open certain days so check the USARHAW FaceBook page to check.

Makapu'u Lighthouse Trail | Family and pet friendly trail that's completely paved and stroller friendly. It is 2.5 mile round trip to the lookout with great views. Makapu'u tide pools is along the route but very dangerous depending on the time of year. You can be swept off the rocks, out of the tide pools and into the open ocean.

EMPLOYMENT & SCHOOL RESOURCES

Visit these links to more resources and information on employment opportunities and school rankings.

Army Community Service (ACS) 808-787-4227

<https://hawaii.armymwr.com/programs/acs-welcome>

Civil Service Hawaii State Government Jobs

<https://dhrd.hawaii.gov/job-seekers/civil-service-hawaii-state-government-jobs/>

Glass Door | https://www.glassdoor.com/Job/honolulu-jobs-SRCH_IL.0,8_IC1140656.htm

Hire Net Hawaii | <https://www.hirenethawaii.com/vosnet/Default.aspx>

Honolulu Department of Human Resources

<https://agency.governmentjobs.com/honolulu/default.cfm?action=jobs>

USA Jobs | www.usajobs.com

Honolulu County (Oahu) School Map:

<http://www.hawaiipublicschools.org/ParentsAndStudents/EnrollingInSchool/SchoolFinder/Pages/Oahu-Map.aspx>

Input an address in this search to see what school district it is located within.

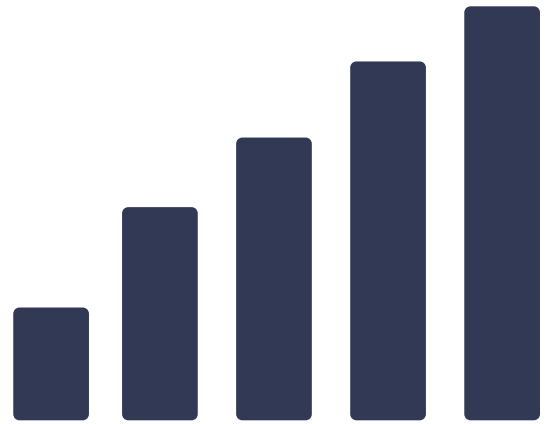
<https://hidoe.maps.arcgis.com/apps/webappviewer/index.html?id=69f6b96049794d5592bb355b9cf12ec4>

School Ratings <https://www.greatschools.org/hawaii/honolulu/>

BAH 2021

GRADE	WITH DEPENDENTS	WITHOUT DEPENDENTS
E01	\$2,823	\$2,118
E02	\$2,823	\$2,118
E03	\$2,823	\$2,118
E04	\$2,823	\$2,118
E05	\$2,991	\$2,412
E06	\$3,012	\$2,667
E07	\$3,189	\$2,829
E08	\$3,390	\$3,000
E09	\$3,588	\$3,006
W01	\$3,024	\$2,769
W02	\$3,273	\$2,997
W03	\$3,519	\$3,009
W04	\$3,618	\$3,048
W05	\$3,738	\$3,234
O01E	\$3,231	\$2,991
O02E	\$3,480	\$3,003
O03E	\$3,633	\$3,015
O01	\$3,000	\$2,652
O02	\$3,009	\$2,937
O03	\$3,507	\$3,012
O04	\$3,777	\$3,201
O05	\$3,966	\$3,315
O06	\$4,002	\$3,498
O07	\$4,032	\$3,561

BAH rates listed are for all branches of the military; Air Force, Army, Coast Guard, Marines, Navy, Space Force and Reserves forces, where applicable. Read more: <https://militarybenefits.info/bah-rates-state/hawaii/#ixzz6lfiAi2fl>



THE REAL ESTATE MARKET

It's no secret that the Hawaii Real Estate Market is unique. First off, Hawaii is one of the very few states that has at least one base from each branch of the military — Army, Navy, Marines, Air Force, and Coast Guard. This means there's a lot of movement throughout the islands, especially Oahu.

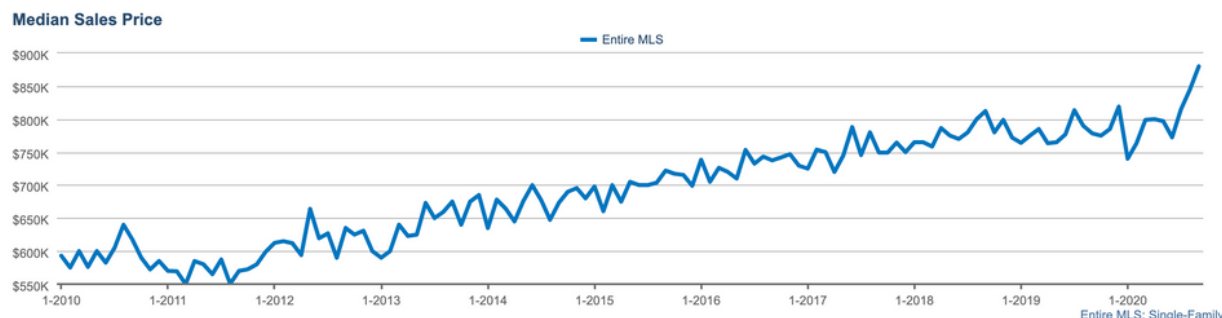
Hawaii is also one of the most beautiful travel destinations in the world. Tourism is BIG here in Hawaii and impacts our economy greatly. We constantly have folks traveling in and out of our islands and we've grown over the years to accommodate more and more people.

Oahu itself holds a population over 976,372, across an area of 596.7 square miles. That's a population density of 1,636 people per square mile.

As you can imagine LAND is becoming very scarce here, which has significantly driven the prices of property WAY UP over the years. Let's dive into some data and numbers to get the full scope!

SINGLE FAMILY HOMES MEDIAN SALES PRICE

DATA AND GRAPHS PROVIDED BY HONOLULU BOARD OF REALTORS COMPILED FROM HICENTRAL MLS.



As you can see the clear upward trend in the last 10 years of data. This shows a (low) median sales price of **\$592K in 2010**, and now in **2019, \$789K**. The saying of "*the best time to buy is 10 years ago*" is evident in this graph.

property values 35 years ago →

U.S. Great Recession →

Recovery →

Current values →

MEDIAN & AVERAGE SALES PRICES

	Single Family				Condo			
	Median	Percent	Average	Percent	Median	Percent	Average	Percent
Year	Sale Price	Change	Sale Price	Change	Sale Price	Change	Sale Price	Change
1985	\$ 158,600	N/A	\$ 205,400	N/A	\$ 89,800	N/A	\$ 105,900	N/A
1986	\$ 171,200	7.9%	\$ 211,100	2.8%	\$ 94,000	4.7%	\$ 108,100	2.1%
1987	\$ 190,200	11.1%	\$ 281,963	33.6%	\$ 104,500	11.2%	\$ 126,394	16.9%
1988	\$ 210,000	10.4%	\$ 312,300	10.8%	\$ 114,000	9.1%	\$ 140,377	11.1%
1989	\$ 270,000	28.6%	\$ 372,361	19.2%	\$ 135,500	18.9%	\$ 164,496	17.2%
1990	\$ 352,000	30.4%	\$ 498,511	33.9%	\$ 187,000	38.0%	\$ 225,901	37.3%
1991	\$ 340,000	-3.4%	\$ 432,338	-13.3%	\$ 192,000	2.7%	\$ 219,318	-2.9%
1992	\$ 349,000	2.6%	\$ 411,868	-4.7%	\$ 193,000	0.5%	\$ 211,649	-3.5%
1993	\$ 358,500	2.7%	\$ 436,898	6.1%	\$ 193,000	0.0%	\$ 210,573	-0.5%
1994	\$ 360,000	0.4%	\$ 423,371	-3.1%	\$ 190,000	-1.6%	\$ 210,762	0.1%
1995	\$ 349,000	-3.1%	\$ 429,613	1.5%	\$ 182,000	-4.2%	\$ 206,134	-2.2%
1996	\$ 335,000	-4.0%	\$ 409,441	-4.7%	\$ 175,000	-3.8%	\$ 202,494	-1.8%
1997	\$ 307,000	-8.4%	\$ 380,507	-7.1%	\$ 150,000	-14.3%	\$ 178,090	-12.1%
1998	\$ 297,000	-3.3%	\$ 370,021	-2.8%	\$ 135,000	-10.0%	\$ 160,978	-9.6%
1999	\$ 290,000	-2.4%	\$ 377,497	2.0%	\$ 125,000	-7.4%	\$ 157,418	-2.2%
2000	\$ 295,000	1.7%	\$ 406,331	7.6%	\$ 125,000	0.0%	\$ 165,674	5.2%
2001	\$ 299,900	1.7%	\$ 375,857	-7.5%	\$ 133,000	6.4%	\$ 168,013	1.4%
2002	\$ 335,000	11.7%	\$ 418,231	11.3%	\$ 152,000	14.3%	\$ 181,933	8.3%
2003	\$ 380,000	13.4%	\$ 479,377	14.6%	\$ 175,000	15.1%	\$ 205,165	12.8%
2004	\$ 460,000	21.1%	\$ 591,354	23.4%	\$ 208,500	19.1%	\$ 251,328	22.5%
2005	\$ 590,000	28.3%	\$ 744,174	25.8%	\$ 269,000	29.0%	\$ 320,003	27.3%
2006	\$ 630,000	6.8%	\$ 778,393	4.6%	\$ 310,000	15.2%	\$ 363,639	13.6%
2007	\$ 643,500	2.1%	\$ 794,183	2.0%	\$ 325,000	4.8%	\$ 381,263	4.8%
2008	\$ 624,000	-3.0%	\$ 792,520	-0.2%	\$ 325,000	0.0%	\$ 383,418	0.6%
2009	\$ 575,000	-7.9%	\$ 684,341	-13.7%	\$ 302,000	-7.1%	\$ 346,103	-9.7%
2010	\$ 592,750	3.1%	\$ 712,251	4.1%	\$ 305,000	1.0%	\$ 359,151	3.8%
2011	\$ 575,000	-3.0%	\$ 707,402	-0.7%	\$ 300,000	-1.6%	\$ 357,881	-0.4%
2012	\$ 620,000	7.8%	\$ 754,142	6.6%	\$ 317,500	5.8%	\$ 374,343	4.6%
2013	\$ 650,000	4.8%	\$ 804,933	6.7%	\$ 332,000	4.6%	\$ 393,396	5.1%
2014	\$ 675,000	3.8%	\$ 856,826	6.4%	\$ 350,000	5.4%	\$ 418,186	6.3%
2015	\$ 700,000	3.7%	\$ 875,373	2.2%	\$ 360,000	2.9%	\$ 415,533	-0.6%
2016	\$ 735,000	5.0%	\$ 891,332	1.8%	\$ 390,000	8.3%	\$ 447,512	7.7%
2017	\$ 755,000	2.7%	\$ 916,506	2.8%	\$ 405,000	3.8%	\$ 469,381	4.9%
2018	\$ 790,000	4.6%	\$ 991,420	8.2%	\$ 420,000	3.7%	\$ 497,974	6.1%
2019	\$ 789,000	-0.1%	\$ 953,772	-3.8%	\$ 425,000	1.2%	\$ 519,375	4.3%

1985-2019 CURRENT COMPARATIVE STATISTICS

Let's take a look back to 1985 and analyze. We saw steady growth in home values from 1985-2007. At that time, low interest rates, minimal lending standard, and extremely low down payment requirements—allowed people who typically wouldn't have been able to purchase a home, become homeowners. This drove home prices up, but many speculative investors stopped buying because the risk was getting too high, leading other buyers to get out of the market. When the economy dropped, a lot of subprime borrowers were unable to pay their monthly mortgages. This, in turn, caused prices to drop. Mortgage-backed securities were sold off in massive quantities, while mortgage defaults and foreclosures rose. Luckily Hawaii wasn't as drastically affected as parts of the U.S. we then went into a recovery period where home values rose back up and began trending upward again in 2012. Current SF median home sales prices reflect \$800K and up. Overall, this graph depicts the importance of long-term ownership for a less-risky investment.



LIVE ON POST

ON BASE COMMUNITIES

Hickam Communities

<https://www.hickamcommunities.com>

Marine Housing

<http://www.ohanamarinecorpscommunities.com>

Navy Housing

<http://www.ohananavycommunities.com>

Schofield, Wheeler, Fort Shafter & Tripler AMC

<https://www.islandpalmcommunities.com>

Need to Break a Lease?

SCRA which allows you to break current leases with orders among other protections,
more info at: <https://www.justice.gov/servicemembers/servicemembers-civil-relief-actsra>

GLOSSARY

BAH | Basic Allowance for Housing

COLA | Cost of Living Allowance

DLA | Dislocation Allowance

EFMP | Exceptional Family Member Program

ESA | Emotional Support Animal

GTCC | Government Travel Charge Card

HHG | Household Goods

PCS | Permanent Change of Station

PER DIEM | Daily Money for Food

POA | Power of Attorney

POV | Privately Owned Vehicle

SM | Service Members

SNAP | Supplemental Nutrition Assistance Program

TLA | Temporary Lodging Allowance

WIC | Women Infants and Children (food assistance)