



THE HAWAII MOVE



A NO-FLUFF GUIDE
TO AND FROM
THE ISLANDS



The Hawaii Move

A No-Fluff Guide To and From the Islands

Written by HawaiiMoveGuide.com

© Copyright 2026. All Rights Reserved.

© Copyright 2026 HawaiiMoveGuide.com

No part of this guide may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the author, except for brief quotations used in reviews or non-commercial uses permitted by copyright law.

This guide is based on the personal experiences and independent research of the author. It is intended for informational purposes only.

Terms of Use

This guide is licensed for personal use only. By purchasing this guide, you agree to the following:

- This guide is for your own personal use and may not be resold, redistributed, shared, or repurposed for commercial use without written permission.
- You may not copy, reproduce, or republish any part of this guide, in whole or in part, on any website, publication, or platform.
- Sharing your purchased copy with others outside your immediate household is not permitted.

Disclaimer

This guide is provided for general informational and educational purposes only and reflects the personal experiences and opinions of the author. It is not intended as legal, financial, tax, immigration, veterinary, or professional advice of any kind. Laws, regulations, costs, and requirements referenced in this guide (including but not limited to shipping costs, tenant rights, tax withholding rules, and pet quarantine requirements) are subject to change and may vary based on your individual circumstances.

Before making any decisions related to your move, we strongly recommend consulting with a qualified attorney, accountant, tax professional, or other relevant licensed professional. The author and HawaiiMoveGuide.com are not liable for any actions taken based on the information provided in this guide.

Affiliate Disclosure

This guide may contain affiliate links to products or services we recommend based on our own personal experience. If you click a link and make a purchase, we may earn a small commission at no additional cost to you. We only recommend companies and services we've personally used or genuinely believe would be helpful for your move. Commissions never influence our recommendations.

Introduction: Our Story

Hello and thanks for downloading our ebook, “The Hawaii Move”. This ebook was written from the perspective of a couple who have made this move in both directions. My goal is to cover the things we experienced and things that we almost overlooked when moving to and from Hawaii.

To give you some backstory, we decided to move from San Diego to Oahu. We moved because we were actually struggling financially in San Diego and it was a dream of ours to live on Oahu.

You may be thinking, why would we move from one expensive place to another. We were not looking at the move in those terms. We looked at it as taking a leap, which is exactly what we did.

At the time, the rent for our apartment in Honolulu was cheaper than most apartments in San Diego. My wife’s career field is also highly in demand on the island. Our quality of life did improve in some ways by moving to Hawaii. We ended up living on Oahu for 4 years. By year 3 we had already begun having conversations about leaving.

The main reasons we decided to leave Hawaii included:

- The cost of flying back and forth to visit family
- Missing major family events because of the cost of flying
- Grocery prices / gas prices
- High rent for very little (we pay less now to rent a 2-bed/2-bath house versus a 1-bedroom apartment on Oahu)
- Noise pollution (no regulation for modified mufflers on mopeds, motorcycles, and cars)
- Our apartment - we had no windows only jalousie blinds so we heard all of the noise pollution mentioned above. That and we lived across the street from a fire station.

Sharing our experience isn't to deter anyone from moving to Hawaii. However, it is good to know some things so that you may be better prepared for your move.

If you're moving from Hawaii, you'll be glad to know that it is a lot easier than moving there. It will still take a bit of planning, but it is much simpler, especially if you are moving with pets.

Let's get started.

Part 1: Moving TO Hawaii

Chapter 1: Is This the Right Move? (Quick Reality Check)

Before you buy any luggage or book any flights, it's a good idea to run through the numbers. Moving to Hawaii can be exciting and the island itself is beautiful. However, it is the most expensive state to live in, and knowing what to expect upfront beats finding out the hard way.

What	Hawaii	National Average
Cost of living index	185	100
Gallon of milk	\$8.00	~\$4.00
Electricity (per kWh)	39.89 cents	~17-18 cents
Gas (per gallon)	\$4.98	~\$3.30
Median 1BR Rent (Honolulu)	\$2,262/mo	~\$1,400/mo
Median Home Price (Oahu)	\$1,285,000	~\$420,000

(written in 2026)

The bottom line is: you need to earn \$150,000/year in Hawaii to have the buying power of \$75,000/year on the mainland.

Five Things to Know Before You Move

1. The job market is small.

The average salary in Hawaii is around \$50,000/year. Many residents have to work two jobs or live with roommates to help make ends meet.

2. Housing is genuinely out of reach for most.

The cost of a median single-family home on Oahu: \$1.28 million. Home buying is simply out of reach for most residents. Buying a condo may seem more affordable, but you must take into account maintenance fees and HOA fees which can be \$1,000+ a month on top of your mortgage.

Renting isn't much relief either. A one-bedroom apartment is about \$2,200 a month and that's not guaranteeing a nice building. Most apartment complexes are old and have electrical/plumbing issues (like the one we lived in). Newer buildings in nicer areas will have higher rent, most starting at \$3,000 and up.

3. You're 2,500 miles from everyone.

This was one of the major reasons we moved. You can't take a day trip home. Round-trip flights to the mainland can start around \$500 (if you find a deal) and flights are 5+ hours each way.

4. Starting a business here is hard.

If you're entrepreneurial, you may find it difficult to start a business in Hawaii. Hawaii ranks toward the bottom nationally in terms of business friendliness. There is heavy regulation, high costs, and a small market.

5. Public schools rank low.

If you have kids, you'll likely want to consider the public school system. The [public school](#) system ranks low in Hawaii. Many parents opt for private school and tuition averages around \$20,000/year per student.

Quick Self-Check

Before moving forward with deciding to move to Hawaii, ask yourself the following:

- ☐ Have I priced out the actual cost of living in Hawaii (rent, groceries, gas, utilities)?
- ☐ Does my income realistically support Hawaii prices?
- ☐ Have I researched job opportunities in my career field?
- ☐ Am I both financially and emotionally prepared for the distance from my family?
- ☐ Have I talked to people who have made the move to Hawaii

Chapter 2: Pre-Move Checklist

Moving to Hawaii requires more lead time than a mainland move. Here's a timeline checklist to help plan:

4-5 Months Out

- ☐ Moving with a pet? Start your pet's quarantine paperwork (microchip first, then vaccinations. See Chapter 3)
- ☐ Research the job market in your field or confirm remote work is stable
- ☐ Start saving up and budgeting for the real cost of living (see Chapter 5)
- ☐ Research neighborhoods/islands that fit your lifestyle and budget

2 Months Out

- ☐ Get quotes for shipping your car (Matson vs. Pasha. See Chapter 4)
- ☐ Get quotes for shipping household goods (FCL vs. LCL. See Chapter 4)
- ☐ Decide what to ship vs. sell/donate. Every cubic foot costs money
- ☐ Book housing (rental or confirm closing date if buying)
- ☐ Start any DMV/license transfer research for your destination island

1 Month Out

- ☐ Finalize car and household shipping bookings
- ☐ Schedule your pet's final pre-travel vet visit and paperwork
- ☐ Set up mail forwarding
- ☐ Cancel or transfer utilities, subscriptions, and memberships
- ☐ Book your own flight(s)

Moving Week

- ☐ Confirm shipping pickup/drop-off times
- ☐ Pack essentials separately from shipped items (you may not see your shipment for days to weeks)
- ☐ Do a final walkthrough of your old place
- ☐ Charge devices, print/download key documents (lease, shipping confirmations, pet paperwork)

Quick Tip: Build in buffer time, be flexible, and ready to pivot. Things can change: shipping delays, paperwork holdups, and flight changes are common.

Chapter 3: Pets — Quarantine Rules, Simplified

Moving with our pet to Hawaii was one of the most stressful parts of our move. Hawaii is rabies-free and the rules for bringing a pet here are strict. It only takes missing one step and your pet could end up in quarantine instead of coming home with you when you land.

Hawaii's Three Programs

Program	What It Means	Cost
Direct Airport Release	Pet goes home with you same-day, no quarantine	\$185/pet (HNL) or \$165/pet (neighbor islands)
5-Day-or-Less	Short stay at the state quarantine station	\$244/pet, one-time flat fee
120-Day Quarantine	Full standard quarantine (fallback)	\$1,080/pet, one-time flat fee

See the [Animal Quarantine Page](#) for the most recent updates.

How to Qualify for Direct Airport Release (No Quarantine)

Start 4-5 months before travel. The steps must happen in this order:

1. **Microchip first** - must be ISO-compliant and implanted before any vaccinations count
2. **Two rabies vaccinations**, at least 30 days apart, both after the microchip is in
3. **OIE-FAVN blood test**, drawn after the second vaccination, sent to a Hawaii-approved lab. Must result at 0.5 IU/mL or higher
4. **30-day wait** after the qualifying blood test before you can travel

If you miss a step or a deadline, your pet may get routed to the 5-Day-or-Less program, or worse, full 120-day quarantine.

Quick Checklist

- ☐ Microchip implanted (before any vaccines)
- ☐ First rabies vaccination
- ☐ Second rabies vaccination (30+ days after the first)
- ☐ OIE-FAVN blood test drawn and result confirmed at 0.5 IU/mL+
- ☐ 30-day waiting period completed
- ☐ All documents copied/printed for travel day (microchip number, vaccine records, blood test result)

Moving OFF Hawaii With a Pet

The good news is this direction is much simpler. There's no Hawaii-side quarantine for pets leaving the islands. What you actually need:

- ☐ A standard USDA-endorsed health certificate (usually required within 10 days of travel)
- ☐ Check your destination state's entry requirements (most mainland states have minimal requirements)
- ☐ Confirm your airline's pet policy (carrier size, in-cabin vs. cargo, fees)

Quick tip: Airline pet policies are separate from Hawaii's quarantine rules and apply in both directions. Always double-check directly with your airline, since policies and fees vary and change.

Chapter 4: Shipping Your Car and Belongings

There are only two carriers that actually ship vehicles between Hawaii and the mainland. They include **Matson** and **Pasha Hawaii**. Everything else you see advertised is a broker coordinating with one of these two.

Matson vs. Pasha, Quick Comparison

	Matson	Pasha Hawaii
Departure Ports	Oakland, Long Beach, Tacoma	San Diego, Oakland
Known For	Frequent sailings, strong online tracking	Slightly lower pricing on some routes
Shipping Options	RoRo and container	RoRo and enclosed container

Standard car shipping cost: \$1,200-\$2,500, depending on vehicle size and route. Get quotes from both before booking. You can get pricing on both the Matson and Pasha Hawaii websites. Pricing shifts with fuel costs and demand.

RoRo vs. Container

- **RoRo (Roll-On/Roll-Off):** a cheaper option, but cars are exposed to salt air and weather
- **Container:** costs more, but better protection. It may be worth it for a newer or higher-value vehicle

Household Goods: FCL vs. LCL

	Best For	How It's Priced
FCL (Full Container Load)	Larger households (2BR+)	Flat rate for the whole container
LCL (Less-than-Container-Load)	Smaller loads	Pay only for the space you use

Cost ranges by household size:

Household Size	Cost Range
Studio/1BR	\$2,500-\$8,000
2-3BR	\$7,000-\$14,000
4+BR	\$12,000-\$22,000+

The #1 Way to Save Money: Declutter First

Pricing is based on weight or space so every cubic foot you don't ship is money saved. Movers recommend cutting belongings by **30-50%** before you pack.

Quick math: if an item costs more to ship than to replace, sell it and rebuy on arrival instead.

Note: Depending on what port you ship your car to on the mainland, if you cannot pick up your car and drive to your new location, you may need to hire an auto transport company.

We had our vehicle ship to Long Beach and needed to get our car from there to Texas. After doing some research, we ended up choosing Montway to deliver our car to our door.

Checklist

- ☐ Get quotes from both Matson and Pasha (car) and at least 2 forwarders (household goods)
- ☐ Decide RoRo vs. container for your vehicle
- ☐ Decide FCL vs. LCL for your household goods
- ☐ Declutter: Sell or donate anything not worth shipping
- ☐ Book 4-6 weeks ahead, especially if moving May-August (peak season)
- ☐ Confirm whether your quote is port-to-port or door-to-door. The price gap between the two is significant

Quick tip: A scam red flag for car shipping: If you come across a quote significantly below \$1,500 for a West Coast route, it's a red flag. Legitimate carriers can always name their vessel and departure port.

Chapter 5: Housing and Cost of Living, Fast Facts

Cost of Living Snapshot

What	Hawaii	National Average
Cost of Living Index	185	100
Gallon of Milk	\$8.00	~\$4.00
Electricity (per kWh)	39.89¢	~17-18¢
Gas (per gallon)	\$4.98	~\$3.30
Groceries	+30% vs. mainland	—

Housing

What	Cost
Median 1BR Rent (Honolulu)	\$2,262/mo
Median Home Price (Oahu)	\$1,285,000
HOA Fees (condos)	Often \$1,000+/mo

The Real Purchasing Power Math

To live in Hawaii the way \$75,000/year lives on the mainland, you need roughly **\$150,000/year**.

Quick Checklist Before You Commit to a Budget

- ☐ Price out actual monthly grocery costs, not just rent
- ☐ Factor in electricity. It runs roughly 2-3x the mainland average
- ☐ If renting a condo, ask about HOA fees upfront
- ☐ Build a buffer of at least 1-2 months' expenses for the adjustment period
- ☐ Revisit Chapter 1's self-check if any of these numbers change your answer

Quick tip: Remote work is one of the most common ways people make the Hawaii cost gap work. Local wages alone don't often cover it (average salary in Hawaii runs around \$50,000/year).

Part 2: Moving FROM Hawaii

Chapter 6: Signs It's Time to Go

When we decided to move to Hawaii, our goal was to live and retire there. Yet, after about 3 years, we began questioning if living there was the best option for us. Leaving Hawaii is rarely one big moment. It's usually a handful of these signs stacking up over time.

The 10 Signs

The cost of living is outpacing your income - groceries, gas, rent adding up faster than your paycheck. This was a real issue for us and one of the main reasons we decided to relocate.

Your career has hit a ceiling - limited industries, fewer senior roles, lower pay for comparable mainland work.

You're missing major family milestones - the cost and time of flying back makes "just visiting" harder than expected. We missed major family events because of the cost of flying back and forth.

"Island fever" has become constant, not occasional - restlessness that doesn't pass. This affected me personally. I began to feel isolated.

Housing feels permanently out of reach - HOA fees, high rent, and home prices that don't fit your budget. Another factor that influenced our decision to relocate. It made more sense for us to move versus finding housing on the island.

Your health needs resources Hawaii doesn't have - specialist wait times or unavailable care.

You're trading necessities for the "view" - cutting corners on essentials just to stay.

Your support system has thinned out - friends who've left, or difficulty building lasting community.

You feel guilty for wanting to leave - and that guilt is wearing on you.

You've started researching moving companies "just to look" - curiosity that signals a deeper decision already forming.

Signs It's *Not* Time to Leave (Yet)

Signs It's Time	Signs It's Not
Cost of living has outpaced your income for over a year	One unusually expensive month or season
Constant, low-grade island fever	Missing a specific holiday or event back home
Career has genuinely plateaued	One rough year at work, growth still possible
Housing feels permanently out of reach	Saving toward a home, just not there yet
Guilt about wanting to leave is wearing on you	Second-guessing a single hard week

Quick Self-Check

- ☐ Has this feeling lasted more than a year?
- ☐ Would more money actually fix this, or is it structural?
- ☐ Am I nodding along to 3+ of the signs above, not just one?

If most of your answers point toward "yes, this is real", then the next chapters will walk you through what to do to relocate from Hawaii.

Chapter 7: Selling or Breaking a Lease

Whether you rent or own in Hawaii, there's a real process (and cost) to follow before you can leave.

Breaking a Lease

This is not something that I recommend. We were month-to-month on our lease which made it far easier to move off-island. I understand that in some situations, breaking a lease may be the only option. However, if you can avoid that, it will save you a lot of hassle and money.

Default rule: if you break a lease without a legal exception, you're liable for rent until a new tenant is found or the lease term ends.

Legal exceptions (penalty-free):

Exception	Notice Required
Active military PCS/deployment orders	30 days (leases 1yr+) or 15 days (month-to-month)
Domestic violence documentation	14 days
Uninhabitable conditions, unresolved	7 days after written notice (immediate if dangerous)

If you don't qualify for an exception:

- ☐ Give proper written notice
- ☐ Offer to help the landlord re-rent quickly
- ☐ Try to negotiate a flat lease-break fee in writing instead of open-ended rent liability

Selling a Home

What	Number
Days on market (statewide avg)	70-100+ days
Time to close after offer	30-45 days
Average realtor commission	~5.5%
Total closing costs	5-10% of sale price

FSBO is legal in Hawaii, but seller disclosures (HRS § 508D) and HARPTA rules still apply regardless.

The Tax Surprise: HARPTA

Even though we didn't have a home to sell, I was also surprised to learn about the HARPTA tax. If you're not a Hawaii resident when your sale closes, the buyer must withhold **7.25% of your gross sale price**, not your profit.

- Example: \$750,000 sale → \$54,375 withheld at closing
- This is a prepayment, not a final bill. File Hawaii Form N-15 or N-288C after closing to recover any overpayment
- **Timing tip:** if you're still a Hawaii resident on the closing date, HARPTA withholding doesn't apply. It is worth discussing timing with your escrow company

Renting It Out Instead

An alternative to selling is becoming an out-of-state landlord. The tradeoffs:

- Property management typically runs 8-12% of rent
- HARPTA still applies whenever you eventually sell as a nonresident
- Managing a property from a distance has real logistical costs too

Checklist

- ☐ Determine if you qualify for a lease-break exception
- ☐ If selling, get your home listed with enough lead time for 70-100+ days on market
- ☐ Talk to your escrow company about HARPTA timing before closing
- ☐ Decide: sell, rent out, or break lease, and get the decision in writing either way

This isn't legal or tax advice: talk to a Hawaii landlord-tenant attorney or CPA for your specific situation.

Chapter 8: Shipping Your Car and Belongings Off-Island

Matson vs. Pasha, Shipping Off Hawaii

	Matson	Pasha Hawaii
Departure Ports (Hawaii)	Honolulu, Kahului, Hilo, Kawaihae, Nawiliwili	Same island ports
Arrival Ports (Mainland)	Oakland, Long Beach, Tacoma	San Diego, Oakland
Known For	Frequent sailings, strong tracking	Slightly lower pricing on some routes

Standard car shipping cost off Hawaii: \$1,020 and up with Matson. It is often cheaper than the mainland-to-Hawaii direction. Real-world totals with fees typically land at \$1,200-\$2,500.

Watch for: Hawaii's invasive species fee on outbound shipments, plus a military discount (~\$100) if it applies to you.

Household Goods Off-Island

Household Size	Cost Range
Studio/1BR	\$2,500-\$8,000
2-3BR	\$7,000-\$14,000
4+BR	\$12,000-\$22,000+

Hidden Costs to Watch For

- Door-to-door vs. port-to-port gap: \$1,500-\$4,000
- Inland transport if you're not near a West Coast port
- Neighbor-island surcharges (~\$200) if shipping off an island other than Oahu
- Peak season surcharges (15-25% higher, June-August)

Ship vs. Sell: Quick Math

Divide what an item costs to ship by what it costs to replace. Anything above 1.0 equals sell it and rebuy on the mainland instead.

Checklist

- ☐ Get quotes from both Matson and Pasha
- ☐ Decide what's actually worth shipping vs. selling/donating first
- ☐ Choose port-to-port (cheaper) vs. door-to-door (easier) based on your situation
- ☐ Book 4-6 weeks ahead, avoid June-August if your timeline allows
- ☐ Confirm neighbor-island surcharges if you're not shipping from Oahu

Chapter 9: Choosing Where to Land

You may be surprised to learn that most people who relocate from Hawaii do not do so randomly. There are actual patterns in where former residents go.

Where Most People Go

Rank	State	Why
1	California	Familiarity, shorter flights back to Hawaii
2	Texas	No state income tax, lower cost of living
3	Washington	West Coast proximity, outdoor lifestyle
4	Nevada	No state income tax, established Hawaii transplant community
5	Florida	No state income tax, lower cost of living

Worth knowing: Las Vegas/Clark County, NV has long been nicknamed Hawaii's "ninth island". This area has one of the largest Native Hawaiian and Pacific Islander populations outside Hawaii itself.

The Four Factors That Matter Most

The first three factors applied to us when we were considering where to relocate. Cost of living was definitely at the top of our list. After living with four years of Hawaii grocery, gas, and rent costs, we wanted to move somewhere with a lower cost of living.

1. **Cost of living** - the single biggest driver; no-income-tax states are seeing the highest inbound migration

2. **Proximity to family** - flight time/cost back to Hawaii or to family elsewhere
3. **Job market** - research your specific field, not just "the city has jobs"
4. **Climate and lifestyle fit** - some transplants seek coastal/mountain areas reminiscent of Hawaii; others intentionally choose something completely different

Quick Self-Check Before You Decide

- ☐ How many hours and how much does it cost to fly back to Hawaii or to family from this city?
- ☐ Does my career field have real opportunities here, or would I need to pivot?
- ☐ What's the actual cost-of-living gap compared to what I'm paying in Hawaii now?
- ☐ Am I choosing this city for myself and not just because it's where "everyone" from Hawaii goes?

Our Decision

We ended up landing in Texas. This decision came down to cost of living and proximity to family. We have family living in Texas and San Diego. We wouldn't have minded moving back to San Diego but the cost of rent is simply too much.

Texas is only a 2.5 hour flight to San Diego. It is far easier for us to fly there and for family to visit us. We also like that Texas is in the middle of the country and it is only a 2.5 hour flight to other places we'd like to visit like New York City and Orlando, FL.

Chapter 10: The Emotional Side

Leaving Hawaii is more than logistics. It's a real loss for many who relocate, even when the move is the right decision.

Why It Feels Like Grief

There is a term that psychologists use called ambiguous loss. It is grief without a clear ritual or closure. When leaving a place that you love, there is no closure. That's why it can feel harder to process than expected.

Important: Feeling grief for moving away doesn't mean something is wrong with you. Excitement about what's ahead and grief about what's ending can exist at the same time. One doesn't cancel out the other.

What People Find Hardest to Say Goodbye To

- Friendships and community
- Favorite physical places (a beach, a trail, a regular spot)
- Daily routines and rhythms
- Sense of identity as an "island person"
- Proximity to the ocean itself

How to Prepare Before You Go

- ☐ Name the loss out loud to your partner, a friend, or in writing
- ☐ Create a small goodbye ritual such as a final beach visit, a gathering with friends, a favorite last meal
- ☐ Give yourself permission to feel both excited and sad
- ☐ Skip the timeline. There's no fixed schedule for processing this
- ☐ Talk to someone if it feels heavy such as a therapist familiar with relocation or loss can help

What Helped Us

Leaving Hawaii was bittersweet. We left behind good friends and places that we'll always miss. Before we left, we made sure to have goodbye dinners with our friends.

We also visited some of our favorite places one last time. Ala Moana Beach was one of our favorite spots to walk. Keeping in close contact with our friends helps a lot as well.

Final Thoughts

Thank you for reading this guide. I hope that the information here helps you on your move to or from Hawaii. There will be so much about Hawaii that we will miss.

Moving there, living there, and relocating from there has been an adventure. We learned a lot about ourselves, made good friends, and discovered what we truly wanted.

Whatever direction you're headed, remember: the logistics are solvable. Every checklist in this guide exists because we figured it out ourselves, the hard way so you don't have to.

Keep up with the blog

We are constantly posting new content on the blog. Be sure to check back often or sign up to our mailing list:

<https://www.hawaiimoveguide.com>

Appendix: The One-Page Moving Checklist

Moving To Hawaii

- ☐ Run the cost-of-living reality check (Ch. 1)
- ☐ Start pet quarantine paperwork, if applicable at least 4-5 months out (Ch. 3)
- ☐ Get car and household shipping quotes at least 2 months out (Ch. 4)
- ☐ Book housing
- ☐ Set up mail forwarding, cancel/transfer utilities at least 1 month out
- ☐ Confirm shipping pickup times, pack essentials separately for moving week

Moving From Hawaii

- ☐ Run the "signs it's time" self-check (Ch. 6)
- ☐ Decide: sell, rent out, or break lease (Ch. 7)
- ☐ If selling, talk to your escrow company about HARPTA timing (Ch. 7)
- ☐ Get car and household shipping quotes off-island (Ch. 8)
- ☐ Decide where you're headed using the four factors (Ch. 9)
- ☐ Give yourself space for the emotional side (Ch. 10)