

The Real Cost of Owning a Car in Hawaii in 2026

It's more than just gas — and gas is already painful. Hawaii hit **\$5.50–\$5.65/gallon statewide** in spring 2026, second only to California. But gas is the easy part to budget for. The stuff that actually wrecks people's budgets is registration, insurance minimums that just doubled, and a number most people don't think about until the truck shows up at their door: **shipping**.



What's Your Next Step?

Get the Full Guide

Everything you need to know about owning a car in hawaii — in one place.

[Link to Youtube Description]

Book a Meeting with the Experts

Talk directly with someone who knows Hawaii real estate and can help you plan your move.

[Link in Youtube Description]

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Getting the Car Here: Buy Local vs. Ship It

Shipping Costs (West Coast → Honolulu)

RoRo

~\$1,200–\$1,800 — cheapest, most common method

Container

~\$2,000–\$2,600 — more protection, pricier

Neighbor Islands

Matson 2026 rate: **\$2,600** to Hilo, Kahului, Nawiliwili — added inter-island leg

Off-peak (Oct–May) saves **15–25%** vs. summer/PCS season. Transit time: **10–21 days** door-to-door. Shipping back to the mainland runs roughly \$1,000–\$2,000.

Buy Local?

Hawaii vehicles typically run **15–20% more** than mainland prices due to dealer shipping costs and limited supply.

Taxes to Know

- **General Excise Tax (GET):** 4.712% passed on by dealers — on a \$50,000 vehicle, that's \$2,000–\$2,250 at point of sale
- **Motor Vehicle Use Tax:** 4.5% (4.0% on Maui) on out-of-state vehicles — credit given if sales tax was already paid in your previous state

📋 Military/PCS: Matson offers a **\$100 active-duty discount**. Book early — summer fills fast. Car must be empty of personal belongings before shipping.

The Recurring Costs Nobody Budgets For



Gas

Statewide avg spring 2026: **\$5.40–\$5.65/gallon** regular (Kauai highest at ~\$5.87). Hawaii imports 100% of its petroleum — structurally baked in. Costco locations with gas pumps: Downtown Honolulu, Kapolei, and Waipio — runs **20–30¢/gallon below** branded stations.

Note: Hawaii Kai Costco does NOT have gas pumps. Sam's Club in Pearl City also offers discounted gas to members.



Insurance

Hawaii is a **no-fault state**. Minimums **doubled Jan 1, 2026**: now \$40K/\$80K bodily injury, \$20K property damage, \$10K PIP. Full coverage averages **\$1,000–\$1,700/year**.

Credit score **cannot** be used to set rates — a genuine consumer win. A single DUI can spike premiums **270%+**.



Registration & Weight Tax

Base fees: ~**\$66.50** statewide. The real variable is the weight tax — rates vary wildly by island:

- Big Island: 1.25¢/lb → ~**\$166/yr** for 3,300 lb car
- Kauai: 2.0¢/lb → ~**\$190/yr**
- Maui: 3.5¢/lb → ~**\$240/yr**
- Honolulu: 7.0¢/lb → ~**\$355/yr** (nearly 6× Big Island)

HB2022 (2026) aims to cap Honolulu's rate — stay tuned. EVs: flat **\$50/year** road-usage fee through 2028. Annual safety inspection: **\$15–\$25**.

Where to Find Discounted Gas on Oahu

Gas is expensive on Oahu, but a few membership-based stations offer meaningful savings.

Costco — Downtown Honolulu

Gas pumps available. Members save **20–30¢/gallon** vs. branded stations.

Costco — Kapolei

Gas pumps available. One of the most convenient options for **West Oahu** residents.

Costco — Waipio

Gas pumps available. Good option for **Central Oahu**.

Costco — Hawaii Kai

No gas pumps at this location. Don't make the trip expecting to fill up.

Sam's Club — Pearl City

Gas pumps available to Sam's Club members. Another solid option for discounted fuel in **Central Oahu**.

  **Tip:** Membership pays for itself quickly if you're filling up regularly at Hawaii prices.

The Costs That Blindside People 6–12 Months In



Parking (Urban Oahu)

Downtown Honolulu monthly parking: **\$120–\$300+/month**. Street meters \$1–\$3/hr, enforced 6am–10pm. Nearly a non-issue on neighbor islands.



Parts & Repair Markup

Nearly all parts are shipped in — expect **15–25% higher** repair and parts costs than mainland pricing.



Salt Air & Climate Wear

Coastal salt air accelerates corrosion on brakes, undercarriage, AC systems, and rubber seals — more frequent wear-related repairs than mainland owners typically budget for.



Weight = Annual Penalty

Weight tax is charged **every year**. A heavy SUV/truck means a bigger annual bill on top of worse gas mileage at \$5.50/gallon. Moving islands? You re-register and may face a very different weight tax bracket.



Late Registration: Zero Grace

Hawaii has **no grace period** — flat **\$16 late fee** plus a **20% penalty** on back weight taxes owed. Don't let registration lapse.



Mahalo for Watching!

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