PCS TO HAWAII

MILITARY HOUSING KIT

On-base vs off-base checklist

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PCS TO HAWAII HOUSING KIT
ON-BASE VS OFF-BASE DECISION CHECKLIST

On base or off base is the first real decision of a Hawaii PCS, and it carries more weight here than at most duty stations. Every family housing unit in Hawaii is privatized, the off-base rental market is one of the most competitive in the country, and the allowance that pays for either option is among the highest in the military. On base buys predictability: no deposit, no landlord, bundled maintenance, and a rent that matches your allowance exactly. Off base pays you the difference between your allowance and your rent, and gives you a choice of neighborhood, school, and commute. Which one wins depends on your rank, family size, installation, tour length, and how much air conditioning you run.

What is not optional is the timing. Your place on the waitlist depends on a date you have to claim within 30 days, and your lodging allowance can depend on a housing check-in due in your first days. Most families learn about both after the window has closed, and neither can be recovered. So work through the twenty items in order. The first seven are time-sensitive and apply to everyone. The two middle sections are alternatives worth reading both of. Bring the question list near the end to your housing appointment.

THE 20 THINGS TO CHECK

AS SOON AS YOUR ORDERS DROP

- [ ] **1. APPLY FOR BASE HOUSING WITHIN 30 DAYS OF ARRIVING.**
  Your waitlist position is set by your control date, the day you detached from your last duty station, but only if you apply within 30 days of arrival. Miss that window and you lose the backdating, which can cost you months of seniority on the list.
- [ ] **2. SEND THE ADVANCE APPLICATION, AND DO NOT ASSUME IT HOLDS A SPOT.**
  An advance application shortens your housing appointment once you arrive. It does not put you on the waitlist. Plenty of families find this out on day one.
- [ ] **3. GET ON EVERY WAITLIST ON THE ISLAND, NOT JUST THE ONE NEAREST YOUR UNIT.**
  You can sign up for all lists at once, although priority differs on each. Housing is offered within roughly a one-hour commute, so limiting yourself to one neighborhood usually means waiting longer.
- [ ] **4. DECLARE EFMP ENROLLMENT WHEN YOU APPLY, NOT LATER.**
  Exceptional Family Member Program needs, including home modifications and priority assignment, are evaluated at application. The Army routes supporting medical documents to a board at Tripler for review.

YOUR FIRST WEEK ON ISLAND

☐ 5. CHECK IN WITH HOUSING WITHIN YOUR FIRST FIVE DAYS.

Army families must check in with the Housing Services Office within five calendar days of signing in. Marines at MCBH must check in and get the mandatory TLA brief within five working days. At JBPHH, check in as soon as you land. Missing the window can limit your TLA.

☐ 6. START YOUR TLA CLAIM AND KEEP EVERY RECEIPT FROM DAY ONE.

Hawaii counts as OCONUS, so you can be authorized up to 60 days of TLA on arrival and 10 on departure, with BAH continuing. It is approved in blocks of 10 days or fewer, and the Army issues 30 days at first. Log every house-hunting visit, because you must prove an active search.

☐ 7. ASK THE HOUSING OFFICE FOR A CURRENT WAIT PROJECTION BY BEDROOM COUNT.

Do not plan around anything you read online. Published estimates for Hawaii range from a few weeks to 18 months, and the real answer depends on your bedroom eligibility, your control date, and which neighborhoods you accepted. Ask, then ask again in a month.

RUN THE MONEY BOTH WAYS

☐ 8. WRITE DOWN YOUR EXACT BAH BEFORE YOU COMPARE ANYTHING.

Every O'ahu installation draws the same allowance, because JBPHH, Schofield, Fort Shafter, Tripler, and MCBH all sit in the Honolulu County housing area. In 2026 an E-5 with dependents receives $3,663 a month, $2,856 without, and an E-6 with dependents $3,912. Maui County rates are higher; Hawaii County rates differ by rank and dependency status, so look up your exact figure.

☐ 9. UNDERSTAND THAT ON BASE YOU FORFEIT THE ALLOWANCE ENTIRELY.

In privatized housing, rent equals BAH and is paid straight to the operator, so the money never reaches your account. Off base it is paid to you, and anything you do not spend on rent is yours to keep. That is the whole trade, in one sentence.

☐ 10. ASK WHETHER YOUR NEIGHBORHOOD IS IN THE UTILITY BILLING PROGRAM.

This changed recently. The Resident Energy Conservation Program is being reinstated in privatized housing, with the Marine Corps starting in Hawaii. Each home gets a baseline usage band. Go over it and you pay the excess, stay under and you get a rebate. Ask what the baseline is for your unit type and whether mock billing has started. On base no longer reliably means utilities included.

☐ 11. COMPARE TOTAL MONTHLY COST, NOT RENT AGAINST RENT.

Put both options on one page: rent or forfeited BAH, electricity, water, internet, deposit, commute fuel, and parking. Hawaii has the highest electricity rates in the country, so a longer commute and a heavy air conditioning load can erase the difference either way.

IF YOU ARE LEANING ON BASE

☐ 12. ASK WHICH NEIGHBORHOODS YOU ARE ELIGIBLE FOR, AND FIND THEM ON A MAP.

On base often is not on the base. Army and Coast Guard families can be placed at Aliamanu Military Reservation, Red Hill, or Helemano, and Marine families at Manana in Pearl City, all well outside the gates of the installation they work at.

☐ 13. ASK WHICH WATER SYSTEM SERVES THE NEIGHBORHOOD, AND CHECK ITS CURRENT STATUS.

The Navy's O'ahu water system serves about 93,000 people and is moving to reconnect the Red Hill well five years after the fuel contamination that displaced thousands of military families. Families are split on it. Get the facts for the specific neighborhood and decide for yourself.

☐ 14. CONFIRM IN WRITING WHAT IS ACTUALLY INCLUDED.

Maintenance response times, appliances, yard care, pet rules and fees, and whether utilities are billed. Bundled maintenance is the strongest argument for living on base, so find out exactly what it covers.

15. CONFIRM MOVE-IN COSTS AND HOW RENT IS COLLECTED.

Privatized housing generally carries no security deposit and no up-front costs, with rent paid by allotment in arrears. Compared with a first month, last month, and deposit off base, that can be a several thousand dollar difference in your first weeks on island.

IF YOU ARE LEANING OFF BASE

16. CHECK THE LEASE FOR A MILITARY CLAUSE, AND KNOW YOUR SCRA RIGHTS EITHER WAY.

Under the Servicemembers Civil Relief Act you can terminate a lease on PCS orders, or deployment orders of 90 days or more, with written notice and a copy of your orders. Termination takes effect 30 days after your next rent due date, penalties are barred, and the SCRA overrides both your lease and state law. Hawaii law adds its own protections, including HRS 657D-25 and a 2021 provision for tenants ordered into on-base housing.

17. KNOW THE DEPOSIT RULES BEFORE YOU HAND OVER MONEY.

Hawaii caps security deposits at one month's rent, and the landlord must return it within 14 days of you vacating, with an itemized list of any deductions.

18. NEGOTIATE TO YOUR BAH FIGURE, AND BUDGET UTILITIES ON TOP.

Property managers here are openly advised to price at or just under BAH thresholds, because a three-bedroom listed at $4,000 prices out every E-6 at $3,912. That makes your exact allowance a real negotiating tool. Then add utilities, because off base they are never included.

BEFORE YOU SIGN ANYTHING

19. REGISTER WITH BASE HOUSING BEFORE YOU SIGN AN OFF-BASE LEASE.

This is expected during in-processing, and skipping it can complicate your allowances and your paperwork later. Do it even if you are certain you are going off base.

20. DRIVE THE COMMUTE AT RUSH HOUR, AND CONFIRM THE SCHOOL ASSIGNMENT.

O'ahu traffic does not behave like the map suggests, and a 15 mile drive can take an hour each way. There are no DoDEA schools on O'ahu, so your children will attend Hawaii public or private schools. Confirm which school the exact address feeds before you commit to it.

WHAT TO ASK THE HOUSING OFFICE

Bring this list to your counselor appointment. Most of it will not be volunteered.

- **What is my control date**, and is it recorded correctly? This is your place in line. Check it rather than assume it.
- **What is the current wait**, by bedroom count, for every list I am on? Ask again in a month, because it moves.
- **Which neighborhoods am I eligible for**, and where are they? Some sit well outside the gate of the installation you work at.
- **Is my neighborhood in the utility billing program**, and what is the baseline for my unit type? Ask whether mock billing has started yet.
- **Which water system serves it**, and where do I find current testing results?
- **What are the pet rules, fees, and breed restrictions**? These differ between operators and can decide the whole question for some families.

WHERE PCS FAMILIES GET CAUGHT

Every one of these is common, and every one of them costs money or time.

- **Treating on base as free housing**. You forfeit the entire allowance, $3,663 a month for an E-5 with dependents in 2026. That is the price of the house, so compare it against rent like any other number.
- **Waiting to apply until after the move settles down**. Apply more than 30 days after arrival and you lose your control date backdating, which can drop you months down the list behind families who arrived after you.
- **Booking two months of lodging before checking in with housing**. Missing the check-in window can limit the TLA you can claim, and TLA is worth up to 60 days of lodging with your BAH still paid.
- **Assuming on base means walking distance to work**. Housing is offered within roughly an hour's commute, so an offer at Aliamanu or Manana can mean a longer daily drive than an off-base rental would.
- **Comparing rent to rent**. Off base, utilities are never included, and Hawaii has the highest electricity rates in the country. On base, the returning utility billing program can charge you for usage above your home's baseline.
- **Signing an off-base lease without a military clause**. The SCRA protects you regardless, but a clear clause prevents the argument, and a landlord who resists one is telling you something.
- **Planning around a base school**. There are no DoDEA schools on O'ahu. Your children attend Hawaii public or private schools, and the assignment follows the exact address.

WHAT TO DO WITH YOUR ANSWERS

If items 1 through 7 are all ticked, you are ahead of most families. Those seven protect your waitlist position and your lodging allowance, and none of them can be recovered once the window closes.

If the money in items 8 through 11 comes out close, the tiebreakers are usually commute and utilities. A shorter commute on base can be worth more than the allowance you keep off base, and the returning utility billing program has narrowed that gap in the other direction. Run it with real numbers rather than rules of thumb.

If you are still undecided, get on the waitlist anyway. Staying on the list costs nothing, and you can decline an offer. Coming off the list and rejoining later means starting over.

Figures reflect 2026 data. BAH is set annually, TLA and waitlist policy vary by service and installation, and the utility billing rollout differs by project. Confirm anything you are about to act on with your housing office.

WANT HELP WITH THE OFF-BASE SIDE?

Scan the QR code to book a free, no pressure call. Bring your report date, your rank, and the installation you are reporting to, and we will walk the off-base side with you: which neighborhoods fit your commute, what is actually renting at your BAH right now, and whether buying is worth comparing for your tour length.

Scan to Book a Time Here

We are not a housing office and this is general information, not a substitute for your installation's guidance. For allowances and waitlists, your housing office is the authority. We can tell you what to ask them.