ISLAND LIVING OAHU

How to Check and File Your Oahu Home Exemption

Ten minutes, start to finish. The deadline is September 30, 2026.

WHAT IT IS WORTH

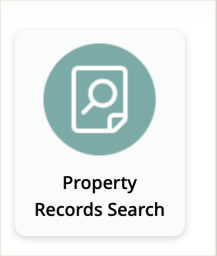
The home exemption takes **$120,000** off your assessed value before your property tax is calculated, or **$160,000** if you are 65 or older.

Effective July 1, 2027 those amounts rise to **$140,000** and **$180,000**. An exemption filed by September 30, 2026 applies to the tax year that begins July 1, 2027, which is the year the higher amounts take effect.

Step 1. Get to the right page.

Go to **realproperty.honolulu.gov**. The homepage is a wall of icons and it is not obvious where to go, so here is the one you want.

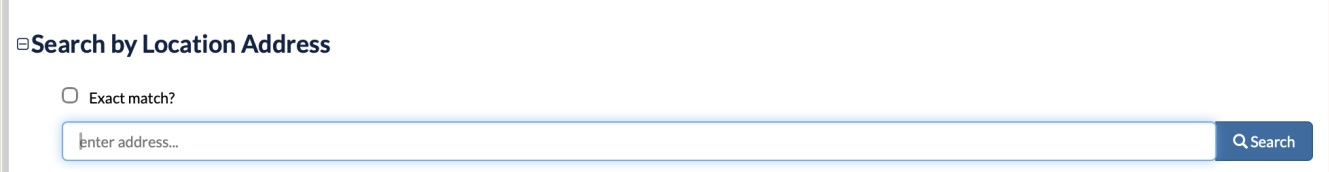
Click **Property Records Search**.



Step 2. Look up your property.

You can search two ways. Either one gets you to the same record.

By address. Less is more here. Leave off the street suffix and the city.



By parcel number (TMK). Enter it with or without dashes, and leave off the island identifier.



Step 3. Read your Assessment Information line.

Open your record and find the **Assessment Information** section. The column you care about is **Total Property Exemption**, on the right. Here is what the three outcomes look like.

NO EXEMPTION. This is the one to catch.

Tax Year	Property Class	Assessed Land Value	Dedicated Use Value	Land Exemption	Net Taxable Land Value	Assessed Building Value	Building Exemption	Net Taxable Building Value	Total Property Assessed Value	Total Property Exemption	Total Net Taxable Value
2026	RESIDENTIAL A	$1,127,800	$0	$0	$1,127,800	$920,300	$0	$920,300	$2,048,100	$0	$2,048,100

Total Property Exemption is **$0**, so this owner has no home exemption. Notice the property class also reads RESIDENTIAL A.

EXEMPTION IN PLACE, OWNER UNDER 65.

Tax Year	Property Class	Assessed Land Value	Dedicated Use Value	Land Exemption	Net Taxable Land Value	Assessed Building Value	Building Exemption	Net Taxable Building Value	Total Property Assessed Value	Total Property Exemption	Total Net Taxable Value
2026	RESIDENTIAL	$310,000	$0	$0	$310,000	$367,500	$120,000	$247,500	$677,500	$120,000	$557,500

Total Property Exemption reads **$120,000**. Assessed value $677,500, net taxable value $557,500.

EXEMPTION IN PLACE, OWNER 65 OR OLDER.

Tax Year	Property Class	Assessed Land Value	Dedicated Use Value	Land Exemption	Net Taxable Land Value	Assessed Building Value	Building Exemption	Net Taxable Building Value	Total Property Assessed Value	Total Property Exemption	Total Net Taxable Value
2026	RESIDENTIAL	$293,900	$0	$0	$293,900	$366,200	$160,000	$206,200	$660,100	$160,000	$500,100

Total Property Exemption reads **$160,000**. Same form, larger amount, because of age.

WHY THE FIRST EXAMPLE ALSO SAYS RESIDENTIAL A

Residential A is a separate, higher taxed class, and a property lands in it only when **both** things are true: it has **no home exemption on file**, and its assessed value is **at or above $1,000,000**.

That is why the first example, assessed at $2,048,100 with no exemption, reads RESIDENTIAL A.

A home with no exemption that sits **below** the threshold stays in the ordinary Residential class. It still loses the deduction, it just does not get reclassified.

So above the threshold, missing the exemption costs you twice: the deduction and the rate.

One change to know about. Ordinance 25-44, passed October 20, 2025, raises the Residential A entry threshold to **$1.3 million** and moves to three tiers, effective **July 1, 2027**, the same tax year the higher exemption amounts begin. Confirm current rates with the Real Property Assessment Division.

Step 4. File it.

Back on realproperty.honolulu.gov, go to **Home Exemption**.



Then use the blue button.



You will get a receipted copy of the claim when you are done. Save it. If you would rather do it on paper, the form is **E-8-10.3** from the same site, and you can submit it at either office or any satellite city hall. Honolulu office: 842 Bethel Street, Basement. Kapolei office: 1000 Ulu‘ohi‘a Street #206.

THE DEADLINE

September 30, 2026. It falls on a Wednesday this year, so there is no weekend extension. You file this once. It is not an annual form.

Do you qualify?

- You **own and occupy** the home as your principal home **by September 30**. The City counts occupancy as living there 270 days of the calendar year.
- One exemption per taxpayer. Any portion used commercially does not qualify. No exemption for corporations, partnerships or companies.
- **Condos and townhomes qualify.** This is about owning and living in your principal home, not what type of home it is.
- For the **65 or older** amount, you must be 65 **on or before June 30** preceding the tax year.
- **Every title holder** who lives there should file. Have a government issued ID showing your date of birth. Property held in a trust can qualify, with trust documents required.

"Owned by September 30" is the part that confuses people.

IF YOU ALREADY OWN YOUR HOME

This is already handled. Your deed was recorded when you bought. There is nothing extra for you to do about ownership records, and no form to chase down. Go straight to filing.

IF YOU ARE BUYING RIGHT NOW

This is the one that catches people. Ownership counts from when your deed is **recorded**, which happens after closing, not when you sign. Your deed has to be recorded by **September 30** for you to claim the exemption for the tax year beginning July 1, 2027.

If it records in October, nothing is lost permanently. You file by the following September 30 and your exemption begins the July after that. A late September closing is the genuinely risky one, because recording lags closing by a few days. If you are closing that month, ask your escrow officer when the deed will record.

The two ways people lose it.

You bought recently and assumed it carried over from the seller. It does not. The exemption is tied to the owner, not the house. This is the most common miss.

You turned 65 and never refiled at the higher amount. Nobody moves you up automatically.

After you file.

It continues automatically. Once allowed, the exemption carries forward year after year. You do not refile.

But you must report changes within 30 days. A change in ownership, use, or status, including the death of the claimant, has to be reported. If the change happened in the 12 months ending September 30 and you do not report it by the following November 1, there is a **$300 penalty**.

Moving out temporarily does not always end it. The exemption can continue through a move to a licensed care facility, a renovation, a work assignment or sabbatical outside the city up to 24 months, or fire damage. The home cannot be rented, leased or sold during that period and a specific form has to be filed. Call RPAD before you assume either way.

Two more things worth knowing.

A separate tax credit, same deadline. Combined gross income of everyone on title under $80,000, no titleholder owning other property anywhere, and the home exemption already in place. Unlike the exemption, you reapply every year. Tax Relief Office, (808) 768-3205.

If you own on another island. All four counties have a home exemption, with different amounts and different deadlines. Kauai is also September 30. Maui is December 31. Hawaii County runs on its own schedule. Check with your county's real property office rather than going by the Oahu numbers.

The Oahu homeowner year, in dates.

Jul 1	Tax year begins
Jul 20	Annual tax bills mailed
Aug 20	First installment due
Sep 1	Dedication applications due
Sep 30	EXEMPTION APPLICATIONS DUE
Oct 1	Date of assessment
Nov 1	Deadline to report exemption changes
Dec 15	Notices of assessment mailed and posted
Jan 15	Board of Review appeals due
Jan 20	Second installment bills mailed
Feb 20	Second installment due
Jun 30	Tax year ends

BEFORE YOU CLOSE THIS FILE

1. Look up your property and read the Total Property Exemption column.
2. If it reads $0 and you own and live in that home, file today. It takes about ten minutes.
3. If it reads $120,000 and you are 65 or older, file again for the higher amount. Nobody moves you up automatically.
4. If you are buying right now, ask your escrow officer when your deed will record.

Screenshots and figures from the City and County of Honolulu Real Property Assessment Division, captured August 2026. Questions about your specific parcel: (808) 768-3799 or bfsrpmailbox@honolulu.gov. I am a real estate agent and not a tax adviser, so confirm anything specific to your situation with the department or your CPA.