The purpose of this brochure is to assist Oahu property owners in understanding the home exemption as outlined in ROH § 8-10.3. The program can reduce a homeowner’s property tax bill if certain criteria are met, providing significant tax relief.

# Important Dates

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|---|---|
| July 1 | Beginning tax year |
| July 20 | Annual real property tax bills are mailed |
| Aug 20 | Deadline for first installment |
| Sept 1 | Application deadline for dedications |
| Sept 30 | Application deadline for exemptions |
| Oct 1 | Date of assessment |
| Nov 1 | Deadline to report exemption changes |
| Dec 15 | Notices of assessment mailed/posted online |
| Jan 15 | Deadline for filing Board of Review appeals |
| Jan 20 | Second installment bills are mailed |
| Feb 20 | Deadline for second installment |
| June 30 | Ending tax year |


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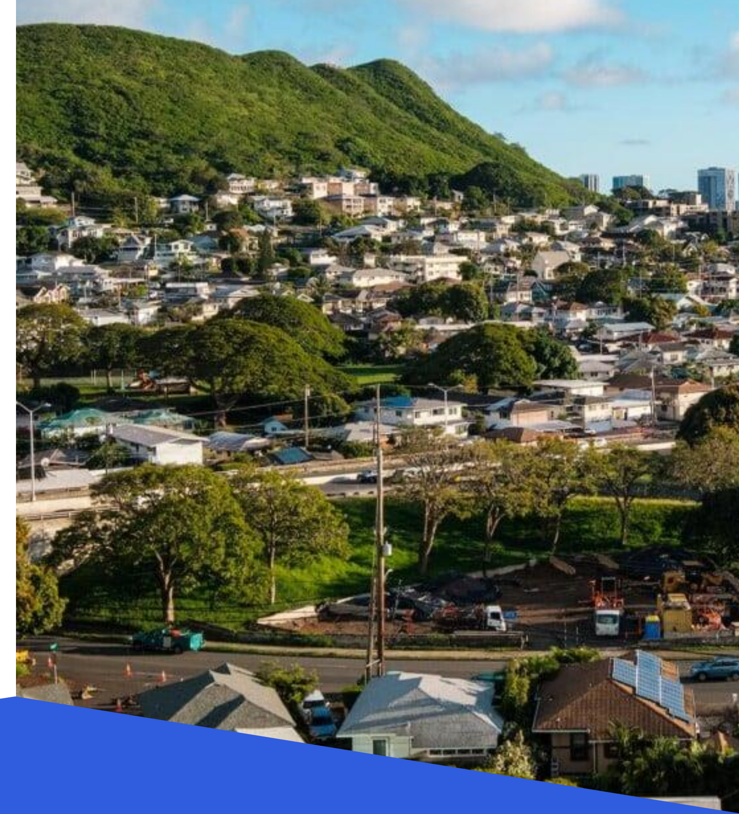

# Understanding the Home Exemption Program

Real Property Assessment Division

City and County of Honolulu

Revised December, 2025

**Introduction:**

The first home exemption of $300 was enacted in 1896 to provide tax relief and encourage home ownership and land settlement. The law has been amended over the years to keep up with rising property values.

**The tax year:** is July 1st through June 30th of the following calendar year.

**Requirements for Home Exemption (ROH § 8-10.3)**

- Property owned and occupied as the owner's principal home by September 30 immediately preceding the year for which the exemption is claimed.
- **Conditions:**
    - No exemption for corporations, co-partnerships, or companies.
    - Only one home exemption per taxpayer.
    - Spouses cannot claim exemptions on separate homes unless living separate and apart; in such case, each is entitled to one-half of one exemption.
    - No exemption for portion of premises used for commercial purposes.

**Properties in a Trust:**

**Eligibility:** The trustee or fiduciary is entitled to the exemption if:

- The settlor of the trust occupies the property as their principal home.
- The beneficiary occupies the property as their principal home after the settlor's death.

**Exemption Amount:**

- Under 65 Years Old: $120,000 Exemption
- 65 Years and Older: $160,000 Exemption

**To qualify for the Higher Exemption**: You must be 65 years old on or before June 30th preceding the tax

**How to File:**

- **Form:** BFS-RP-E-8-10.3 Claim for Home Exemption
- **Who Should File:** Each title holder living in the property as their principal home should file.
- **Where to File:**
    - Real Property Assessment Division Offices (Honolulu or Kapolei)
    - Online at: www.realpropertyhonolulu.com
    - By Mail with a self-addressed stamped envelope to either RPAD office.
- **Deadline:** September 30 immediately preceding the year for which the exemption is claimed.
- **Documentation Required:**
    - Government-issued ID with Date of Birth
    - **Settlor:** Certificate of Trust or Short Form Trust marked Confidential.
    - **Beneficiary:** Full Trust Document marked confidential and Certificate of Death of Settlor.

**Continuation of Home Exemption:**

- Once allowed, the home exemption automatically continues until:
    1. The exemption is disallowed;
    2. The report required by ROH § 8-10.1(d) is made.

## Reporting Requirements (ROH § 8-10.1(d))

- **Changes in Ownership or Use:**
- The owner must report any change in ownership, use or status within 30 days.
- **Changes include:**
    1. The ownership of the property has changed.
    2. A change in facts previously reported has occurred concerning the occupation, use, or renting of the premises, buildings, or other improvements.
    3. A change in status has occurred that affects the owner's exemption (e.g. death of claimant).
- The report will void the existing claim for exemption. A penalty of $300 will be imposed if the change occurred in the 12 months ending September 30 preceding the tax year and the report is not filed by the following November 1.

## Continuation of Home Exemption under Special Conditions:

- **Assisted Living:** Exemption continues if the homeowner moves to a licensed long-term care facility or adult residential care home in the state of Hawai'i.
- **Renovation:** Exemption continues if the homeowner moves to a temporary residence within the city during renovations, not exceeding two years.
- **Sabbatical/Temporary Work Assignment:** Exemption continues if the homeowner moves to a temporary residence outside of the city for work, not exceeding 24 months.
- **Fire Damage:** Exemption continues if the home is damaged or destroyed by fire (not due to intentional actions). The homeowner must move to a temporary residence within the city and reoccupy the home within 24 months.

The home cannot be rented, leased or sold during the continuation period and specific forms need to be filed.