

# HawaiiVA Loans

*Helping Veterans Become Homeowners*

Presents



## 2016 PCS Guide

## Joint Base Pearl Harbor-Hickam



# *Aloha, e komo mai!*

In Hawaiian, that means, "Hello, welcome!" Our Hawaii military community is a vibrant and integral part of our islands, and we are honored to have you and your family call Hawaii home as your next duty station. As you begin gathering information on your new assignment to Joint Base Pearl Harbor-Hickam, we are pleased to offer this 2016 PCS Guide detailing the history of the base, its neighboring towns, schools, recreation, housing opportunities, and so much more! Our hope is that it provides you with an overview of what to expect and answers any questions you may have about living on the beautiful island of Oahu. Without further ado, read on.

**THE EXCITEMENT LIES INSIDE!**

**HawaiiVA Loans**  
*Helping Veterans Become Homeowners*

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## **JOINT BASE PEARL HARBOR-HICKAM IS THE LARGER OF NAVY REGION HAWAII'S TWO INSTALLATIONS.**

JBPHH is home to more than 175 tenant commands, 11 ships, 18 submarines and 6 fixed-wing aviation squadrons. Total base population is 66,300+ Navy and Air Force active duty personnel, civilians and family members.

On Oct. 1, 2010, NAVSTA Pearl Harbor combined with Hickam Air Force Base to become Joint Base Pearl Harbor-Hickam (JBPHH) as part of the Base Realignment and Closure Commission Law of 2005, which specified realignment of 26 bases into 12 joint bases.

Joint Base Pearl Harbor-Hickam (JBPHH) combines two historic bases into a single joint installation to support both Air Force and Navy missions, along with tenant commands, and all service members and their families.



# I. History

Pearl Harbor Naval Station and Hickam Air Force Base have grown up together around the historic port, known as Wai'momi to the native Hawaiians, on Oahu's south shore. The naval station was constructed shortly after the turn of the 20th Century as the United States began to take an active interest in Pacific affairs. Hawaii's central Pacific location made it an ideal base by which to promote America's interests in the Far East and to protect the vital shipping lanes from the Panama Canal to the U.S. west coast and beyond to the western Pacific.



*Traditional Hawaiian hula dancers welcome home U.S. Navy ship back to Pearl Harbor*

In December of 1911 the USS California, an Armored Cruiser, became the first large warship to enter Pearl Harbor and launch it into the future. Within a very few years a coaling station, shipyard, submarine base, naval magazine, Marine barracks, naval hospital and naval air station had been built.

Interestingly, it was the advent of aviation that drew the first connection between these two historic bases.

In 1917 the War Department purchased land on Ford Island for the construction of an Army air facility which would eventually be named Luke Field. In 1923 the Navy acquired the opposite side of the island and established a naval air



*U.S. Air Force at Hickam*

station.

The two fledgling air bases would operate side by side until it was recognized that the Army and Navy air arms had grown sufficiently to warrant larger facilities. In 1934, the Army Air Corps oversaw the construction of a new air base on 2,200 acres of land adjacent to Pearl Harbor.

Hickam Field was completed and activated in 1938, becoming the principal airfield in Hawaii. For its part the Navy would now take ownership of the former Army facilities on Ford Island, which would become the home to the Pacific Fleet's carrier operations.



*USS Arizona Memorial*

## **DAY OF INFAMY**

In the 1930s the military presence on Oahu grew as the United States began to prepare for the eventuality of a confrontation with the ascending Japanese empire to the west. Hickam Field and Pearl Harbor's naval station each played important roles in that preparation. In 1940 the Pacific Fleet would be homeported in Pearl to act as a deterrent to the expansionist desires of the Japanese military.

The air field at Hickam saw a steadily increasing stream of aircraft being shuttled to America's forward-most presence in the Philippines. These strategic moves by the Americans were not lost on the Japanese, and as early as

December of 1940, a bold plan was initiated: strike Pearl Harbor and so deal a crippling blow to American forces which would allow the Japanese Empire to occupy Southeast Asia and establish a bulwark of defensive bases in the islands surrounding Japan.

On the morning of Sunday December 7, 1941 the plan was unleashed as two waves of 350 aircraft from the Japanese combined fleet, positioned 230 miles north of Oahu, attacked the ships of the Pacific Fleet berthed in the harbor and Army and Navy aircraft parked at various installations around the island, including Hickam Field and Ford Island. America's military forces were caught completely off guard as plane after plane descended on their unsuspecting targets. In the end, the United States would suffer the loss of 2,403 Sailors, Airmen, Marines, Soldiers and civilians, and the battleships of America's Pacific Fleet would lie at the bottom of Pearl Harbor, while U.S. air power lay in ruins scattered on Oahu's airfields.

The story doesn't end there, however, as America quickly mobilized for the long war ahead. Due to the incredible tenacity of the military and civilian workforce, of the 21 ships that had been damaged or sunk in the attack, all but 3 would be salvaged and take their place with the victorious naval forces that fought their way to victory in 1945. At Hickam the base would recover from extensive damage and serve the important role as the hub of the Pacific aerial network.

Following the war, the combined functions of the naval station and airbase would secure their place as important forward bases for the United States prosecution of Pacific security. During the Cold War the presence of America's Pacific Fleet based in Pearl Harbor proved to be an invaluable asset in confronting the Soviet threat to America's national security in the Pacific region.

Between 1948-2010 the Air Force operated the renamed Hickam Air Force Base as the primary U.S. mobility hub in the Pacific, supporting U.S. operations by servicing transient aircraft and facilitating the deployment, return, and supply of service members in Korea, Vietnam, the Middle East, and on humanitarian missions.

Source: [http://www.cnrc.navy.mil/regions/cnrh/installations/jb\\_pearl\\_harbor\\_hickam.html](http://www.cnrc.navy.mil/regions/cnrh/installations/jb_pearl_harbor_hickam.html)



*Retired U.S. Army Command Sgt. Maj. Sterling R. Cole, 90-year-old Pearl Harbor survivor, takes a moment in the shrine room of the USS Arizona Memorial. Photo by Tech. Sgt. Michael Holzworth*



*Sailors departing Pearl Harbor. Source: [http://www.cnrc.navy.mil/regions/cnrh/installations/jb\\_pearl\\_harbor\\_hickam.html](http://www.cnrc.navy.mil/regions/cnrh/installations/jb_pearl_harbor_hickam.html)*



## II. Surrounding Areas

### **AIEA**

The town of Aiea lies 16 miles north of Pearl Harbor-Hickam and is a 30 minute commute to JBPHH. Kamehameha Highway (Hawaii Route 90) divides most of Aiea from the shore of Pearl Harbor and the parallel major thoroughfare, Interstate H-1, further cuts the town's commercial district into two distinct areas.

The residential area known as Aiea Heights extends up the ridgeline above the town. The communities of Newtown Estates and Royal Summit are located at



*U.S. Army Drill Team at Aloha Stadium*

the western edge of Aiea near its border with Pearl City at Kaahumanu Street.

Living in Aiea will give you a short, 5 mile commute to Honolulu International Airport, and easy access to Hawaii's largest enclosed shopping center, Pearlridge Mall. The mall is separated into two sections, known as Uptown and Downtown, and includes a monorail. There is a hospital located on mall property (Pali Momi Medical Center), and Hawaii's largest watercress farm (Sumida Farm).

Aloha Stadium, home of the University of Hawaii Warriors football team, and the host site for the Hawaii Bowl every Christmas Eve and the National Football League's Pro Bowl every February (except in 2009), is located nearby.

In fact, our very own Realtor Relations Director, singer-songwriter, Maila Gibson-Bandmann, and her musical partner, Ben Vegas performed in the 2014 Pro-Bowl at Aloha Stadium.

Aiea's climate averages a yearly high of 82.5 degrees Fahrenheit, a low of 67.8 degrees Fahrenheit, and annual precipitation of 26.8 inches.

**As of the 2010 Census, Aiea had a total population of 9,338.**



*Ewa Beach Park*

## **EWA BEACH**

Ewa is located on the Leeward coast of Oahu, just 3 miles (10 minute commute) from Joint Base Pearl Harbor-Hickam. The main thoroughfare is Fort Weaver Road (State Rte. 76) which runs north (away from the coast) past 'Ewa to Waipahu, connecting there to Farrington Highway (State Rte. 90) and the H-1 freeway.

Approximately 16 miles (25 minute drive) from Honolulu International Airport, the postal code for Ewa Beach extends inland to the developments of Ocean Pointe, 'Ewa Gentry, Iroquois Point, and 'Ewa Villages.

## OCEAN POINTE, EWA GENTRY, EWA VILLAGES

In the late 19th century to early 20th century, 'Ewa was one of the large population centers on the Island of O'ahu, with industry focused around sugar cane production. The 'Ewa Mill, in 'Ewa was a major employer that set up residential villages. Sugar cane is no longer grown on the 'Ewa Plain and Ocean Pointe, Ewa Gentry, and Ewa Villages are now part of O'ahu's new suburban growth center—an area of substantial sprawl spreading unbroken to the south to 'Ewa Beach, north to Honouliuli, and west to Kalaeloa and Kapolei. This area is now referred to as O'ahu's Second City, with a city center (downtown) located in Kapolei.

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## IROQUOIS POINT

"Iroquois Point" refers to the geographic land area that is occupied by the Waterfront at Pu'uloa (known as "Iroquois Point Island Club" prior to 2008), a firing range, a Navy Exchange shoppette and gas station, and Iroquois Point Elementary School. Once primarily used as a military housing community, it is now privately operated.

Ewa's climate averages a yearly high of 84.4 degrees Fahrenheit, a low of 67.4 degrees Fahrenheit, and annual precipitation of 19.8 inches.

**As of the 2010 Census, Ewa had a total population of 14,955.**



*View of Honolulu from Diamond Head*

## HONOLULU

Honolulu is the state capital and the most populated city in Hawaii. The city is a major hub for international business, military defense, as well as hosting a diverse variety of east-west and Pacific culture, cuisine, and traditions. It is the major financial center of the islands. Living in the center of Honolulu would give you about a 45 minute commute to JBPHH and a short 13 minutes to Honolulu International Airport.

## NEIGHBORHOODS, BOROUGHES, AND DISTRICTS OF HONOLULU

> **Downtown Honolulu** is the financial, commercial, and governmental center of Hawaii. On the waterfront is Aloha Tower, which for many years was the tallest building in Hawaii. Currently the tallest building is the 438-foot (134 m) tall First Hawaiian Center, located on King and Bishop Streets. The downtown campus of Hawaii Pacific University is also located there.

> **The Arts District Honolulu** in downtown/ Chinatown is on the eastern edge of Chinatown. It is a 12-block area bounded by Bethel & Smith Streets and Nimitz Highway and Beretania Street – home to numerous arts and cultural institutions. It is located within the Chinatown Historic District, which includes the former Hotel Street Vice District.

> **The Capitol District** is the eastern part of Downtown Honolulu. It is the current and historic center of Hawaii's state government, incorporating the Hawaii State Capitol, 'Iolani Palace, Honolulu Hale (City Hall), State Library, and the statue of King Kamehameha I, along with numerous government buildings.

> **Kaka'ako** is a light-industrial district between Downtown and Waikīkī that has seen a large-scale redevelopment effort in the past decade. It is home to two major shopping areas, Ward Warehouse and Ward Centre. The John A. Burns School of Medicine, part of the University of Hawai'i at Manoa is also located there. A Memorial to the Ehime Maru Incident victims is built at Kakaako Waterfront Park.



*Pineapples for sale, Downtown Honolulu*

> **Ala Moana** is a district between Kaka‘ako and Waikīkī and the home of Ala Moana Center, the “World’s largest open air shopping center” and the largest shopping mall in Hawaii. (22) Ala Moana Center boasts over 300 tenants and is a very popular location among tourists. Also in Ala Moana is the Honolulu Design Center and Ala Moana Beach Park, the second largest park in Honolulu.

> **Waikīkī** is the tourist district of Honolulu, located between the Ala Wai Canal and the Pacific Ocean next to Diamond Head. Numerous hotels, shops, and nightlife opportunities are located along Kalakaua and Kuhio Avenues. It is a popular location for visitors and locals alike and attracts millions of visitors every year. A majority of the hotel rooms on Oahu are located in Waikīkī.

> **Manoa and Makiki** are residential neighborhoods located in adjacent valleys just inland of downtown and Waikīkī. Manoa Valley is home to the main campus of the University of Hawai‘i.

> **Nu‘uanu and Pauoa** are upper-middle-class residential districts located inland of downtown Honolulu. The National Memorial Cemetery of the Pacific is located in Punchbowl Crater fronting Pauoa Valley.

> **Palolo and Kaimuki** are neighborhoods east of Manoa and Makiki, inland from Diamond Head. Palolo Valley parallels Manoa and is a residential neighborhood. Kaimuki is primarily

a residential neighborhood with a commercial strip centered on Waiālae Avenue running behind Diamond Head. Chaminade University is located in Kaimuki.

> **Waiālae and Kahala** are upper-class districts of Honolulu located directly east of Diamond Head, where there are many high-priced homes. Also found in these neighborhoods are the Waiālae Country Club and the five-star Kahala Hotel & Resort.

> **East Honolulu** includes the residential communities of ‘Āina Haina, Niu Valley, and Hawai‘i Kai. These are considered upper-middle-class neighborhoods. The upscale gated communities of Wai‘ālae ‘iki and Hawai‘i Loa Ridge are also located here.

> **Kalihi and Palama** are working-class neighborhoods with a number of government housing developments. Lower Kalihi, toward the ocean, is a light-industrial district.

> **Salt Lake and Aliamanu** are (mostly) residential areas built in extinct tuff cones along the western end of the Honolulu District, not far from the Honolulu International Airport.

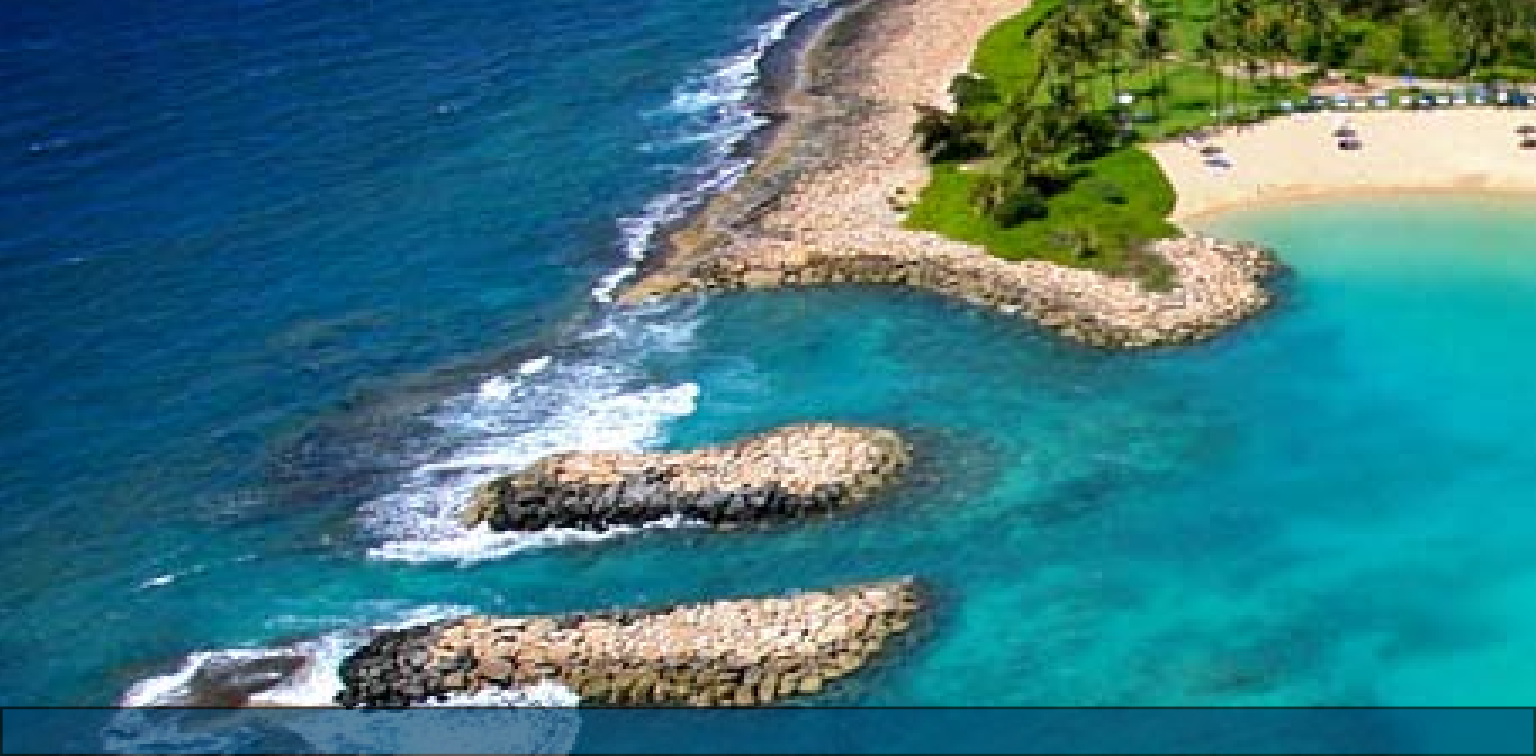
> **Moanalua** is two neighborhoods and a valley at the western end of Honolulu, and home to Tripler Army Medical Center.



*Tripler Army Medical Center*

**The population of Honolulu was 390,738 according to the 2010 U.S.**

**Census.** Temperatures vary little throughout the months, with average high temperatures of 80–90 °F and average lows of 65–75 °F throughout the year. Annual average rainfall is 17.05 in (433 mm), which mainly occurs during the winter months of October through early April.



## **KAPOLEI/MAKAKILO**

Located west of Ewa Beach, the city of Kapolei is known as the “second city” of Oahu in relation to Honolulu. Planned as the second “urban center” on the island of Oahu, initial residential construction in the Kapolei area began in the late 1980s, with commercial developments springing up shortly thereafter. Two decades later, the Kapolei area has seen massive growth, and has become the center of business in the West Oahu region of the island. In fact, our first of two Hawaii VA Loans offices is located in the business district of Kapolei (the other is located in Kailua).

Kapolei is approximately 17 miles from JBPHH and is a 25 minute commute. Other communities in the Kapolei area are Makakilo and Naval Air Station



*Lagoon at Ko Olina, Kapolei, Hawaii*

Barbers Point (now known as Kalaeloa), the industrial area known as Campbell Industrial Park with its deepwater port, Barbers Point Harbor, and the resort and marina community of Ko Olina, which includes the Disney Aulani Resort and Ko Olina Golf Club.

Makakilo is located on the southern end of the slopes of the Waianae mountain range above the city of Kapolei. The Interstate H-1 freeway divides more recently developed Kapolei from Makakilo, and traveling eastward on H-1 connects to Waipahu.

**As of the 2010 census, Kapolei had a population of 15,186 people.** Makakilo had a population of 18,248. Over the course of a year, the temperature typically varies from 65°F to 87°F and is rarely below 61°F or above 89°F.



*Sgt. Phillis White, 8th STB, 8th TSC, plays with Webling Elementary School students. (Photo by Sgt. Tiffany Fudge, 8th TSC Public Affairs)*

## III. Schools

# AIEA

## ELEMENTARY SCHOOL

Aiea has three elementary schools: **Scott, Webling**, and **Aiea. Webling Elementary**, for example, offers a Junior Police Officer leadership program for its 5th and 6th grades, a Robotics club, Student Council, Peer Mediation, and a Webling Broadcast club. In addition, close ties between military members and Webling Elementary families are a hallmark of this school's environment.

## MIDDLE SCHOOL / HIGH SCHOOL

**Aiea Intermediate School** is proud of its active drama club and **Aiea High School** offers over 30 sports and club activities for students including Peer Education, Paddling, Graphics Club, Hawaiian Culture, and Water Polo.

<b>ELEMENTARY SCHOOLS</b>	Alvah Scott Elementary, Gus Webling Elementary, Aiea Elementary
<b>MIDDLE SCHOOLS</b>	Aiea Intermediate School
<b>HIGH SCHOOLS</b>	Aiea High School
<b>PRIVATE SCHOOLS</b>	Our Savior Lutheran

# EWA BEACH

## ELEMENTARY SCHOOL

In Ewa Beach, **Holomua Elementary School** requires uniforms and runs on a year-round schedule with four color-coded tracks of nine weeks in school and three weeks intersession breaks. Popular programs include robotics and performing arts. Many parents are drawn to **Iroquois Point Elementary** as a prestigious International Baccalaureate (IB) World School since 2007, one of only two public schools offering the IB Primary Years program in Hawaii. Another candidate for the program in Hawaii is **Keone'ula Elementary School** who are already practicing transdisciplinary themed learning goals and hope to be certified soon. Grouped nearby to one another are **Kaimiloa Elementary**, **Ewa Beach Elementary** and **Poheka Elementary**. The popular **Ewa Elementary School** is led by a former student who happily oversees a digitally engaged school that publishes student podcasts as well as regular updates and photographs.

## MIDDLE SCHOOL

In Ewa Beach there are two middle school options; **Ilima Intermediate** and **Ewa Makai Middle School**. Ewa Makai Middle School is the only Green-Ribbon School and LEED Gold Certified school building in Hawaii while Ilima Intermediate has many popular education-focused clubs.

## HIGH SCHOOL

Last but not least, **Campbell High School** hosts the International Baccalaureate Diploma, Academy of International Studies, Arts & Communication, Engineering & Industrial Technology, Sophomore Academy and Talent Development Freshman Academy programs



<b>ELEMENTARY SCHOOLS</b>	Holomua Elementary Iroquois Point Elementary Keone'ula Elementary Kaimiloa	Ewa Beach Elementary Poheka Elementary Ewa Elementary
<b>MIDDLE SCHOOLS</b>	Ilima Intermediate	Ewa Makai Middle School
<b>HIGH SCHOOLS</b>	Campbell High School	
<b>PRIVATE SCHOOLS</b>	Island Pacific Academy American Renaissance Academy	Friendship Christian Schools Our Lady of Perpetual Help School



# HONOLULU

## ELEMENTARY SCHOOL / MIDDLE SCHOOL

The Hawaii Department of Education operates several elementary schools in the Honolulu area. Visit [www.greatschools.org](http://www.greatschools.org) to locate the elementary schools closest to where you will be residing.

## HIGH SCHOOL

Public high schools within the Honolulu area include **Wallace Rider Farrington, Kaiser, Kaimuki, Kalani, Moanalua, William McKinley,** and **Theodore Roosevelt.**

## PRIVATE SCHOOLS

Private schools include **Academy of the Pacific, Damien Memorial School, Hawaii Baptist Academy, Iolani School, Lutheran High School of Hawaii, Kamehameha Schools, Maryknoll School, Mid-Pacific Institute, La Pietra, Punahou School, Sacred Hearts Academy, St. Andrew's Priory School, Saint Francis School, Saint Louis School, the Education Laboratory School, Saint Patrick School, Trinity Christian School,** and **Varsity International School.**

# KAPOLEI

## ELEMENTARY SCHOOL

Families with elementary-aged children in Kapolei enjoy **Barbers Point Elementary** for its small class sizes and on-site NASA Challenger Center Hawaii that is visited by students from all over Oahu to learn about Science, Technology, Engineering and Math through programs like Rendezvous with Comet Halley.

Utilizing the multi-track schedule is **Kapolei Elementary** with four color-coded tracks on a nine weeks on and three weeks off year-round schedule for students. In 2012, VP Arakawa was named Leeward Vice Principal of the Year and has many opportunities to interact with parents at regular coffee mornings. **Mauka Lani Elementary** is popular for parental involvement, school uniforms, and academics.

## MIDDLE SCHOOL

For middle school, grades 6, 7 and 8, Kapolei students have the opportunity to attend **Kapolei Middle School** – with its track system, newer campus and uniforms. It is so popular that it had to expand to accommodate enrollment numbers with portable classrooms.

## HIGH SCHOOL

Once military dependent children hit high school age in Kapolei, it is time to choose an Academy if they attend **Kapolei High School**. These sub-schools within a school specialize in Business, Culinary Arts, Fine Arts, Graphics, Health Careers, Leadership, Human Services, Industrial Technology and LCAT (Learning Center for Applied Technology).

## PRIVATE SCHOOLS

Many on the Leeward Coast also choose private education options for their children.

**Island Pacific Academy** is an IB World School that serves students K-12 in Kapolei with extracurriculars including Orchestra, Soccer, Hula and extensive sport programs.

**American Renaissance Academy**, also a K-12 in Kapolei, is one of the newest schools with full WASC accreditation. Students there enjoy small class sizes, school-wide technology integration in addition to academics, performing arts and sports programs.

<b>ELEMENTARY SCHOOLS</b>	Barbers Point Elementary, Kapolei Elementary,	Mauka Lani Elementary
<b>MIDDLE SCHOOLS</b>	Kapolei Middle School	
<b>HIGH SCHOOLS</b>	Kapolei High School	
<b>PRIVATE SCHOOLS</b>	Island Pacific Academy American Renaissance Academy	Friendship Christian Schools Our Lady of Perpetual Help School

FOR MORE INFORMATION ON HAWAII'S PUBLIC SCHOOLS, CHECK OUT HONOLULU  
MAGAZINE'S YEARLY INSTALLMENT, "GRADING THE PUBLIC SCHOOLS"

[www.honolulumagazine.com/Honolulu-Magazine/April-2015/Grading-Hawaiis-Public-Schools/](http://www.honolulumagazine.com/Honolulu-Magazine/April-2015/Grading-Hawaiis-Public-Schools/)



## IV. Recreation

### AIEA

#### FOOD & DINING

##### HAWAIIAN

###### **Kehau's Kitchen**

98-150 Kaonohi S  
Aiea, HI 96701  
(808) 487-2220

**YELP REVIEW:** "Stopped in for a late lunch after spending the morning at Pearl Harbor. Nice little hole in the wall. Friendly atmosphere for vacationers and it's obvious the local servicemen and women are frequent patrons as the few that were in there were referred to by name."

## JAPANESE/SUSHI BAR

### SUSHI SPOT

99-205 Moanalua Rd  
Aiea, HI 96701  
(808) 485-2255

**YELP REVIEW:** "The sushi... Delicious! I can't put it any other way. Plain and simple, this is a no nonsense sushi restaurant. Yes, it's small and tucked away in a crowded parking lot but it is a hidden gem in Aiea."

## PIZZA/ITALIAN

### HONOLULU PIZZA

98-899 Iwaena St  
Aiea, HI 96701  
(808) 484-5000

**YELP REVIEW:** "Trying to find this little hole in the wall isn't easy but worth it. It's just before Olay's Thai if that helps...On to the pizza, it's really good.. especially by island standards. In fact, very good. Another positive is they deliver from Diamond Head to Waipahu."

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## SHOPPING



### PEARLRIDGE CENTER

98-1005 Moanalua Rd. #231  
Aiea, HI 96701  
(808) 488-0981

[www.pearlridgeonline.com](http://www.pearlridgeonline.com)

Pearlridge Uptown was opened in 1972, with an expansion in 1976 to include Pearlridge Downtown. Between the two, separate shopping centers lies Sumida Farm, the largest supplier of watercress in the State of Hawaii. Home to the island's only monorail, customers can enjoy a scenic ride between the two centers while enjoying views of historic Pearl Harbor and the Arizona Memorial. Anchored by Macy's, Bed Bath & Beyond®, Sears, the State's only Toys "R" Us, Pearlridge Center is the largest enclosed shopping center in the State of Hawaii and is also home to more than 170 stores, restaurants and services. In addition to the monorail, Pearlridge boasts 2 food courts, 12 full-service restaurants, a miniature golf course, 2 arcades, 16 theaters, an emergency clinic, and an 8-story office complex.



## OUTDOOR ACTIVITIES

### AIEA LOOP TRAIL

**TRIPADVISOR REVIEW:** “Great beginner hike or fun to run! This is actually one of my favorite hikes as a local. It is close to me, easy to find, easy to do and doesn’t take all day. I can either bring friends along, or I don’t mind going alone as I feel safe, and the hike itself is pretty safe as well. Even walking it with friends, it has never taken over 2 hours and you can start at the bottom or the top of the loop if you want a change.”



## EWA BEACH

### FOOD & DINING

#### ITALIAN, CAFES, PIZZA

##### **RUSSO'S COAL FIRED ITALIAN KITCHEN**

91-1121 Keaunui Dr  
Ewa Beach, HI 96706  
(808) 840-0412

**YELP REVIEW:** "I've not had a bad experience at Russo's. The food is excellent (I've only had Italian food as good as this when I visited Boston's North End), the service is great, and it's so close to home!"

#### THAI

##### **ROYAL THAI GARDEN**

91-1001 Kaimaile St  
Ewa Beach, HI 96706  
(808) 689-5105

**YELP REVIEW:** "Today, I decided to stop by the restaurant and have some Pineapple fried rice, green curry, cucumber salad, and a beer. Everything was delicious but the fried rice was on point."

## SHOPPING



### LAULANI VILLAGE SHOPPING CENTER

91 Hwy 76  
Ewa Beach, HI. 96706

Yelp review: "When we purchased a home on the westside of Oahu a year and a half ago, Laulani Village Shops was still skin and bones. Today, it's a thriving center that is a welcomed addition to the fast and growing Ewa plain. Safeway anchors this shopping center as well as Ross, PetCo and City Mill. Joining in the ranks are Starbucks, Panda, Royal Nails, Supercuts, UPS Store, and a Pearl's Korean BBQ, Sprint Store, CPB Bank and a GNC."

## OUTDOOR ACTIVITIES

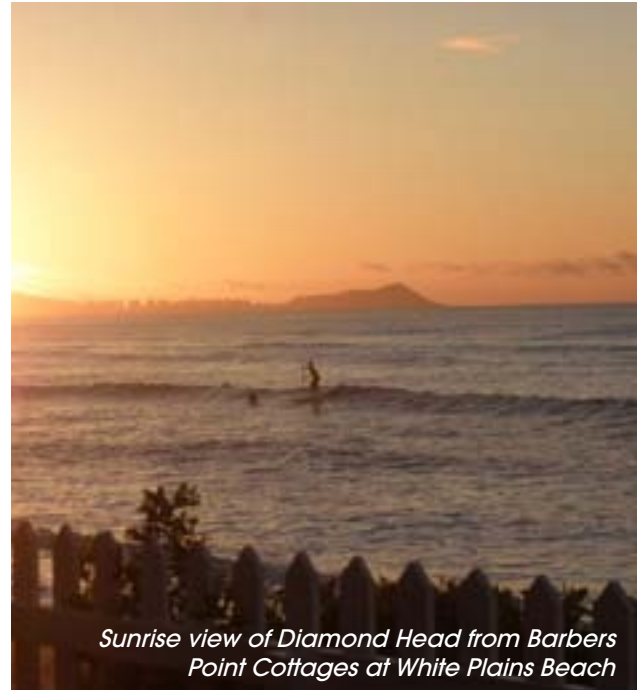
### BARBER'S POINT BEACH COTTAGES ON WHITE PLAINS BEACH

#### BARBERS POINT BEACH COTTAGES

White Plains Beach Bldg. 1797  
Barbers Point, Hawaii, 96707  
Reservations: 808-682-3085

[gef.dodlodging.net/property/Barbers-Point-Beach-Cottages](http://gef.dodlodging.net/property/Barbers-Point-Beach-Cottages)

TripAdvisor review: "Had a wonderful time. Stayed in a two bedroom cottage on the beach. The view from our porch was amazing overlooking the ocean. The kids loved the beach, playing and swimming. The water was great. A wonderful three days. Great place for the whole family..."



*Sunrise view of Diamond Head from Barbers Point Cottages at White Plains Beach*



# HONOLULU

## FOOD & DINING

### BREAKFAST & BRUNCH

#### KOKO HEAD CAFE

(Kaimuki Neighborhood)

1145 C 12th Ave  
Honolulu, HI 96816  
(808) 732-8920

### BAKERIES/DONUTS

#### LEONARD'S BAKERY

933 Kapahulu Ave  
Honolulu, HI 96816 Kaimuki  
(808) 737-5591

**YELP REVIEW:** "Bursts of flavors and aroma! I've never consistently experienced such a flavorful breakfast/ brunch. This is a hidden treasure in Kaimuki. From the outside, it's easy to bypass. Once inside....unforgettable... not because of the environment, but the dishes that are designed to make your tastebuds dance."

Leonard's Bakery describes their malasada tradition: "A malasada is a portugese doughnut without a hole. We fry generously-sized balls of dough until it's golden brown on the outside and light & fluffy on the inside. We started making malasadas as part of the Portuguese tradition for Shrove Tuesday back in 1953. Now, we make them continuously everyday. We are Hawaii's original malasada™ bakery. All of our malasadas are made with our special dough using the finest ingredients. Ono as we say in Hawaii."



## SEAFOOD/BARS

### DUKE'S WAIKIKI

2335 Kalakaua Ave  
Honolulu, HI 96815  
(808) 922-2268

**YELP REVIEW:** "Look for their ad on the back of the in-flight magazines...for a FREE hula pie! All you have to do is take a pic and show it to your server. The dessert is so good that it has it's own `spork' serving utensil. The lunch buffet is great! For \$17...kalua pork, fish, teriyaki chicken, sobe noodles, curry couscous, a full salad bar, warm breads and muffins, desserts...lots to choose from especially on the more healthful side. Ate dinner here, too...it was great. Blackened ahi was very good."

### SAM CHOY'S ISLAND STYLE SEAFOOD GRILLE

Hickam Beach  
3465 Mamala Bay Drive  
Pearl Harbor, HI 96853  
(808) 422-3002

**YELP REVIEW:** "One of the benefits of being military is having access to this Sam Choy's restaurant. The view is spectacular and the food is pretty awesome, too. My hubby and mom love the fish and chips. I just had the French dip sandwich today and I thoroughly enjoyed it. This is a place we keep coming back to and we always bring visiting family and friends when we can."

## SHOPPING

### ALA MOANA CENTER

1450 Ala Moana Blvd  
Honolulu, HI 96814  
(808) 955-9517

<http://www.alamoanacenter.com/>

Ala Moana Center is the world's largest outdoor shopping center and Hawaii's premier shopping, entertainment, and dining destination with 290 stores, including nearly 70 dining options. Ala Moana Center features a diverse collection of stores including locally owned boutiques and national retailers.



*Ala Moana Center*

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### KAHALA MALL

4211 Waiālae Ave  
Honolulu, HI 96816  
(808) 732-7736

<http://www.kahalamallcenter.com/>

Shop fun, one-of-a-kind boutiques, specialty food shops and restaurants at Kahala Mall. Enjoy a movie or take the time to browse at some of your favorite stores. Located near Diamond Head, just minutes from Waikiki.



*Kahala Mall*



*USS Arizona Memorial. Source: National Park Service*

## OUTDOOR ACTIVITIES

### USS ARIZONA MEMORIAL

1 Arizona Memorial Pl  
Honolulu, HI 96818  
(808) 422-3300

The USS Arizona is the final resting place for many of the ship's 1,177 crewmen who lost their lives on December 7, 1941. The 184-foot-long Memorial structure spans the mid-portion of the sunken battleship and consists of three main sections: the entry room; the assembly room, a central area designed for ceremonies and general observation; and the shrine room, where the names of those killed on the Arizona are engraved on the marble wall. - National Park Service, History & Culture, [nps.gov](https://www.nps.gov)



*View of Waikiki from Diamond Head summit*

## DIAMOND HEAD STATE MONUMENT

<http://dlnr.hawaii.gov/dsp/parks/oahu/diamond-head-state-monument/>

The unique profile of Diamond Head (Lē`ahi) sits prominently near the eastern edge of Waikiki's coastline. Hawaii's most recognized landmark is known for its historic hiking trail, stunning coastal views, and military history. Diamond Head State Monument encompasses over 475 acres, including the interior and outer slopes of the crater.

## **BISHOP MUSEUM**

1525 Bernice Street  
Honolulu, HI  
808-847-3511

<http://www.bishopmuseum.org/>

From the website: “Bishop Museum is the premier place to experience the history, arts and culture of the Hawaiian people. We are recognized throughout the world for our scientific research, educational programs, and extensive collections which give voice to the stories of Hawai’i and the broader Pacific.”



## **KAYAKING, STANDUP PADDLING, SURFING, ETC.**

### **KOA BEACH SERVICE**

Ocean Rental & Beach Services  
2055 Kalia Rd  
Honolulu, HI 96815  
(808) 944-1962

<http://www.koabeachservice.com/>



*Koa Beach Service located next to the Hale Koa Hotel offers surf lessons, beach rentals, and much more! Discounts for military are available.*

# KAPOLEI/MAKAKILO

## FOOD & DINING

### AMERICAN



#### MONKEYPOD KITCHEN

92-1048 Olani St  
Kapolei, HI 96707  
(808) 380-4086

**YELP REVIEW:** "This is one of my favorite restaurants on Oahu for multiple reasons. You can go to Koolina or the North Shore and play all day then swing by on the way home. There's live music out on the patio. The open air concept restaurant is spacious, comfortable yet classy with a rustic feel. The use of local products and produce is my style. Happy hour is fabulous."

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### SUSHI BARS, SEAFOOD, HAWAIIAN



#### ROY'S KO OLINA

Ko Olina Golf Club  
92-1220 Aliinui Dr  
Kapolei, HI 96707  
(808) 676-7697

**YELP REVIEW:** "I've had many dinners here, but tonight, hubby and I left the restaurant feeling like royalty. The doors opened for us as we walked in, the hostess asked us how our day was as she showed us to our table, the server was professional and attentive, the dishes were taken away quickly, the waters were always filled, the food was 10-stars, the doors were open for us as we left... OUTSTANDING experience tonight."

## BREAKFAST & BRUNCH



### MY CAFE

563 Farrington Hwy  
Kapolei, HI 96707  
(808) 200-5737

**YELP REVIEW:** "Food came out quickly and boy, was it delicious! The breakfast burrito didn't need any salsa or sour cream though it came served with those items on the side. French toast was soaked all the way through & cooked perfectly- a little crisp on the edges, chewy in the middle. The staff would come by the table, talk story, make sure everything was alright. We had a super experience and look forward to coming back again!"

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## SHOPPING

### KAPOLEI SHOPPING CENTER

590 Farrington Highway  
Kapolei, Hawaii 96707  
<http://inkapolei.com/>

Kapolei Shopping Center has served the Kapolei community for more than two decades. It was the first retail center to open in the City of Kapolei, welcoming its first tenant, Safeway, in 1992. At the time, Kapolei Safeway was this national supermarket chain's largest Hawaii store.

Today, anchored by Safeway and Longs Drugs, Kapolei Shopping Center is a bustling center with more than 30 local and national brand businesses offering a wide choice of goods and services and plenty of free parking. From automotive services, banking, gifts and gadgets to health and beauty products, fashion and fun places to dine, Kapolei Shopping Center is a convenient stop in the heart of Kapolei – the fastest growing region on Oahu.



## COMING SOON

### KA MAKANA ALI'I THE CENTER FOR WEST OAHU

Breaking ground later this year, Ka Makana Ali'i – The Center for West O'ahu – will offer residents and visitors a family-friendly, mixed-use center in the heart of Hawaii's fastest growing community.

The 1.4 million-square-foot regional mall is DeBartolo Development's first such project in Hawaii and will feature more than 100 exciting shopping, dining and entertainment offerings, a department store, two hotels and LEED-certified office space.

## OUTDOOR ACTIVITIES

### KO OLINA LAGOONS AT KO OLINA RESORT

92-1480 Aliinui Drive  
Kapolei, Hawaii 96707

TripAdvisor review: "Pretty beach - great sunset viewing - man made coves - nice place to relax, see the sun - get a drink at one of the hotels and watch the sunset."

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### BOAT TOURS/SNORKELING/SUNSET CRUISES

#### OCEAN JOY CRUISES

<http://www.oceanjoycruises.com/>  
(808) 677-1277

TripAdvisor review: "We booked the morning cruise as we were told it was the one with the best chance of seeing turtles. It was the right call. We saw a pod of spinner dolphins, and on the snorkeling part of the cruise we saw a few turtles and lots of different colourful fish. It was an amazing experience and we had a ball. Must also mention that the crew were fabulous."





# V. Housing

## AIEA

### BUYING

In 2015, the median sales price for a single family home in Pearl City - Aiea was \$672,000. The median sales price for a condo in Pearl City - Aiea was \$330,000.

### RENTING

According to rentometer.com, the average rent for a three bedroom property in Pearl City - Aiea is \$2,820/month.

# HONOLULU

## BUYING

In 2015, the median sales price for a single family home in the Salt Lake neighborhood was \$767,000.

The 2015 median sales price for a condo in the Ala Moana neighborhood was \$398,000. The median sales price for a condo in the Salt Lake neighborhood was \$335,000. Finally, the median sales price for a condo in Waikiki was \$349,000 in 2015.

## RENTING

According to rentometer.com, the average rent for a three bedroom property in the Honolulu area is \$2,817/month based on 35 rentals. The average rent for a three bedroom property in the Salt Lake area is \$1,867/month.

# EWA PLAIN (EWA BEACH, KAPOLEI)

## BUYING

In 2015, the median sales price for a single family home in Ewa Plain was \$587,000. The median sales price for a condo in Ewa Plain was \$407,000.

## RENTING

According to rentometer.com, the average rent for a three bedroom property in Ewa Beach is \$1,754/month. The average rent for a three bedroom property in Kapolei is \$2,337/month.

# MAKAKILO

## BUYING

In 2015, the median sales price for a single family home in Makakilo was \$625,000.

The 2015 median sales price for a condo in Makakilo was \$318,750.

## RENTING

According to rentometer.com, the average rent for a three bedroom property in Makakilo is \$1,942/month based on 35 rentals. The average rent for a four bedroom property is \$2,415/month.

What do these prices mean for your housing budget if you are PCSing to Joint Base Pearl Harbor-Hickam and are considering living in Aiea, Ewa Beach, Honolulu, Kapolei or Makakilo?

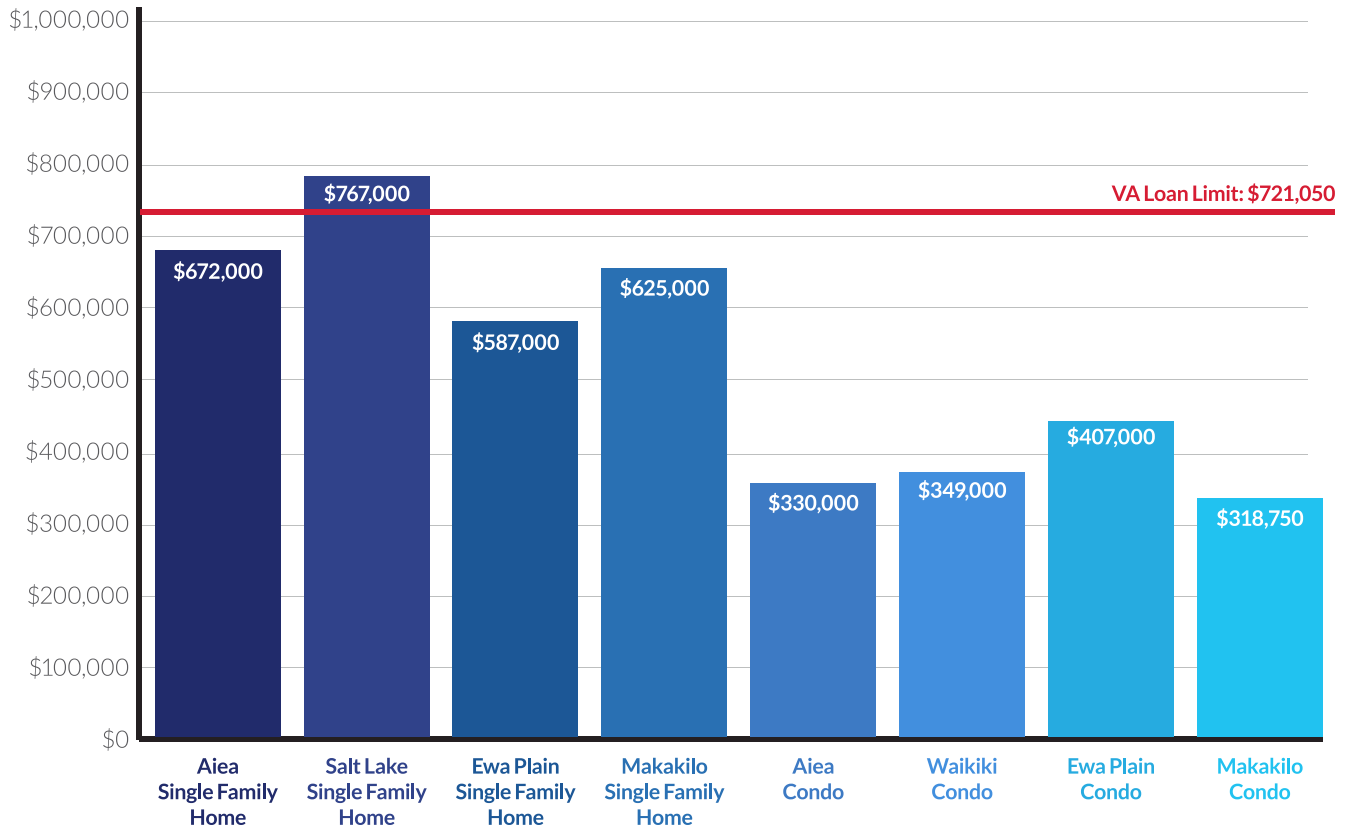
## LET'S TAKE A LOOK AT HONOLULU COUNTY'S CURRENT 2016 BAH RATES TO FIND OUT.

What Can Your BAH Purchase with a VA Loan?				Rent \$ Paid over a 3 Year Period
Grade	BAH (2016)	Condo Price	SFD Price	
E-1	\$2,613	\$433,276	\$484,539	\$94,068
E-2	\$2,613	\$433,276	\$484,539	\$94,068
E-3	\$2,613	\$433,276	\$484,539	\$94,068
E-4	\$2,613	\$433,276	\$484,539	\$94,068
E-5	\$2,679	\$446,810	\$498,073	\$96,444
E-6	\$2,904	\$492,946	\$544,210	\$104,544
E-7	\$3,075	\$528,010	\$579,274	\$110,700
E-8	\$3,264	\$566,765	\$618,029	\$117,504
E-9	\$3,495	\$614,133	\$665,396	\$125,820
W-1	\$2,910	\$494,177	\$545,440	\$104,760
W-2	\$3,153	\$544,005	\$595,268	\$113,508
W-3	\$3,384	\$591,372	\$642,635	\$121,824
W-4	\$3,537	\$622,745	\$674,008	\$127,332
W-5	\$3,720	\$660,269	\$711,533	\$133,920
O-1E	\$3,111	\$535,392	\$586,656	\$111,996
O-2E	\$3,351	\$584,605	\$635,868	\$120,636
O-3E	\$3,567	\$628,896	\$680,160	\$128,412
O-1	\$2,706	\$452,346	\$503,609	\$97,416
O-2	\$2,901	\$492,331	\$543,594	\$104,436
O-3	\$3,375	\$589,526	\$640,789	\$121,500
O-4	\$3,786	\$673,803	\$725,066	\$136,296
O-5	\$4,083	\$734,703	\$785,967	\$146,988
O-6	\$4,122	\$742,701	\$793,964	\$148,392
O-7	\$4,161	\$750,698	\$801,961	\$149,796

### Assumptions

- VA Fixed 30 Loan
- 2.15% VA Funding Fee
- 100% financing up to \$721,050 for Honolulu County. Down payment requirements vary thereafter.
- Rate = 4.00%
- APR = 4.220% - 4.243
- BAH amount assumes servicemember has Dependents
- Condo calculations assume \$500/month in association fees and property taxes
- SFD calculations assume \$250/month in insurances and property taxes

## Median Sale Price



The 2016 VA loan limit for Honolulu County/Oahu is \$721,050. If you are looking at a property listed above this limit, consider financing with a VA Jumbo Loan.

Read more at <http://hawaiiavalloans.com/jumbo/>.

# Want to Purchase? We Can Help with a VA Loan!



## NO DOWN PAYMENT REQUIRED

VA Loans are one of the very few loan programs that allow you to borrow 100% of the home's purchase price. Most programs require a minimum of 3.5% - 10% down payment to qualify for financing.

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## NO MORTGAGE INSURANCE REQUIRED

Without at least a 20% down payment, all other home loan programs require the borrower to pay mortgage insurance. This insurance doesn't protect the borrower, rather insures the lender in case of mortgage default.

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## REDUCED CLOSING COSTS

Nobody likes paying closing costs. Fortunately for veterans, a good portion of these costs are waived. On average, a VA buyer can save anywhere from \$1500 - \$2000 in closing costs compared to using other loan programs.

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## GREAT LOAN AMOUNTS

For 2016, the maximum VA Loan amount, with no down payment is \$721,050 for Oahu, \$713,000 for Kauai, \$658,700 for Maui, Lanai, Molokai and \$625,500 for Hawaii Island.

In addition, you may qualify for a VA Loan amount up to \$1,500,000 if you are willing to make a relatively small down payment.

# Team Hawaii VA Loans



**Brenda Carr**

VA LOAN SPECIALIST

NMLS #365284

p: 808.792.4247

e: bcarr@hawaiiavaloans.com



**Tai Gustafson**

VA LOAN SPECIALIST

NMLS #747038

p: 808.673.0014

e: tgustafson@hawaiiavaloans.com



**Dane Costa**

VA LOAN SPECIALIST

NMLS #787138

p: 808.554.8600

e: dcosta@hawaiiavaloans.com



**Brandi Brickler**

VA LOAN SPECIALIST

NMLS #1188579

p: 808.388.1550

e: bbrickler@hawaiiavaloans.com



**Brad Vilgos**

VA LOAN SPECIALIST

NMLS #965599

p: 808.927.3788

e: bvilgos@hawaiiavaloans.com



**Jo Akeo**

VA LOAN SPECIALIST

NMLS #733290

p: 808-741-7123

e: jakeo@hawaiiavaloans.com



**Jim Owens**

PRODUCTION MANAGER

NMLS #242755

p: 808.792.4255

e: jowens@hawaiiavaloans.com



**Gabe Amey**

BRANCH MANAGER

NMLS #371940

p: 808.792.4251

e: gamey@hawaiiavaloans.com



## CONTACT US ANYTIME:

p: 808-792-4251

e: info@hawaiiavaloans.com

www.hawaiiavaloans.com

facebook.com/hawaiiavaloans



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# Hawaii VA Loans

*Helping Veterans Become Homeowners*