



# Two Big Island Neighborhoods Everyone's Talking About in 2026

Before Everyone Else Finds Out — Your insider guide to affordable growth opportunities on Hawai'i's largest island.

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# What Makes a Neighborhood "Up-and-Coming"?

Five signals — not just one — tell the full story of a market in motion.

## New Construction Homes

With newer construction homes being built daily commonly in the \$300K to \$400K range, it offers an accessible entry point into homeownership without sacrificing space or the benefits of fee simple property.

## Business Arrivals

A new grocery anchor, a regional medical clinic, or a legitimate coffee shop in a previously bare corridor means developers believe in an area before most buyers do. Follow the retailers.

## Price Trajectory

Big Island submarkets can move **8–15% in 12–18 months** while still sitting well below the statewide median. That spread is the opportunity — especially for buyers comparing to Oahu or Maui pricing.

## Fiber & Connectivity Expansion

Areas gaining reliable internet access are gaining buyer interest in real time. Starlink has opened up rural areas that previously had zero remote-work viability — a uniquely Big Island story.

## Buyer Spillover from Oahu & Maui

Buyers priced out of Oahu (\$1.1M+ median) and Maui are actively discovering Big Island submarkets. Agents are seeing this in inquiry patterns well before it shows up in closed sales data.



# The Neighborhoods

Agent Deep Dives — Two Markets Worth Watching in 2026

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**Waikoloa Village / South Kohala**

Best overall growth, development & resale story

2

**Keaau / HPP / Puna / Ainaloa**

Best for volume, affordability & buyer spillover

# Waikoloa Village / South Kohala

**Best overall: growth, development, and resale story**

## The Data Is Unambiguous


South Kohala single-family sales are up **39% year-over-year** in January 2026, with the median price up **20%**. That's not a blip — that's a market in motion, and it validates what west-side agents have been feeling on the ground for months.

## What \$600–700K Gets You Here

Sitting at roughly 2,000 feet above the Kohala Coast resort strip, Waikoloa Village delivers the same sunshine and dry weather as the resorts below — at dramatically lower prices. That budget buys a newer single-family home with a garage, a lanai, and real square footage. On Oahu, that same budget gets something far smaller and older.

## Why the Momentum Continues

- **229 planned rental units** in the pipeline via Nā Hale Makoā and Ho'omalū at Waikoloa — employers, retailers, and service businesses follow housing development
- **Resort proximity is practical:** Fairmont Orchid, Mauna Kea Beach Hotel, and Hapuna Beach are 15–20 minutes down the highway
- **Remote work viability:** Queen Ka'ahumanu Highway improvements and expanded fiber have made this corridor meaningfully more viable than three years ago
- **Schools:** Waikoloa School (K–12) carries a strong reputation relative to island averages — a real pull for family buyers

 Window is narrowing. The 39% sales increase and 20% price jump signal this area has already started moving — it's no longer in early discovery, but still ahead of full price realization statewide.

# Keaau / Puna

**Best for volume, affordability, and buyer spillover**

## Volume Tells the Story

**67 single-family sales in January 2026** — far more than any other Big Island district. When a market is moving that much inventory at this price point, buyers are showing up with conviction. This is where demand actually is, not just where people talk about buying.


## Who's Buying Here


Remote workers on fixed incomes, families who need more space than Kona or Hilo pricing allows, homesteaders, and buyers who want land productivity. The **~\$390K median** is a genuine entry point — lower monthly payments than anything else in Hawaii at this quality level.

## Hilo's Proximity Matters

Downtown Hilo — farmers market, restaurants, UH Hilo, and Hilo Medical Center — is **20-30 minutes** from most of Puna. Rural pricing with urban access is a combination that's genuinely rare anywhere in Hawaii.

## The Honest Tradeoffs — Know Before You Go

 **Lava Zone Risk:** Not all of Puna is the same. Zone 1 and 2 are largely uninsurable and unlendable by conventional lenders. Zone 3 — where most of HPP, Ainaloa, and upper Keaau sit — is feasible with active carrier research. Always get a specific insurance quote before making an offer.

 **Connectivity Variance:** Fiber/Spectrum is inconsistent across the district. Starlink has opened many addresses that had no remote-work viability before. Buyers must confirm actual service at the specific property address — not just the subdivision name.

## Infrastructure Anchors — Keaau & HPP

Keaau town sits at the gateway to Puna with grocery, gas, medical clinic, and pharmacy. HPP offers larger lots, paved main roads, and a range of newer builds. Ainaloa provides similar lot sizes with a slightly more rural character.

# Mistakes Buyers Make in Emerging Areas

Avoid these before you make an offer — they're the difference between a smart purchase and an expensive lesson.



## Not Getting an Insurance Quote First

Lava zones and rural locations can make some Big Island properties difficult or impossible to insure. This must happen **before the contract** — not after. Zone 1 and 2 properties are largely unlendable by conventional lenders.



## Treating All of Puna as One Risk Profile

Zone 3 and Zone 1 are entirely different situations — even when they're just a few miles apart. Know the exact lava zone of the **specific parcel**, not just the general Puna area designation.



## Not Testing the Commute on a Weekday

Highway 11, Saddle Road, and routes in and out of Puna have specific friction points at specific times. A Sunday afternoon drive is not representative. **Test it on a Tuesday morning.**



## Assuming Internet Service by Zip Code

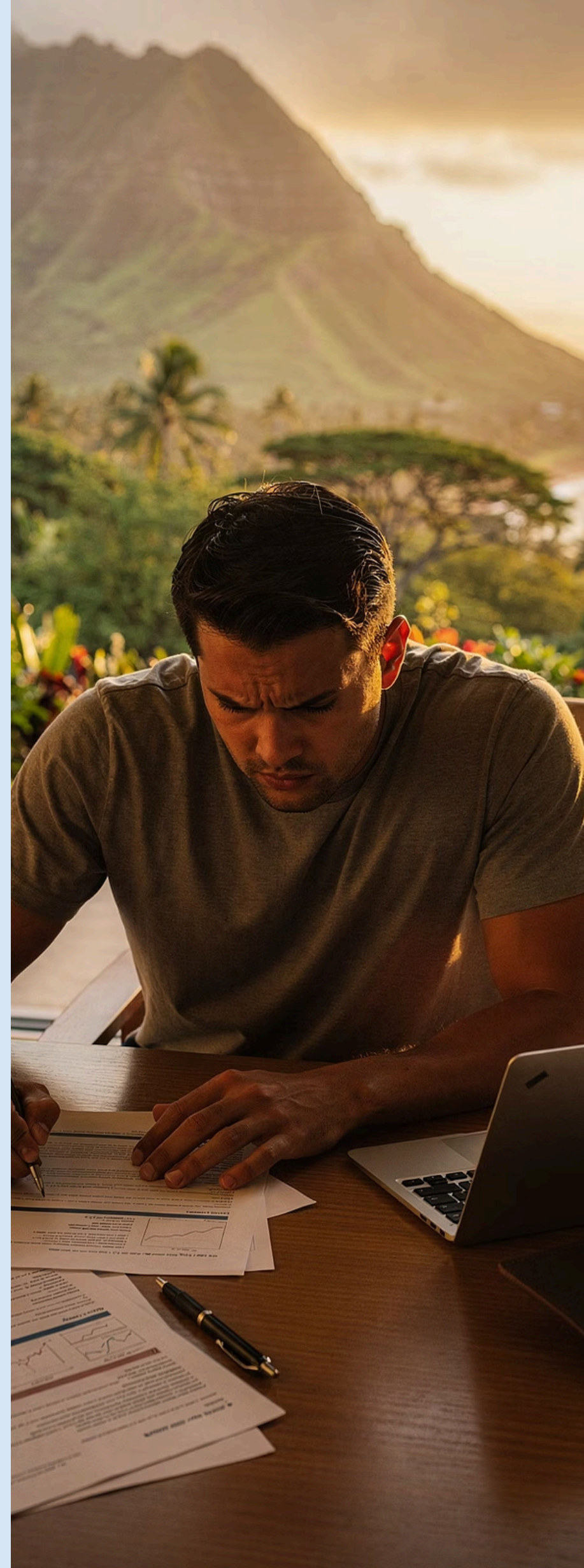
Waikoloa, North Kona, and HPP all have coverage variation **street by street**. Remote workers must confirm actual service at the specific property address — not the subdivision level.

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## Waikoloa Village and Waikoloa Beach Resort: Not the Same Place

Waikoloa Village is a residential community nestled about 700 feet up the slopes of the island, roughly 6 miles inland from the coast.

Waikoloa Beach Resort is the resort area — a sprawling, self-contained destination right on the sunny Kohala Coast. It's home to major hotels like the Hilton Waikoloa Village and the Marriott, along with world-class golf courses, an open-air shopping and dining complex at the Kings' Shops and Queens' MarketPlace, and easy access to some of the most beautiful beaches on the island.





# Mahalo for Joining Us!

Ready to explore more or have questions about specific neighborhoods?