

Single Family Homes under \$400K: Hawaii vs Arizona

For buyers considering a move from Arizona's Phoenix metro area to Hawaii County (Big Island), **the definition of a \$400,000 home can vary dramatically.** This guide compares what each **market offers at that price point** and provides **insight into the lifestyle and housing expectation** adjustments many relocation buyers experience when transitioning to the Big Island.



What's Your Next Step?

Get the Full Guide

Everything you need to know about budget real estate for Hawaii or Arizona — in one place.

[Link in Youtube Description]

Book a Meeting with the Experts

Talk directly with someone who knows Hawaii and Arizona real estate and can help you plan your move.

[Link in Youtube Description]

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What \$400,000 Typically Buys in Maricopa County

Home Features



3–4 Bedrooms



1,600–2,200+ Sq. Ft.



Newer Construction



2-Car Garage



Open Concept



Community Amenities



Energy-Efficient Finishes

What Arizona Buyers Prioritize



Commute Time



Low Maintenance



More Space



Home Office



Family Subdivisions



Convenient Access

Buyer leverage is up. More inventory means stronger negotiating power and better builder incentives.

What \$400,000 Buys on the Big Island

What You'll Find



800–1,500 sq ft



Older / Update-ready



Ainaloa, HPP, Hilo



Larger Lots



Off-grid Potential



AG Use



Views/ Tropics

Buyer Priorities



Privacy



Ocean Views



Climate Zone



Lava Zone



Garden/Animals



Lifestyle



Access to Service

Buyer Mindset Comparison

Arizona and Hawaii buyers often prioritize different things in relocation conversations.

Priority	Maricopa County Buyer	Hawaii County Buyer
Square Footage	Very important	Less important
New Construction	High priority	Less common
Garage	Expected	Optional
HOA Amenities	Common desire	Rare factor
Yard / Land	Smaller lots	Larger lots
Commute	Major factor	Lifestyle first
Views	Bonus	Primary goal
Self-Sufficiency	Rare	Frequently requested
Maintenance	Turnkey	Location over condition

Market Snapshot: By the Numbers

A tale of two markets — vastly different in scale, but both showing meaningful shifts in inventory and buyer activity under \$400K.

Maricopa County

Population: 4.6 million

2,240

Active Listings

Under \$400K — down 1.5%
from 90 days ago; up ~4.5%
year-over-year

1,346

Under Contract

Contingent/pending under
\$400K — down 2.25% from 90
days ago; up 10.75% vs. last
year

Hawaii County

Population: 209,790

1,185

Total Active Listings

337 of those are priced under
\$400K

80

Under Contract

Contingent or under contract
under \$400K

✔ Affordable inventory up **18%** since March while
pending sales fell **12%** — giving buyers more
leverage this summer.

Arizona Listing Under \$400K

17792 W Jessie Ln, Surprise, AZ 85387

\$389,500

3 BD | 3 BA | 1988 SQFT

Listed by Becky Garcia | bg240 | SA551675000 | eXp Realty xpre49



Arizona Listing Under \$400K

19650 W Jefferson St, Buckeye, AZ 85326

\$388,000

4 BD | 2 BA | 1799 SQFT

Listed by Becky Garcia | bg240 | SA551675000 | eXp Realty xpre49



Arizona Listing Under \$400K

12819 N 111th Ave, Sun City, AZ 85351

\$330,000

3 BD | 2 BA | 1362 SQFT

Listed by Becky Garcia | bg240 | SA551675000 | eXp Realty xpre49



Arizona Listing Under \$400K

16253 W SIERRA Street Goodyear, AZ 85338

\$385,000

3 BD | 2 BA | 1204 SQFT

Listed by Becky Garcia | bg240 | SA551675000 | eXp Realty xpre49



Hawaii Listing Under \$400K

16-2109 AZURE DR, PAHOA, HI 96778

\$359,000

2 BD | 1 BA | 704 SQFT

Listed by Pat Halpern RB-16144 & Joel Halpern RS-86285 | Aloha Sotheby's Intl Realty - Hawai'i RB-24223 | MLS: 730710



Hawaii Listing Under \$400K

11-3269 HIBISCUS ST, MOUNTAIN VIEW, HI 96771

\$370,000

2 BD | 1 BA | 960 SQFT

Listed by Wailana R Herbst RB-24019 | Corcoran Pacific Properties RB-24007 | MLS: 730790



Hawaii Listing Under \$400K

16-2115 AZURE DR, PAHOA, HI 96778

\$390,000

3 BD | 2.5 BA | 1208 SQFT

Listed by Juniper Adler RS-84396 & Porsha Nicole Deguair RS-88077 | eXp Realty RB-21841 | MLS: 730790



Hawaii Listing Under \$400K

15-2813 PUHI ST, PAHOA, HI 96778

\$335,000

2 BD | 1 BA | 1020 SQFT

Listed by Woody Musson RS-75039 | Local Hawaii Real Estate RB-18892 | MLS: 730768



What This Means for Your Relocation Clients

Many Arizona buyers get sticker shock—\$400,000 stretches much further in Maricopa County than on the Big Island.

They stop asking...

"How many beds?"

And start asking...

"Privacy, garden, ocean access?"

That shift is the heart of Hawaii relocation marketing.

✓ **\$400K in Arizona = more house. On the Big Island = a different lifestyle.**





Mahalo for Watching!

Visit us at livinginhawaii.com