7 THINGS TO RESEARCH BEFORE YOU CHOOSE YOUR HAWAIIAN ISLAND

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WHAT TO RESEARCH BEFORE YOU CHOOSE YOUR HAWAII ISLAND

Most people choose their island the way they chose their favorite vacation. Something about the light, the drive in from the airport, the way one afternoon felt. That instinct is not wrong. It is just incomplete, because what makes an island wonderful to visit is almost never what makes it workable to live on.

This is not a guide about which island is best. There is no answer to that. It is a guide about the seven things you need to look up before you commit, because Hawaii is not one place. It is four counties with separate housing markets, separate electrical grids, separate tax jurisdictions, separate healthcare systems, and separate job markets. A statewide average will quietly lead you to the wrong island.

1. THE ISLAND YOU PICK CHANGES THE PRICE BY MORE THAN DOUBLE

In 2025 the median single family home sold for $465,000 in Hawaii County and $1,175,000 in Maui County. Honolulu came in at $1,110,000 and Kauai at $1,100,000. That is not a rounding difference between neighbors. That is a different life, a different mortgage, and a different set of choices about what you give up to be here.

Statewide the median was $950,000, and affording it takes a household earning just over 180 percent of state median income, which is roughly one in five households. Condos are the softer entry point. The income needed to afford the median condo has dropped to about 110 percent of median income, putting ownership within reach of nearly half of households.

The median also hides things. Hawaii County has the widest internal spread in the state, with Kona side neighborhoods running high while Puna and Kau run far lower. On Kauai, Princeville medians crossed $2.3 million while other pockets sat nowhere near that. Never research an island. Research the specific area on that island.

2. THE COSTS THAT BREAK BUDGETS ARE NOT IN THE PURCHASE PRICE

Purchase price is a one time negotiation. Carrying costs are a monthly obligation that compounds for as long as you own the place, and right now they are the fastest rising part of the equation.

Insurance is the number moving hardest. Statewide property insurance premiums rose 13.4 percent in 2024, the largest jump in at least a decade, and some condo association policies have seen renewals well past a 1,000 percent increase. That figure is likely understated, because homeowners who drop coverage entirely disappear from the data. Get a real quote before you write an offer, not after inspection.

Association fees are the second surprise. Forty two percent of Hawaii homeowners pay one, against 25 percent nationally, and Hawaii ranks second in the country for median monthly fee at $470. Honolulu sits at $526 and Hawaii County at $135. But listings tell a harsher story than census medians: the median advertised fee on Oahu listings was $882, and none of that includes special assessments, which have become common in older buildings where reserves failed to cover deferred maintenance.

Electricity is genuinely island specific. The 2025 residential averages were 40.5 cents per kilowatt hour on Oahu, 41.6 on Maui, 45.8 on Hawaii Island, 48.5 on Molokai, and 50.0 on Lanai. Kauai runs on a separate member owned cooperative. Air conditioning use is the swing factor, and where you land on the island decides whether you need it.

3. CLIMATE IS AN ADDRESS QUESTION, NOT AN ISLAND QUESTION

This is the single most useful thing to understand about Hawaii geography. The Rainfall Atlas of Hawaii, maintained by the University of Hawaii at Manoa using more than 1,000 measurement stations, documents annual rainfall ranging from under 10 inches on some leeward coasts to over 400 inches on a few peaks.

Hilo averages about 127 inches a year, which makes it one of the wettest cities in the United States. Kailua-Kona, on the other side of the same island, averages about 18 inches. Same island, same afternoon drive. Two people who want opposite climates can both be perfectly happy on the Big Island, forty miles apart.

Which means windward versus leeward, and elevation, will shape your daily life more than which island you chose. Look up rainfall for the exact area, not the island.

4. HAZARD RESEARCH IS REALLY A PAPERWORK QUESTION

Hazard research in Hawaii is not about worrying. It is about knowing which designations control your insurance and your financing before you fall in love with a house.

On Hawaii Island, the USGS divides the land into nine lava flow hazard zones, with 1 the highest hazard. HUD policy makes FHA mortgage insurance unavailable in zones 1 and 2. In those zones the state fund, HPIA, is generally the only homeowners insurance available, which means higher rates and capped coverage, and conventional lenders willing to work there typically want at least 20 percent down. Two things are true at once. The 2018 lower East Rift eruption destroyed roughly 700 structures in a zone 1 area, and the large majority of Big Island transactions happen in zone 3 or lower where insurance and lending function normally.

Vog is the other Hawaii Island factor, and it is misunderstood. It affects whichever side of the island is downwind of Kilauea that day rather than one fixed area. On typical trade wind days the Kona side gets the haze while Hilo stays clear. When winds go light or southerly, the pattern flips onto Volcano, Kau, and Pahala. The USGS identifies people with pre-existing respiratory conditions as most at risk, and physically active asthmatics as most vulnerable to sulfur dioxide. If someone in your household has asthma or COPD, this belongs in your research, not a footnote.

Wildfire is a statewide factor, not a Maui one. About 0.5 percent of Hawaii land area burns each year, a share equal to or greater than any other state. The driver is invasive grasses on former agricultural land, so risk concentrates on dry leeward sides of every island.

5. HEALTHCARE ACCESS IS THE SHARPEST DIFFERENCE BETWEEN ISLANDS

If you take one number from this guide, take this one. The University of Hawaii John A. Burns School of Medicine tracks the physician shortage by county, and the neighbor island gap is not subtle. Honolulu is short 379 full time equivalent physicians, a 15 percent gap. Hawaii County is short 224, a 43 percent gap. Maui is short 179, a 41 percent gap. Kauai is short 50, a 28 percent gap.

The right question is not whether an island has a hospital. It is whether the care your household actually needs exists there, and what the trip looks like when it does not. The largest shortages are in primary care, plus subspecialties including endocrinology, pulmonology, cardiothoracic surgery, and pediatric critical care.

6. THE AFFORDABLE ISLAND ALSO PAYS THE LEAST

Average weekly wages in late 2025 ran $1,391 in Honolulu, $1,210 on Maui, $1,201 on Kauai, and $1,180 in Hawaii County, the lowest in the state. The national average was $1,459. Unemployment is low everywhere, in the 2 to 3 percent range, with Hawaii County highest and Kauai lowest.

So here is the pattern worth internalizing. Hawaii County offers affordable housing and the lowest wages at the same time. That combination is excellent for remote workers and retirees with income from elsewhere, and much harder for anyone who needs a local paycheck. Honolulu holds about 70 percent of all employment in the state, so if your field is specialized, Oahu may not be a preference so much as a requirement.

Run this in the right order. Establish where your income can actually come from, then look at housing. Doing it the other way around is how people end up on the affordable island with no way to earn there.

7. HOW FAR YOU ARE FROM EVERYTHING, AND WHAT THAT COSTS NOW

Inter island travel is how neighbor island residents reach specialists, family, and the mainland, and it got noticeably harder in 2026. Typical round trips on the main corridors ran roughly $130 to $280 booked a couple of weeks out earlier in the year, then climbed sharply from late April, with reported cases far above that on very short hops. Checked bag fees doubled on Southwest inter island routes in April 2026, and Hawaiian now charges $30 and $40 for the first and second bags.

Price your own likely routes rather than trusting a number in any guide, including this one. And remember that most neighbor island pairs route through Honolulu, so a 35 minute flight is realistically a half day commitment door to door. If you plan to see mainland family twice a year, or you expect regular specialist visits, put a real annual figure on it before you choose.

THINGS TO LOOK UP BEFORE YOU WRITE AN OFFER

Every one of these is free, public, and searchable by address or parcel. Together they take about an hour. If a listing does not disclose them, that is information too.

- **The lava hazard zone.** Hawaii Island only. Neighboring parcels can sit in different zones, and this one designation decides whether FHA financing exists, who will insure you, and how the home resells.
- **The FEMA flood zone.** High risk designation triggers mandatory flood insurance on federally backed mortgages. Oahu maps changed in June 2026, adding about 3,700 parcels, so old information is stale.
- **The cesspool status and priority level.** Act 125 requires every cesspool in the state to be converted before 2050. There are more than 83,000 statewide and Hawaii County alone has 48,596. Conversions commonly run $20,000 to $50,000 or more.
- **The water source.** Thousands of homes in Puna, Kau, and rural Hilo have no county water line and run on roof collected rainwater. Catchment works well when sized and maintained, but there is no government oversight of individual systems and some insurers will not cover them.
- **The association fee history and reserve health.** Ask for five years of fees, the reserve study, and every special assessment. Sudden large increases come from buildings that deferred maintenance, not from buildings that look old.

QUESTIONS TO ASK BEFORE YOU CHOOSE AN ISLAND

- What does the care my household needs look like on this island, and where do I go when it is not here?
- What is the actual rainfall and elevation of the specific area I am considering?
- What are the real insurance and association fee quotes for this property, not the averages?
- Can my income come from here, or does it have to come from somewhere else?
- What will I spend a year on flights to see the people I do not want to lose touch with?
- What would make me leave, and would I see it coming a year out?

WHEN THE RESEARCH POINTS SOMEWHERE ELSE

The numbers work and the island fits. Rent first anyway. Six to twelve months on a lease tests the commute, the microclimate, the school, and the neighborhood rhythm at a fraction of the cost of testing them with a mortgage. Almost nobody regrets this. Plenty of people regret skipping it.

The island fits but the budget does not. This is usually a neighborhood problem rather than an island problem. The internal spread within a single island is wide enough that the same island can be out of reach on one side and workable on the other. Before you cross the island off, look at the parts of it you have not looked at yet.

The budget works but the island does not. Be honest early. If healthcare access, vog, rainfall, or the job market is the blocker, no amount of loving the place solves it, and those are exactly the factors people talk themselves out of taking seriously. A different island usually scores far better on the same budget.

Most people who work through all seven factors find that the island they assumed was right comes second or third on their own list, and the one that actually fits was never the one on the postcard. That is the guide doing its job.

READY TO TALK IT THROUGH?

Scan the QR code to book a free, no pressure call. Bring the islands you are weighing, your budget, and anything in your situation that makes the decision harder, and we will walk the real numbers with you. What that budget actually buys in each area, which parts of an island fit how you want to live, and whether the island you have in mind is the one that fits.

Because the people who end up happy here are rarely the ones who fell for the prettiest island. They are the ones who did the research before they fell in love with it.

Scan to Book a Time Here