KNOW YOUR NUMBERS

THE HAWAII COST CHECKLIST

Every cost to check before you choose an island

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INTRODUCTION

Every listing photo makes the same promise: the porch (lanai), the ocean view, the slower mornings. It's easy to fall for a Hawaii home before ever driving a single mile around it. But the price on the listing only tells half the story. The exact address tells the rest, what a real week actually looks like from that spot, how far it sits from the people and places that matter most, and what that distance quietly costs in time, fuel, and peace of mind.

This checklist exists to close that gap before it becomes a problem. Fifteen honest questions to run on any property before getting attached, covering the daily drives, the care needed in an emergency, the errands that either stack together easily or eat a whole afternoon, and the real monthly number once everything is added up, not just the mortgage. Some of these can be answered from home. Others only reveal themselves with a stopwatch and a full tank of gas, driving the actual route at the actual hour it would be driven for real.

None of this is meant to talk anyone out of the move. It's meant to make sure the home that gets chosen is the one that actually fits the life being pictured, not just the one that photographed the best.

WHAT TO EXPECT

This is a working tool, not a highlight reel. Fifteen checks to run on any property before making an offer, each built around a real cost a listing price never shows.

Some take five minutes: a call to confirm a pharmacy, a look at where specialist care clusters. Others mean getting in the car: driving the commute at the real hour, testing it again on a Saturday, timing the hospital drive after dark. The order moves from daily routes, to healthcare and errands, to the real math of fuel, wear, and time, ending with a personal ceiling for what convenience is worth.

The only requirements are a phone, a car, and honesty: real mileage instead of a window sticker, routes tested at the hours they'd actually be driven.

By the last checkbox, the goal is one combined monthly number for any home under consideration, and a clear answer to whether that number is worth signing up for.

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- [ ] **DRIVE MY ACTUAL COMMUTE AT THE HOUR I'D REALLY LEAVE, NOT WHAT A MAP APP PROMISES**
A route that says 20 minutes on paper can run closer to 40 once real island traffic, one-lane bridges, or a single stoplight town factor in. I want my own timer, not someone else's estimate.

- [ ] **CONFIRM WHERE MY SPECIALIST CARE ACTUALLY EXISTS, NOT JUST "SOMEWHERE ON THE ISLAND"**
If I see a cardiologist, an endocrinologist, or a physical therapist regularly, I need to know if this address sits near that care or far from it. Specialist care often clusters in one or two hubs per island.

- [ ] **VERIFY A PHARMACY THAT FILLS MY PRESCRIPTIONS SITS WITHIN A DISTANCE I CAN LIVE WITH**
Not every small town has a pharmacy counter, even if it has a market. If I take a daily medication, I want to confirm the nearest pharmacy that fills it reliably, and time that drive like the weekly errand it will become.

- [ ] **TIME THE DRIVE TO THE NEAREST HOSPITAL IN DAYLIGHT AND AFTER DARK**
This is the one drive I hope I never need, which is exactly why I want to know it cold, twice, before I sign anything.

- [ ] **TEST THE SCHOOL-MORNING DRIVE DURING THE ACTUAL 7 TO 7:45 AM WINDOW**
If kids or grandkids are part of this move, a road that's empty at noon can be a different animal during drop-off traffic, and that's the version of the road I'll actually live with.

- [ ] **NAME AND TIME-TEST THE REAL GROCERY STORE I'D SHOP AT WEEKLY**
Not just "there's a market nearby." If I eat a certain way for health reasons, I'll also confirm the store carries it, because a small local market and a full grocery store are not the same errand.

- [ ] **MAP THE BULK-SHOPPING RUN AND DECIDE IF IT'S A QUICK STOP OR A MONTHLY PROJECT**
If I rely on a warehouse store for staples, some islands and towns make this an easy add-on errand. Others make it a planned half-day outing, and I want to know which one before I commit.

- [ ] **TIME THE AIRPORT DRIVE AT THE HOUR I'D REALISTICALLY LEAVE FOR A FLIGHT**
Not at 2 PM with empty roads. If getting back to see family is something I'll do every year, this drive and its real cost belong in my ongoing budget, not just my moving-day math.

- [ ] **AUDIT WHICH ERRANDS CAN STACK INTO ONE TRIP AND WHICH NEVER WILL**
Doctor visits, the pharmacy, groceries, school, bulk shopping: a home where three errands fold into one outing costs my week very differently than one where every trip stands alone.

- [ ] **CALCULATE MY HONEST FUEL COST USING MY OWN MILEAGE, NOT A WINDOW STICKER**
I'll check my vehicle's real average mileage from my dashboard or a fill-up log, not the optimistic number on the sticker, and multiply that against my actual weekly driving total.

- [ ] **PRICE IN EXTRA BRAKE AND TIRE WEAR IF MY ROUTES INCLUDE HILLS OR GRAVEL**
If my regular routes run through steep grades, unpaved stretches, or rough coastal roads, I'll budget for faster wear specifically, not bury it inside a vague "maintenance" guess. Terrain changes the math more than most people expect.

- [ ] **WEIGH MY TOTAL MONTHLY DRIVING HOURS AGAINST THE LIFE I ACTUALLY MOVED HERE FOR**
Is that extra hour or two a week worth less time gardening, less time with grandkids, or less time doing the slower things I pictured when I decided to make this move?

- [ ] **RETEST MY KEY ROUTES ON A SATURDAY, NOT JUST A WEEKDAY**
A road that's clear on Tuesday morning can look completely different during a weekend errand run or when visitors are in town, and I want to know both versions before I decide.

- [ ] **COMBINE MORTGAGE, FUEL, AND MAINTENANCE INTO ONE TRUE MONTHLY NUMBER**
I won't compare mortgage payments side by side and call it done. I'll add my fuel and maintenance estimates to each home's mortgage figure, then compare the real combined totals against each other.

- [ ] **SET MY OWN CONVENIENCE CEILING BEFORE I TOUR A SINGLE HOME**
I'll decide in writing how much extra I'd genuinely pay each month to be closer to the things that matter most to me. Setting that number now keeps a beautiful listing from quietly talking me past my own budget later.

WHAT TO DO NEXT

Print this checklist or save it to a phone, and run it on one specific property, not a neighborhood in general. The numbers only mean something when they're tied to a real address.

Start with the items that take five minutes: confirm the pharmacy, look up where specialist care actually sits. Then block out time to drive the rest in person, the commute at the real hour, the hospital route after dark, the same roads again on a Saturday. Write down every number as it's collected instead of trusting memory at the end.

Once all fifteen boxes are checked, add the mortgage, fuel, and maintenance into one true monthly figure, and compare it against the personal convenience ceiling set in item fifteen. That comparison is the real answer, not the price on the listing.

READY TO TALK IT THROUGH?

Numbers on a checklist only go so far. If it's time to walk through a specific address, a specific budget, or which island actually fits, book a free 45-minute Hawaii Move Strategy call. No pressure, no sales pitch, just a real conversation about what the math means for the move being considered.

Scan to Book a Time Here