Living in Hawai'i vs. Arizona

Passports, Plane Tickets & 7% Rates: Our Fall Market Check-In

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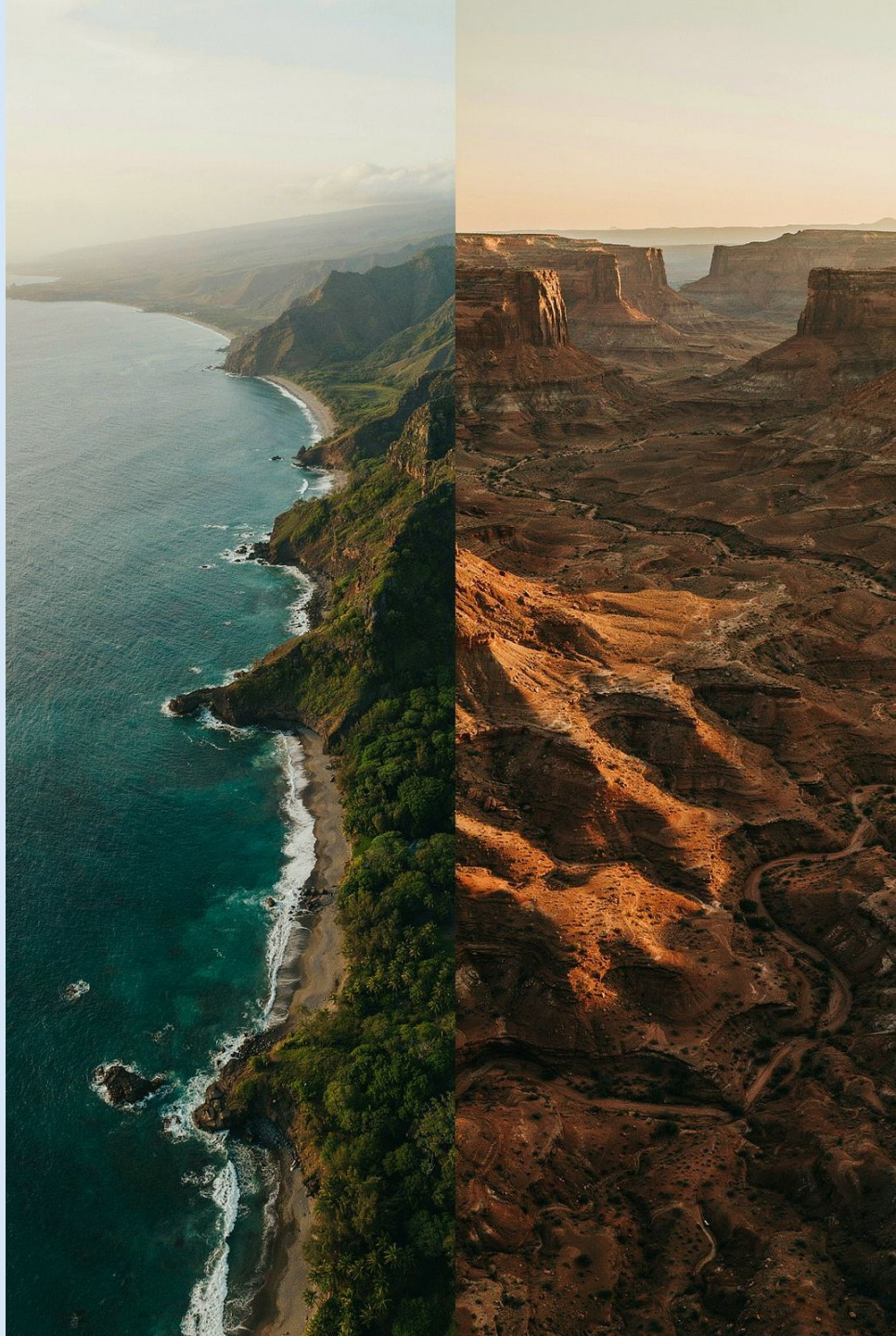

We're Back — And We Brought Stories

🌺 Tiffany's 30-Day Adventure

- Southern California → Arizona → Italy
- Sardinia's dramatic coast & cobblestone villages
- Realtor lens: stone homes, compact kitchens, walkability
- 12-hour time difference — took a week to readjust

🌋 Lauren's Big Island & Maui Visit

- 3 days Hawai'i Island + 3 days Maui with family
- Loved Waimea's cool weather, pastures & microclimates
- Fish and the Hog in Waimea — a highlight
- Kids learned about volcanoes, endangered species & ocean conservation





Get the Full Fall Market Check-In Guide

Rates, local market numbers, cost-of-living comparisons, and relocation tips for Arizona & Hawai'i in one place.

Rates & Monthly Payments

Breakdown of what buyers can expect this fall.

Buckeye vs. Hawai'i Island

Side-by-side local market stats.

Relocation Game Plan

A simple step-by-step path to your move.

Link at Youtube Description

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What's Happening Around Town



🎃 Buckeye / West Valley

- **Oct 24:** Buckeye Halloween Carnival, Downtown
- **Oct 30 – Nov 14:** Movie in the Park series
- **Nov 13–15:** Grand Canyon Pro Rodeo Finals
- **Nov 28:** Cotton Fest & Holiday Light Launch



☕ Hawai'i Island

- **Nov 6–15:** Kona Coffee Cultural Festival — tastings, farm tours, Hōlualoa Art Stroll
- **Nov 13:** Keck Observatory talk at Kahilu Theatre, Waimea
- **Wednesdays:** Waimea Midweek Farmers Market
- **Saturdays:** Kamuela Farmers Market at Pukalani Stables

Market Minute: Rates & the Fall Market

Mortgage rates have been climbing — the 30-year average is near **7.40%** and the 15-year near **6.73%**. The Fed sets a short-term benchmark rate — *not* your mortgage rate. Mortgage pricing reflects longer-term bond yields, inflation expectations, and lender costs.

🏜️🌵 Greater Phoenix

Median sale price **$450,000** (flat YoY). 4.45 months of supply. Cromford Index slipped ~116 → 105 in September.

🌵 Buckeye

Median ~**$420K–$425K**. ~1,970 active listings; 560+ price reductions. More buyer leverage: repairs, credits, builder incentives.

🌺 Hawai'i Island

Trailing 12-month single-family median **$559,500**; 2,024 sales; median 50 DOM; ~97% of list price.

🌊 Kona (YTD)

Single-family median **$1.185M**; down 5.6% but sales volume up 8.6%. Seller credits toward closing costs becoming a negotiating tool.

- Shop multiple lenders — compare APR, points, closing costs, lock terms, and the full monthly payment, not just the advertised rate.

Cost of Living Corner: What Rates Really Cost

Illustrative P&I only — 30-year fixed, 20% down.

Home	@ 6.30% / mo	@ 7.40% / mo	Difference / yr
Buckeye example	$2,080	$2,326	+$2,952
Hawai'i Island example	$2,773	$3,102	+$3,948

Property Taxes

AZ Buckeye ~$2,100–$2,500/yr. Hawai'i County homeowner rate $5.75/$1,000 (FY 2026–27); verify exemptions.

Insurance

Hawai'i: homeowners + hurricane + flood + lava-zone coverage. Draft range $2,200–$6,200/yr — get property-specific quotes.

HOA & Maintenance

Teravalis may include amenities/internet. Hawai'i condo fees can be substantial — $800/mo = $9,600/yr.

Community Spotlight: Teravalis vs. Waikoloa Village



🏜️ Teravalis — Buckeye, AZ

- 37,000-acre Howard Hughes master-planned community; first village Floreo opened Nov 2025
- 7 builders; starting prices low $300Ks–$400Ks+
- Planned Echo Community Center ~March 2027: pools, pickleball, fitness, dog park
- Draft HOA ~$109/mo with internet included
- Ideal for first-time buyers & growing families



🌺 Waikoloa Village — South Kohala, HI

- Sunny, drier location between Waimea and Kohala Coast resorts
- Views toward Mauna Kea; golf, pools, walking paths
- Access to Anaeho'omalū Bay, Kings' Shops & Waimea
- Draft median asking ~$750K–$765K; 100+ days on market
- Great fit for remote workers, retirees & second-home buyers



Relocation Tip: Build Your Rate Game Plan

1

Get Preapproved

Compare 2–3 lender offers. For new construction, weigh preferred-lender incentives against outside-lender and cash pricing — including all fees.

2

Negotiate Strategically

Resale: consider seller credits toward closing costs or a rate buydown. In Hawai'i, a $10K credit must fit loan-program limits — ask the lender to show the actual payment difference.

3

Know Your Market

Hawai'i: work with a lender familiar with lava zones, catchment homes, leasehold, and condo approvals. VA financing can be powerful for military families — confirm eligibility early.

> **"You can't control the rate — but you can control your game plan."**

Sister-to-Sister: The Travel Edition ✈️

> **Pasta in Italy vs. Poke on the Big Island — which won?** The debate is real. Tiffany brought back clothing; wishes she'd booked baggage beyond "Economy Light."

> **Hidden gems:** Tiffany's Sardinia coastal hike to a secluded alcove with extraordinary rock formations. Lauren: still choosing her Big Island gem.

> **What Tiffany missed most:** Her animals — they are family. What she'd bring from Italy to Hawai'i: cobblestone streets and the calm Mediterranean Sea.

☕ Espresso or Kona Coffee?

Tiffany: **Kona coffee** — an Americano to sip.

🍦 Gelato or Shave Ice?

Tiffany: **Gelato.** No contest.

🏖️ Beach or Volcano Day?

Tiffany: **Beach, all day.**

Listener Question: Should We Wait to Buy?

> *"We're a family of five renting in Goodyear. We were preapproved when rates were in the mid-6s — now they're higher. Should we wait? We're also curious about the Big Island someday."* — Listener, Goodyear, AZ

Lauren's Take — Arizona

- No one can reliably time rates
- Compare today's monthly cost vs. renting + time in the home
- Explore builder incentives, seller credits & inventory
- Only buy a payment comfortable *today* — refinancing later is possible, not guaranteed

Tiffany's Take — Hawai'i

- Start learning neighborhoods, price ranges & property types now
- Plan a scouting trip to Hawai'i Island
- Model full carrying costs: loan, down payment, insurance, HOA
- Some buyers build equity in AZ first, then use proceeds for Hawai'i — their brother bought a Hawai'i home for cash this way



Key Takeaways & Connect With Us

- [ ] **Rates & affordability change**

  Refresh the actual current numbers before making any move — and compare the full monthly payment, not just the rate.

- [ ] **Both markets have negotiating opportunity**

  Avoid overgeneralizing. Shop lenders, evaluate concessions, and start with a sustainable payment.

- [ ] **Next Episode**

  Holiday season in Buckeye & Hawai'i — Cotton Fest, holiday lights, and whether buying during the holidays gives you an edge.

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Mahalo for Watching!

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