

	% OF CLOSINGS	# OF UNITS RECORDED	MEDIAN PRICE	DAYS ON THE MARKET
HOMES	48%	1,845	\$552,000	75
CONDO	13%	483	\$625,000	100
LAND	40%	1,535	\$49,000	107

	YTD NUMBER OF UNITS RECORDED			YTD TOTAL DOLLAR VOLUME		
	District	2025	% Change	District	2025	% Change
Residential	PUNA	1,785	-3%	NORTH KONA	\$1,132,716,673	-17%
Condominiums	NORTH KONA	674	-10%	SOUTH KOHALA	\$544,654,966	-6%
Vacant Land	KAU	419	-17%	PUNA	\$372,507,773	0%
	SOUTH KOHALA	339	-6%	SOUTH HILO	\$206,154,080	14%
	SOUTH HILO	326	-5%	NORTH KOHALA	\$94,386,748	-14%
	SOUTH KONA	145	19%	SOUTH KONA	\$81,160,386	-7%
	NORTH KOHALA	80	-14%	KAU	\$70,168,761	-2%
	HAMAKUA	59	31%	HAMAKUA	\$41,105,620	31%
	NORTH HILO	36	16%	NORTH HILO	\$30,257,950	31%
	TOTAL	3,863	-5%	TOTAL	\$2,573,112,957	-9%

All information taken from Hawaii Information Services. MLS Sales Data information shown herein, while not guaranteed, is derived from sources deemed reliable.

HAWAII ISLAND YEAR-TO-DATE

3,863
TOTAL NUMBER OF SALES
2025

4,084
TOTAL NUMBER OF SALES
2024

-5%

\$552,000
MEDIAN PRICE HOME

\$625,000
MEDIAN PRICE CONDO

\$49,000
MEDIAN PRICE LAND

0%

-4%

4%

\$2,573,112,957
TOTAL DOLLAR VOLUME
2025

\$2,815,573,772
TOTAL DOLLAR VOLUME
2024

-9%

RESIDENTIAL

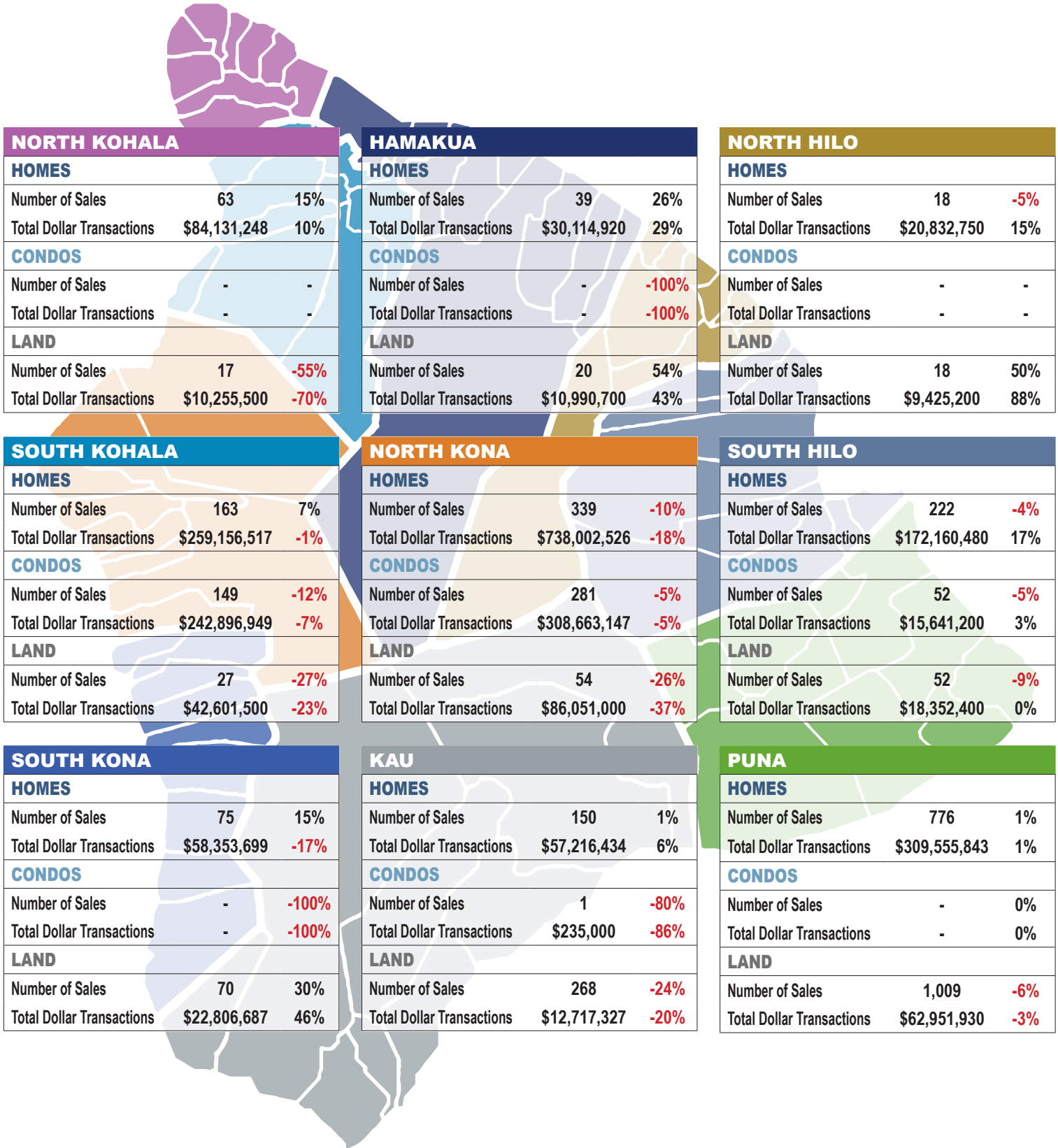
	Number of Sales			Median Sales Price			Total Dollar Volume		
	2025	2024	% Change	2025	2024	% Change	2025	2024	% Change
PUNA	776	767	1%	\$385,000	\$380,000	1%	\$309,555,843	\$307,531,675	1%
SOUTH HILO	222	232	-4%	\$609,250	\$550,000	11%	\$172,160,480	\$147,279,590	17%
NORTH HILO	18	19	-5%	\$1,001,500	\$805,000	24%	\$20,832,750	\$18,061,930	15%
HAMAKUA	39	31	26%	\$599,500	\$640,000	-6%	\$30,114,920	\$23,376,119	29%
NORTH KOHALA	63	55	15%	\$1,034,000	\$970,000	7%	\$84,131,248	\$76,356,574	10%
SOUTH KOHALA	163	153	7%	\$985,000	\$1,030,000	-4%	\$259,156,517	\$262,847,827	-1%
NORTH KONA	339	378	-10%	\$1,255,000	\$1,255,000	0%	\$738,002,526	\$898,326,305	-18%
SOUTH KONA	75	65	15%	\$750,000	\$725,000	3%	\$58,353,699	\$70,586,357	-17%
KA'U	150	148	1%	\$336,000	\$332,000	1%	\$57,216,434	\$53,853,305	6%
TOTAL	1,845	1,848	0%	\$552,000	\$549,575	0%	\$1,729,524,417	\$1,858,219,682	-7%

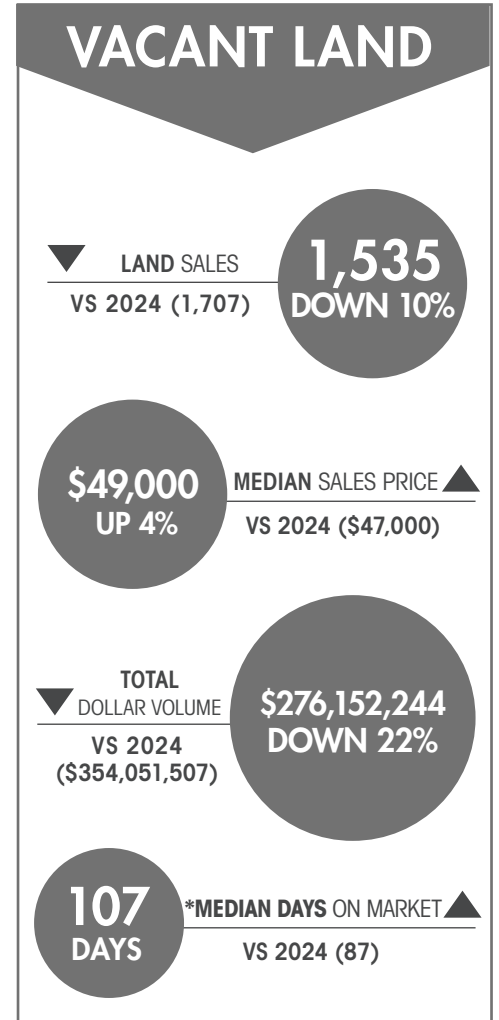
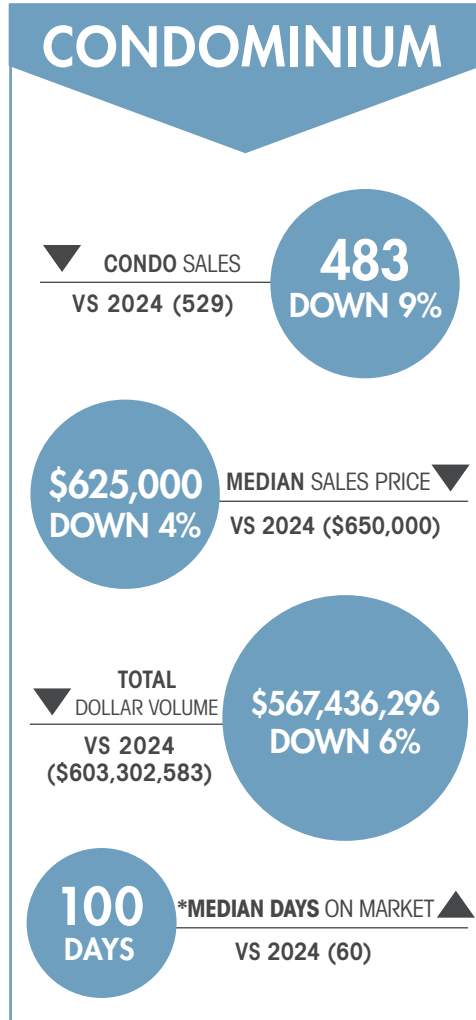
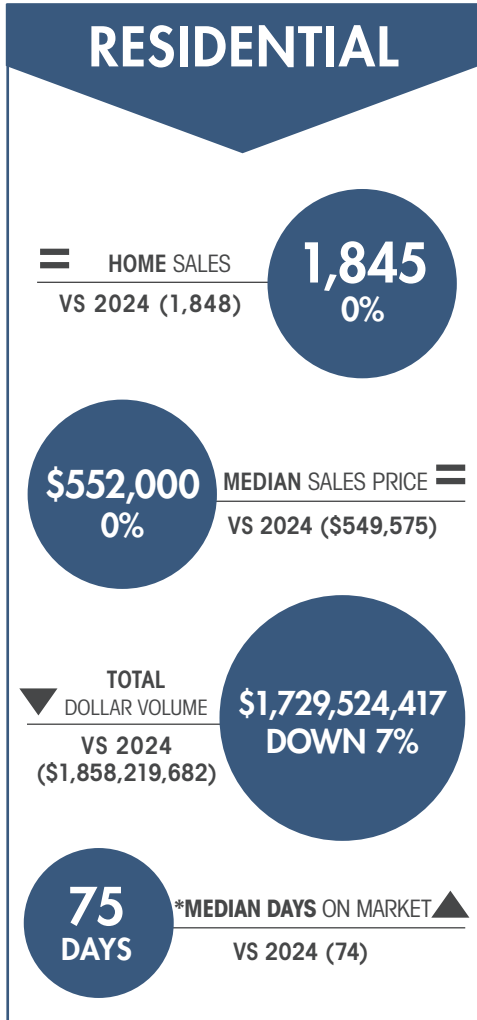
CONDOMINIUM

	Number of Sales			Median Sales Price			Total Dollar Volume		
	2025	2024	% Change	2025	2024	% Change	2025	2024	% Change
PUNA	-	-	-	-	-	-	-	-	-
SOUTH HILO	52	55	-5%	\$249,500	\$243,000	3%	\$15,641,200	\$15,255,600	3%
NORTH HILO	-	-	-	-	-	-	-	-	-
HAMAKUA	-	1	-100%	-	\$360,000	-100%	-	\$360,000	-100%
NORTH KOHALA	-	-	-	-	-	-	-	-	-
SOUTH KOHALA	149	170	-12%	\$1,075,000	\$1,090,500	-1%	\$242,896,949	\$261,279,811	-7%
NORTH KONA	281	295	-5%	\$620,000	\$650,000	-5%	\$308,663,147	\$323,200,972	-5%
SOUTH KONA	-	3	-100%	-	\$425,300	-100%	-	\$1,477,200	-100%
KA'U	1	5	-80%	\$235,000	\$350,000	-33%	\$235,000	\$1,729,000	-86%
TOTAL	483	529	-9%	\$625,000	\$650,000	-4%	\$567,436,296	\$603,302,583	-6%

VACANT LAND

	Number of Sales			Median Sales Price			Total Dollar Volume		
	2025	2024	% Change	2025	2024	% Change	2025	2024	% Change
PUNA	1,009	1,069	-6%	\$42,000	\$40,000	5%	\$62,951,930	\$64,811,607	-3%
SOUTH HILO	52	57	-9%	\$289,000	\$269,500	7%	\$18,352,400	\$18,328,245	0%
NORTH HILO	18	12	50%	\$552,500	\$382,500	44%	\$9,425,200	\$5,019,000	88%
HAMAKUA	20	13	54%	\$457,500	\$429,000	7%	\$10,990,700	\$7,679,000	43%
NORTH KOHALA	17	38	-55%	\$415,000	\$446,500	-7%	\$10,255,500	\$33,655,000	-70%
SOUTH KOHALA	27	37	-27%	\$600,000	\$660,000	-9%	\$42,601,500	\$55,480,000	-23%
NORTH KONA	54	73	-26%	\$685,000	\$700,000	-2%	\$86,051,000	\$137,604,497	-37%
SOUTH KONA	70	54	30%	\$250,000	\$247,000	1%	\$22,806,687	\$15,616,600	46%
KA'U	268	354	-24%	\$23,250	\$26,250	-11%	\$12,717,327	\$15,857,558	-20%
TOTAL	1,535	1,707	-10%	\$49,000	\$47,000	4%	\$276,152,244	\$354,051,507	-22%





All information taken from Hawaii Information Services. MLS Sales Data information shown herein, while not guaranteed, is derived from sources deemed reliable.

*Days on Market is comparing Month of 2025 vs Month of 2024

State of Hawaii Conveyance Tax Law

The tax imposed by section 247-1 shall be based on the actual and full consideration (whether cash or otherwise, including any promise, act, forbearance, property interest, value, gain, advantage, benefit, or profit), paid or to be paid for all transfers or conveyance of realty or any interest therein, that shall include any liens or encumbrances thereon at the time of sale, lease, sublease, assignment, transfer, or conveyance, and shall be at the following rates:

BASIS AND RATE OF CONVEYANCE TAX			
CONSIDERATION PAID		Scale #1:	Scale #2:
At Least	But Less Than	Applies to all transfers or conveyance of realty or any interest therein, for a sale of a condominium or single family residence where the purchaser is eligible for the county homeowner's exemption. (increments of \$100 of sale price will be added proportionately to tax)	Applies to sales of condominium or single family residence where the purchaser is not eligible for the county homeowner's exemption. (increments of \$100 of sale price will be added proportionately to tax)
\$0	\$600,000	10¢	15¢
\$600,000	\$1 Million	20¢	25¢
\$1 Million	\$2 Million	30¢	40¢
\$2 Million	\$4 Million	50¢	60¢
\$4 Million	\$6 Million	70¢	85¢
\$6 million	\$10 million	90¢	\$1.10
\$10 Million and Above		\$1.00	\$1.25

This information is presented for informational purposes only and is deemed reliable but is not guaranteed.



Buyer & Seller Portions of Closing Costs

The standard purchase contract in Hawaii specifies closing costs split between Buyers & Sellers. The following is a list of customary closing costs and is NOT intended to be all-inclusive.

CLOSING COSTS	BUYER	SELLER
FIDELITY NATIONAL TITLE FEES:		
Standard Coverage for Title Insurance Premium*	40%	60%
Additional Premium for any Extended Coverage Policy (including ALTA Homeowners Policy and/or Lender's Policy)	X	
Lien Report* if applicable	X	
Financing Statement*, if applicable	X	
Escrow Fees*	X	X
THIRD PARTY FEES:		
Cost of Drafting Mortgage and Note or Agreement of Sale	X	
Cost of Drafting Conveyance Documents & Bills of Sale		X
Cost of Obtaining Buyer's Consents	X	
Cost of Obtaining Seller's Consents (e.g., Lessor's Consent)		X
Buyers Notary Fees, if applicable	X	
Seller's Notary Fees, if applicable		X
Recording Fees except Documents to Clear Seller's Title (e.g., Deed, Encroachment Agreements)	50%	50%
Recording Fees to Clear Seller's Title (e.g. Mortgage Release)		X
Required Staking or Survey		X
Homeowner's Condominium Documents, if applicable		X
Condominium and Association Ownership Transfer Fees	X	
FHA or VA Discount Points and any Mortgage Fees	X	
FHA or VA Mandatory Closing Fees		X
Conveyance Tax		X
FIRPTA (Federal Withholding, if applicable)		X
HARPTA (State Withholding, if applicable)		X

NOTE: *General excise tax (GET) will be charged on the fee

This information is presented for informational purposes only and is deemed reliable but is not guaranteed. It is not our intention to provide any legal financial or business advice. For specific information, please consult a qualified advisor.



HARPTA - Hawaii Real Property Tax Act

The Hawaii Real Property Tax Act (HARPTA) requires the buyer who purchases real property from a non-resident of Hawaii to withhold **7.25%+** of the amount realized (generally the sales price) and remit it to the Department of Taxation within 20 days of closing unless an exemption applies.

The 7.25% withholding represents an estimate of the Hawaii capital gains tax that may be owed by the non-resident when selling real property in Hawaii.

The standard Hawaii Association of Realtors Purchase Contract provides that escrow is to withhold and remit the HARPTA amount to the Department of Taxation unless the seller provides the buyer with a certificate of exemption or waiver from HARPTA.

It is the seller's burden to prove that an exemption / waiver applies and for the buyer to acknowledge and approve the seller's exemption / waiver prior to closing. Under Hawaii law, it is the buyer's responsibility to determine if the seller is a non-resident of Hawaii and that the proper withholding amount is remitted to the Department of Taxation on a timely basis.

FIRPTA - Foreign Investment Real Property Tax Act

The Foreign Investment in Real Property Tax Act (FIRPTA) requires the buyer who purchases real property from a foreign seller to withhold 10% or 15% of the amount realized (generally the sales price) and remit it to the IRS within 20 days of closing unless an exemption applies. The withholding percentage will depend upon the sales price and whether the buyer or buyer's family member intends to use the real property as a residence.*

The withholding percentage represents an estimate of the federal capital gains tax that may be owed by the foreign seller when selling real property in the United States.

The standard Hawaii Association of REALTORS® Purchase Contract provides that escrow is to withhold and remit the FIRPTA amount to the IRS unless the seller provides the buyer with a certificate of exemption or waiver from FIRPTA.

It is the seller's burden to prove that an exemption / waiver applies and for the buyer to acknowledge and approve the seller's exemption / waiver prior to closing. Under federal law, it is the buyer's responsibility to determine if the seller is a foreigner subject to FIRPTA withholding and that the proper withholding amount is remitted to the IRS on a timely basis.

*Buyer or member of buyer's family must have definite plans to reside in the property for at least 50% of the number of days the property is used by any person during each of the first two 12-month periods following the date of transfer.

This information is presented for informational purposes only and is deemed reliable but is not guaranteed. It is not our intention to provide any legal financial or business advice. For specific information, please consult a qualified advisor.

*FNT Internal Update July, 2018

REAL PROPERTY TAX RATES

Honolulu County

Classification	Tax Rate (Per \$1,000)	Rate
Residential		\$3.50
Hotel and Resort		\$13.90
Commercial		\$12.40
Industrial		\$12.40
Agricultural		\$5.70
Preservation		\$5.70
Public Service		\$0.00
Vacant Agricultural		\$8.50
Residential A Tier 1: Up to \$1,000,000		\$4.00
Residential A Tier 2: More than \$1,000,000		\$11.40
Bed and Breakfast Home		\$6.50
Transient VR Tier 1: Up to \$800,000		\$9.00
Transient VR Tier 2: More than \$800,000		\$11.50

REAL PROPERTY TAX DUE DATES:

Aug 20, 2025 1st half of fiscal year tax payment due
Sep 30, 2025 Deadline for filing exemption claims & ownership documents
Feb 20, 2026 2nd half of fiscal year tax payment due

For More Information, Visit: <https://realproperty.honolulu.gov/>

Hawaii County

Classification	Tax Rate (Per \$1,000)	Rate
Affordable Rental Housing		\$5.95
Residential Tier 1: Up to \$2,000,000		\$11.10
Residential Tier 2: More than \$2,000,000		\$13.60
Apartment		\$11.70
Commercial		\$10.70
Industrial		\$10.70
Agricultural and Native Forest		\$9.35
Conservation		\$11.55
Hotel/Resort		\$11.55
Homeowner		\$5.95

REAL PROPERTY TAX DUE DATES:

Aug 20, 2025 1st half of fiscal year tax payment due
Dec 31, 2025 Deadline for filing exemption claims & ownership documents for August 20th real prop taxes the following year
Feb 20, 2026 2nd half of fiscal year tax payment due
June 30, 2026 Deadline for filing exemption claims & ownership documents for February 20th real prop taxes the following year

For More Information, Visit: https://www.hawaiipropertytax.com/tax_rates.html



MAILE JOHNSON AVP Escrow Officer D: (808) 747-8510 C: (808) 289-2126 Maile.Johnson@fnf.com	MONICA SMITH AVP Escrow Officer D: (808) 319-2744 C: (808) 289-2126 Monica.L.Smith@fnf.com	TRISHA SPENCER-KITAYAMA AVP Escrow Officer D: (808) 446-8905 C: (808) 264-0223 Trisha.Spencer-Kitayama@fnf.com	MIKA LEPISTO Sales Executive C: (808) 720-6699 Mika.Lepisto@fnf.com	MERCY PALMER AVP Sales Executive C: (808) 280-6726 Mercy.Palmer@fnf.com	RETA CHIN VP Sales Manager C: (808) 268-6554 Reta.Chin@fnf.com
--	---	--	---	---	---

FISCAL YEAR July 1, 2025 to June 30, 2026

Maui County

Classification	Tax Rate (Per \$1,000)	Rate
Owner-Occupied Tier 1: Up to \$1.3 Million		\$1.65
Owner-Occupied Tier 2: \$1,300,001 to \$4.5 Million		\$1.80
Owner-Occupied Tier 3: More Than \$4.5 Million		\$5.75
Non-Owner-Occupied Tier 1: Up to \$1 Million		\$5.87
Non-Owner-Occupied Tier 2: \$1,000,001 to \$3 Million		\$8.60
Non-Owner-Occupied Tier 3: More Than \$3 Million		\$17.00
Apartment		\$3.50
Hotel And Resort		\$11.80
Time Share		\$14.70
TVR-STRH Tier 1: Up to \$1,000,000		\$12.50
TVR-STRH Tier 2: \$1,000,001 to \$3,000,000		\$14.00
TVR-STRH Tier 3: More Than \$3,000,000		\$15.55
Long-Term Rental Tier 1: Up to \$1.3 Million		\$2.95
Long-Term Rental Tier 2: \$1,300,001 to \$3 Million		\$5.00
Long-Term Rental Tier 3: More Than \$3 Million		\$8.50
Agricultural		\$5.74
Conservation		\$6.43
Commercial		\$6.05
Industrial		\$7.05
Commercial Residential Tier 1: Up to \$1,000,000		\$2.00
Commercial Residential Tier 2: \$1,000,001 to \$3,000,000		\$3.00
Commercial Residential Tier 3: More Than \$3,000,000		\$10.00

REAL PROPERTY TAX DUE DATES:

Aug 20, 2025 1st half of fiscal year tax payment due
Dec 31, 2025 Deadline for filing exemption claims & ownership documents
Feb 20, 2026 2nd half of fiscal year tax payment due

For Info On Classifications Visit: www.mauicounty.gov/576/Real-Property-Tax-Fee-Collection

Kauai County

Classification	Tax Rate (Per \$1,000)	Rate
Owner Occupied		\$2.59
Non-Owner Occupied Residential Tier 1: Up to \$1.3 mil		\$5.45
Non-Owner Occupied Residential Tier 2: \$1,300,001 to \$2 mil		\$6.05
Non-Owner Occupied Residential Tier 3: More than \$2 mil		\$9.40
Vacation Rental Tier 1: Up to \$1,000,000		\$11.30
Vacation Rental Tier 2: \$1,000,001 to \$2,500,000		\$11.75
Vacation Rental Tier 3: \$ More than \$2,500,000		\$12.20
Hotel and Resort		\$11.75
Commercial		\$8.10
Industrial		\$8.10
Agricultural		\$6.75
Conservation		\$6.75
Owner-Occupied Mixed-Use		\$5.05

REAL PROPERTY TAX DUE DATES:

Aug 20, 2025 1st half of fiscal year tax payment due
Sep 30, 2025 Deadline for filing exemption claims & ownership documents
Feb 20, 2026 2nd half of fiscal year tax payment due

For more information visit: www.kauai.gov/Government/Departments-Agencies/Finance/Real-Property-Tax