LOCAL MATTERS IN HAWAI'I.

START HERE ▶ AT THE SOURCE FOR HAWAI'I'S REAL ESTATE ▶ **SEARCH HICENTRAL.COM**



HOPE

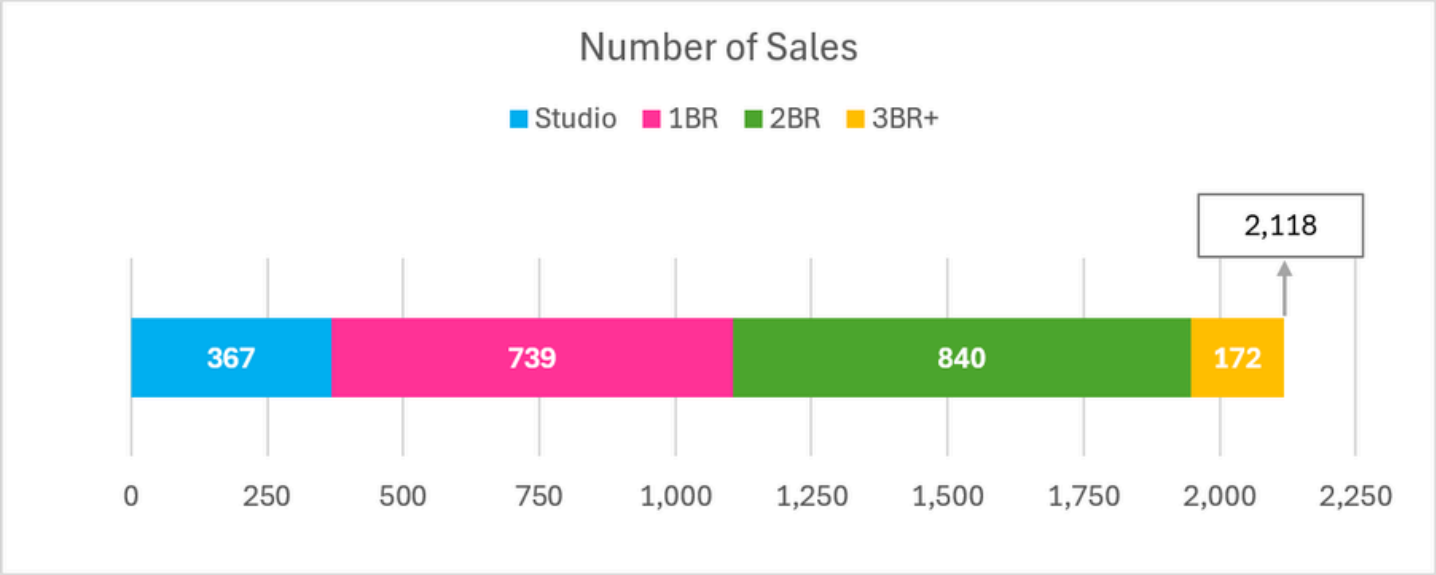
~Helping Locals STAY HERE~

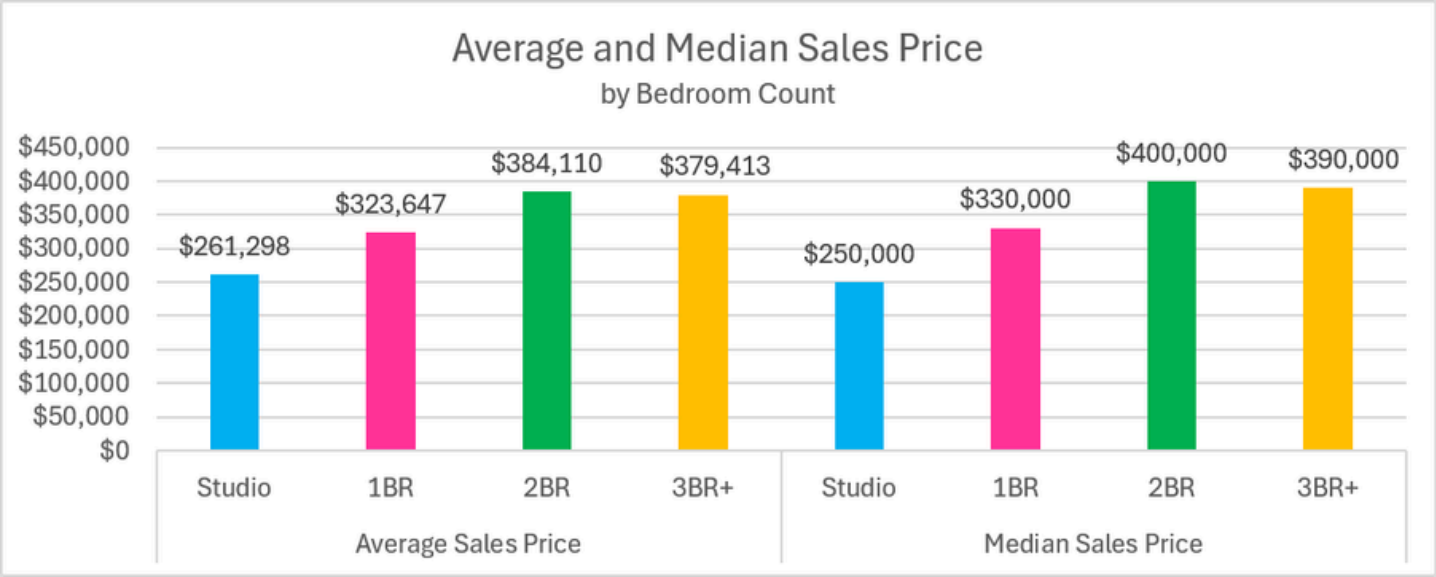
Housing Opportunities are Possible for Everyone

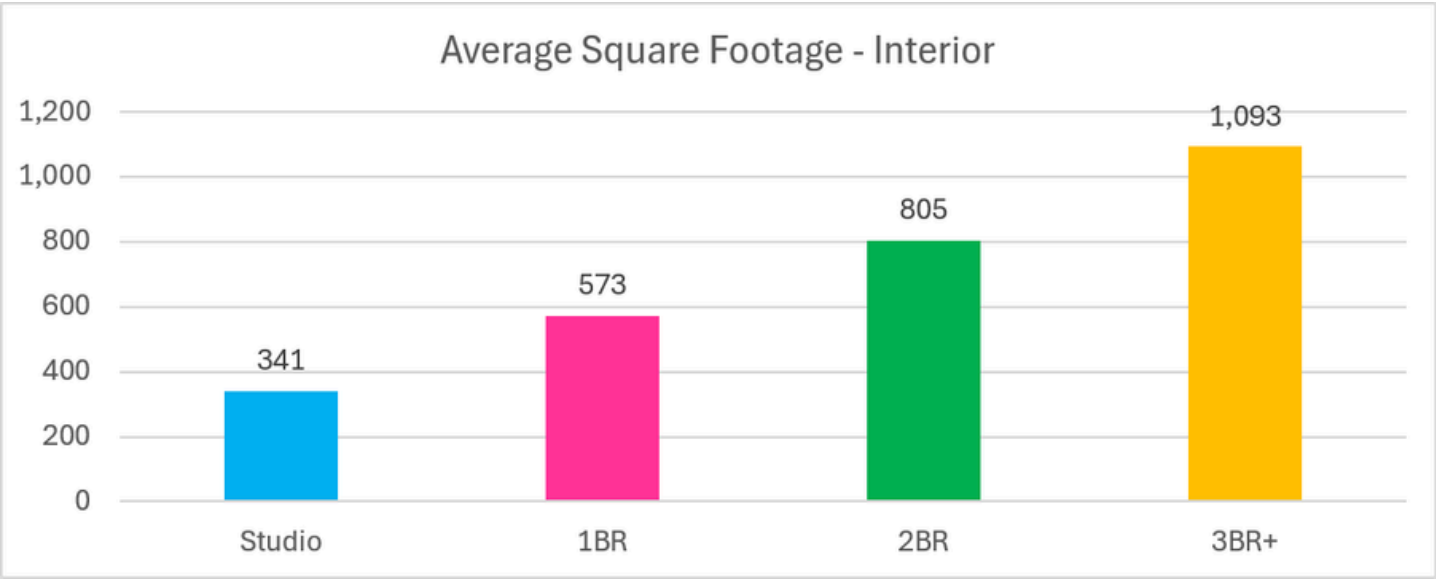
Name
REALTOR® | License #
List Designations/Certifications
Company

MARKET STATISTICS: OAHU PROPERTIES SOLD FOR $500,000 AND BELOW

Last Twelve Months (Nov 2025 - Oct 2026)







Source: Honolulu Board of REALTORS®, compiled from MLS residential resales data - single-family home and condo sales at $500,000 and below from Nov 2025-Oct 2026. Information deemed reliable but not guaranteed.

Stats by MLS Region and Bedroom Count (properties sold for $500,000 and below)

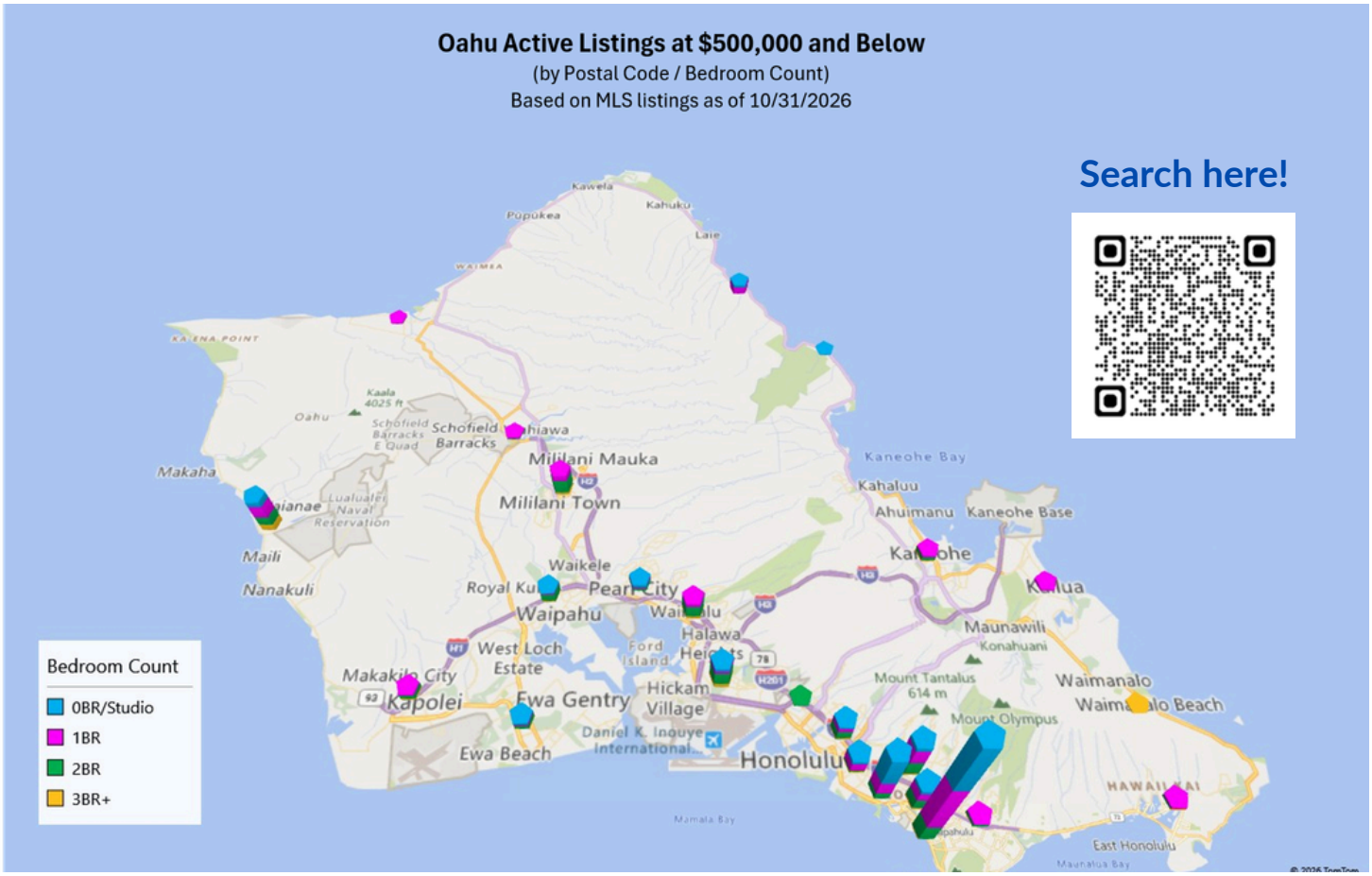
Area	#Sold	Average Price	Median Price	Avg Sqft (Int)
STUDIO				
Metro	318	$261,552	$248,950	332
Diamond Head	3	$416,667	$425,000	357
Kaneohe	5	$251,900	$229,500	367
Central	3	$289,300	$285,000	414
Leeward	16	$174,031	$160,000	425
Ewa Plain	4	$347,500	$345,000	414
Waipahu	7	$341,071	$338,000	421
Pearl City	11	$253,045	$250,000	361
1BR				
Metro	527	$317,724	$328,000	577
Diamond Head	8	$416,688	$419,750	623
Hawaii Kai	5	$479,800	$474,000	859
Kailua	4	$442,000	$456,500	592
Kaneohe	15	$362,110	$365,000	564
North Shore	6	$453,250	$450,000	651
Central	26	$367,639	$378,688	554
Leeward	43	$250,440	$230,000	565
Ewa Plain	20	$408,440	$400,000	517
Waipahu	12	$394,583	$402,000	491
Pearl City	73	$313,037	$320,000	560
2BR				
Metro	387	$370,393	$380,000	801
Diamond Head	20	$280,545	$369,000	1,124
Hawaii Kai	8	$388,125	$482,500	1,184
Kailua	2	$414,500	$414,500	667
Kaneohe	22	$425,762	$441,500	797
North Shore	1	$483,000	$483,000	735
Central	99	$404,264	$412,000	791
Leeward	45	$233,935	$210,000	805
Ewa Plain	76	$450,315	$460,000	761
Makakilo	20	$456,725	$464,500	764
Waipahu	73	$415,482	$439,000	723
Pearl City	87	$410,089	$416,000	850
3BR+				
Metro	46	$392,102	$397,500	1,116
Hawaii Kai	2	$387,500	$387,500	1,960
Kaneohe	5	$443,320	$450,000	834
Central	9	$452,638	$478,000	1,052
Leeward	66	$338,600	$347,000	1,115
Ewa Plain	9	$438,988	$435,000	1,072
Makakilo	4	$473,500	$497,000	1,223
Waipahu	12	$331,417	$342,500	816
Pearl City	19	$420,395	$422,000	1,116

Source: Honolulu Board of REALTORS®, compiled from MLS residential resales data - single-family home and condo sales at $500,000 and below from Nov 2025-Oct 2026. Information deemed reliable but not guaranteed.

OAHU ACTIVE INVENTORY: List Price of $500,000 and Below

as of October 31, 2026

MLS REGION	Studio	1BR	2BR	3BR+	TOTAL
Metro (96813, 96814, 96815, 96816, 96817, 96818, 96819, 96822, 96826)	286	342	227	33	**888**
Diamond Head (96815, 96816)	2	2	7	2	**13**
Hawaii Kai (96825)	0	3	4	1	**8**
Kailua (96734, 96795)	0	5	1	3	**9**
Kaneohe (96717, 96730, 96744)	6	21	11	3	**41**
North Shore (96791)	0	2	1	0	**3**
Central (96786, 96789)	0	16	38	6	**60**
Leeward (96792)	15	31	23	16	**85**
Ewa Plain (96706, 96707)	2	8	21	2	**33**
Makakilo (96707)	0	0	5	3	**8**
Waipahu (96797)	2	2	23	2	**29**
Pearl City (96701, 96782, 96818)	5	13	50	6	**74**
TOTAL	**318**	**445**	**411**	**77**	**1,251**



Source: Honolulu Board of REALTORS®, compiled from MLS residential resales data - single-family homes and condos listed at $500,000 and below as of Oct 31, 2026. Information deemed reliable but not guaranteed.

HOPE

Housing Opportunities are Possible for Everyone

Helping Locals STAY HERE

HOPE HOMEBUYER EDUCATION PROGRAM

PREPARE TO BUY A HOME:

Homebuyers referred by their **REALTOR®*** will have access to:

- homebuyer education classes
- unlimited homeownership coaching
- buyer assistance referrals
- post-purchase services

More than 70% of HOPE participants bought a home/entered escrow within 6-18 months of program completion.

ENROLL FOR JUST $10!

Save $65 off a lifetime membership with **Hawai'i HomeOwnership Center.**

Get a discount through a REALTOR® referral:

Include REALTOR®'s name in the box or attach REALTOR®'s business card.



Photo courtesy of Hawai'i HomeOwnership Center

www.hicentral.com/hopehomebuyer

A PROGRAM OF

Honolulu Board of REALTORS®

Housing Advocates. Community Builders. Good Neighbors.

Hawai'i HomeOwnership Center

NeighborWorks® HomeOwnership Center

Aloha,

Thank you for your interest in the Hawaii HomeOwnership Center's Homebuyer Education & Coaching Program.

Program Overview
We offer a lifetime membership that allows you access to our homebuyer education classes, individualized coaching (before & after purchasing a home), workshops, and information about homeownership assistance programs (as available). You can elect to use the range of offerings based on your needs and interests – see below for details.

Membership Features & Benefits

One-on-one Coaching	1	Individualized coaching sessions via phone or Zoom to help you develop customized plans to help reach your goals and apply concepts from the classes (#2) to your situation. This includes information about homebuyer assistance programs.
Home Buyers Education & Consumer Workshops	2	Our nationally recognized training course provides credible, accurate information. The nine-hour content is presented to you in segments to ensure that you leave our course with the skills you need to become "Mortgage Ready" and make an informed decision about your home purchase. Live webinar classes via Zoom or an online self-paced program are available. Consumer workshops provide information about homeownership related topics based on member interest.
Post Purchase Services	3	Our Homeowner seminars are designed to support you in sustaining your home & address other concerns after your purchase. One-on-one coaching is available as needed after the home purchase. Topics have included avoiding financial pitfalls and foreclosure, refinance, and purchasing another home. Our homebuyers have proven to be default resistant.

We look forward to hearing from you. Please do not hesitate to call us if you have questions (Oahu 523-9500, toll-free 877-523-9503) or email at info@hihomeownership.org

Sincerely,
Hawai'i HomeOwnership Center

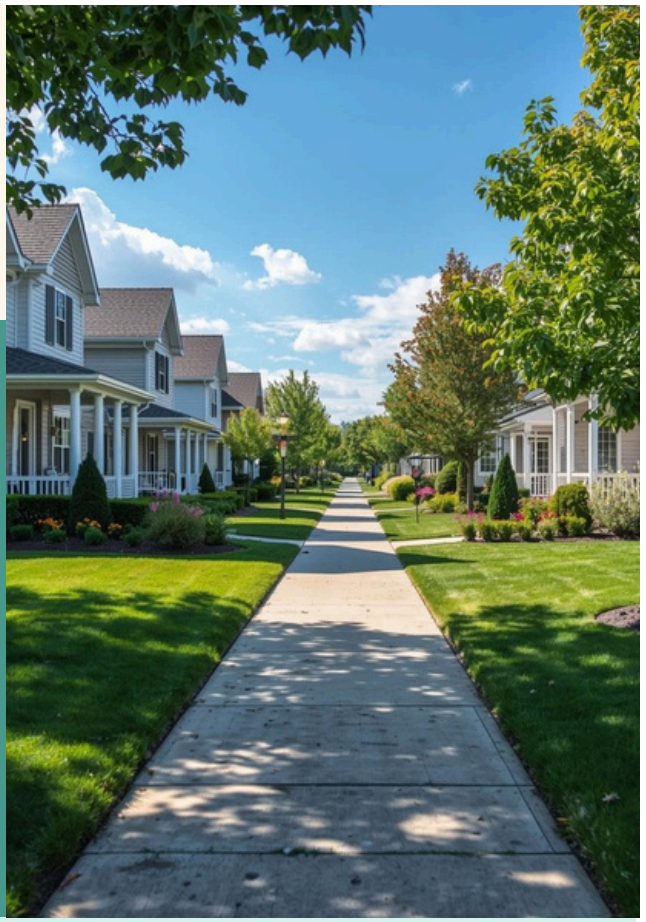
To receive these services for just $10, have your **REALTOR®*** refer you to the **HOPE Program**, offered through a partnership between the **Honolulu Board of REALTORS®** and **Hawaii HomeOwnership Center**.

*Member of the Honolulu Board of REALTORS®

HOPE Homebuyer Education Program

Hale Kamaʻāina Mortgage Program

Your pathway to homeownership starts here!



Program Perks

- Mortgage rates*
  6.67% for Government Loans
  6.92% for Conventional Loans
- Down Payment Assistance
- Low Upfront Costs

*Rates subject to change. Visit the website for the most current rates.



Eligibility Requirements

A U.S. citizen or resident alien who lives in Hawaiʻi and has not owned a primary residence in the past three years.

Visit our website for a full list of requirements.

Contact a participating lender to apply!

https://dbedt.hawaii.gov/hhfdc/hk-mortgage-program/

HALE KAMAʻĀINA

HHFDC
HAWAIʻI HOUSING FINANCE & DEVELOPMENT CORPORATION

STATE OF HAWAII 1959

HHFDC HALE KAMA‘ĀINA MORTGAGE PROGRAM SNAPSHOT THROUGH OCTOBER 2026

LOANS CLOSED
85

- **16** participating loan servicers
- **$465,000** median sales price of homes purchased
- **58%** of loan volume for homes purchased at $499,000 or less
- **12.5%** average down payment
- **72.5%** of loans made a down payment of less than 20%
- **$40M** reserved (includes closed loans)
- **$53.8M** new funding available

TOTAL LOANS
91



FIRST CLOSINGS

First-time homebuyers, local residents, owner-occupants

FIRST-TIME HOMEBUYER STORIES

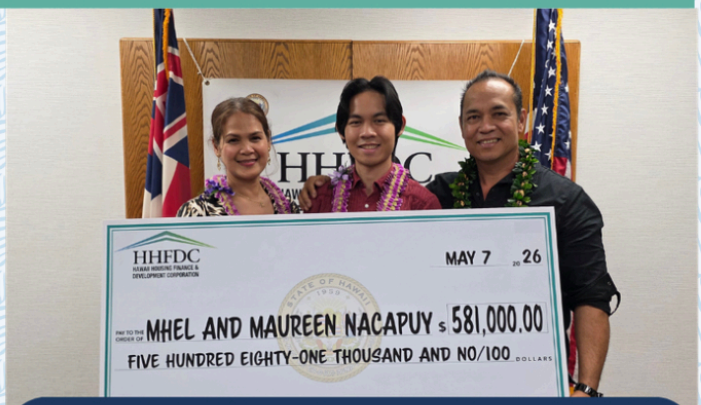


- 27-year-old public school teacher
- purchased 1-bedroom condo in Makiki

“As a public school teacher, Hawai‘i is where I’ve chosen to build my life and give back, so being able to put down roots here as a homeowner means everything to me.”



Angela Chang, REALTOR®
Island, REALTORS®



- USPS mail carrier, commissary worker
- purchased 3-bd townhome in Mililani Mauka

Longtime renters, multi-generational family overcame affordability barriers and achieved the stability and freedom that come with homeownership.



Margaret U. Lim, REALTOR®
Praise God Realty