

Insurance Relief and Buyer Opportunities: The Big Island Real Estate Market Enters a Promising New Phase

Big Island buyers rejoice! Lower HOA fees, easing insurance rates, and steady interest make this fall the perfect time to invest in paradise.

KAILUA-KONA, HI, UNITED STATES,
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After two years of soaring insurance costs and skyrocketing HOA dues, Hawaii's real estate market is finally seeing relief. According to Dan Polimino of The Hawaii Team, insurance rates for many condominium associations across the islands have dropped significantly this year, which is creating new opportunities for homebuyers.



THE HAWAII TEAM
The Hawaii Team

"For the first time in a long while, we're hearing from homeowners whose insurance renewals actually went down, in some cases dramatically," said Polimino. "In some cases, these savings are now being passed along to residents as reduced HOA fees, which makes ownership more affordable and attractive again."

This shift marks a major turning point for buyers who were previously deterred by rising costs. With more reasonable HOA dues, stabilizing interest rates, and a healthy amount of inventory on the market, Polimino says buyers now have three major advantages:

1. Lower HOA Fees: Many condominium associations are reporting insurance savings being passed directly to owners.
2. Competitive Interest Rates: Loan options are now available in the 5% range, depending on use and qualifications.
3. Negotiating Power: A balanced inventory allows buyers room to negotiate below asking price on many listings.

"These three factors combined give today's buyers real leverage," Polimino explained. "Whether

you're looking for a full-time residence, a second home, or an investment property, this fall is shaping up to be an exceptional window of opportunity."

Looking Ahead

As the holiday season approaches, which traditionally is the start of Hawaii's busiest real estate season, Polimino expects momentum to build. "Sellers are coming back to the market, buyers are gaining confidence, and overall, conditions are aligning for a strong finish to the year," he said.

For more information about current opportunities on the Big Island, contact The Hawaii Team at (808) 913-0899 or visit www.thehawaiiiteam.com.

About The Hawaii Team Founded by Dan Polimino, The Hawaii Team specializes in luxury real estate on Hawaii's Big Island, offering a curated selection of high-end properties and exceptional client service. With a focus on discretion, market expertise, and personalized attention, The Hawaii Team provides buyers and sellers with an elevated real estate experience, ensuring every transaction reflects the sophistication and lifestyle of the island's most discerning clientele.

The Hawaii Team Daniel Polimino # RB-22894 REALTOR® Broker Missy Elliott # RS-87428 REALTOR® Salesperson 808-913-0899 KW Big Island # RB-23793 73-5619 Kauhola St # 208 Kailua Kona, HI 96740 808-930-5900 If your home is already listed with a real estate agent or broker, this is not meant to be a solicitation. Each office independently owned and operated.

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