

RELOCATION GUIDE

Your Guide to Relocating to Hawai'i Island

For physicians, nurses, pharmacists, technicians, therapists, administrators, and other healthcare professionals

Practical guidance for housing, moving, pets, vehicles, utilities, and settling into island life.



RB-23114

REALTOR® Salesperson | RS-87428

(808) 987-4211 | missyelliottrealtor@gmail.com | missyelliotthawaii.com

Contents

About Missy Elliott

About your relocation guide

1. Begin with your work location
2. Get to know the island by region
3. Decide whether to rent or buy
4. Prepare for the housing search
5. Understand Hawai'i Island property considerations
6. Plan your moving budget
7. Shipping a vehicle
8. Moving with pets
9. Set up utilities and essential services
10. Prepare for island life
11. Your relocation timeline
12. Questions to ask during a housing tour
13. Frequently asked questions
14. How I can help

Relocation planning worksheet

Official resources

Appendix: East Hawai'i area guide

Appendix: West Hawai'i area guide

Appendix: North Hawai'i area guide

Appendix: Ka'u and South Hawai'i area guide

About Missy Elliott

Real estate is about more than buying and selling homes. It is about helping people navigate life's biggest transitions with confidence.

Before becoming a REALTOR®, I spent nearly 20 years in healthcare, including serving as Director of Pharmacy for the West Hawai'i Region of Hawai'i Health Systems Corporation. That experience taught me how to lead through challenges, solve complex problems, communicate clearly, and advocate for the people who depend on me. Today, I bring those same skills to every real estate transaction.

My path to real estate was not a traditional one. Life has taught me resilience, perseverance, and the importance of having someone in your corner when facing important decisions. Those experiences shape the way I serve my clients. Whether you are purchasing your first home, selling a longtime family property, investing, relocating, or preparing for your next chapter, my goal is to make the process as smooth, informed, and stress free as possible. My personal motto is simple: "We will survive until we thrive."

As a Big Island REALTOR®, I proudly serve clients throughout Hawai'i Island, with a special focus on Kona, Keauhou, Waikoloa, Kohala, and the communities that make this island such a special place to call home. I believe in honest communication, strong relationships, and putting people before transactions.

When I am not helping clients, you will find me tending my pineapple garden, enjoying beach days with my husband Devin, spending time with our children, John and Savannah, and caring for our French Bulldogs, volunteering in the community, or planning our annual Halloween celebrations. I am passionate about giving back and staying involved in the place I am fortunate enough to call home.

Whether you are buying, selling, investing, or simply exploring your options, I would be honored to help guide you through the journey.

Why my healthcare experience matters for your relocation

Hospital life has its own rhythm and demands. I understand early mornings, long shifts, nights, weekends, holidays, rotating coverage, on call responsibilities, and the need to protect limited time away from work. I also understand that a housing decision can affect your ability to arrive on time, respond after hours, rest between shifts, and settle into a new position successfully.

When helping healthcare professionals relocate, I pay close attention to the details that can make everyday life easier:

- Your actual worksite and shift hours
- Drive time when you will really be on the road
- On call frequency and required response time
- Nighttime roads, gates, parking, and alternate routes
- Cellular and internet reliability
- Access to pharmacies, groceries, airports, and other essential services
- Temporary, mid term, long term, and purchase options
- The needs of your household, pets, and partner

I work closely with several property managers who may be able to help with mid term or long term housing. I can also connect clients with lending professionals and provide resources for household goods, vehicles, pets, utilities, and other relocation needs. The initial relocation consultation is complimentary.

My goal is to make your move as organized and smooth as possible so you can focus on your new position, your household, and building a life on Hawai'i Island.

Missy Elliott

REALTOR® | Hawai'i License RS-87428

NextHome Paradise Realty

(808) 987-4211 | missyelliottrealtor@gmail.com

missyelliottthawaii.com

1. Begin with your work location

The first step in a successful relocation is not choosing a house. It is understanding where you will work and what your daily schedule will look like.

Hawai'i Island covers a large geographic area. A home that looks reasonably close on a map may involve a longer drive than expected. The route, elevation, weather, shift time, and access to everyday services all matter.

Before searching for housing, confirm:

- Your primary work location
- Whether you will rotate between facilities
- Your typical shift schedule
- On call expectations
- How often you may need to travel after dark
- Your maximum comfortable commute
- Whether another person in your household will also commute
- How often you need access to the airport

If you will take after-hours call

On-call responsibilities can make location and access more important than mileage alone. Before choosing a home, ask your employer how often you will take call, where you must report, and whether a required response time applies.

Consider:

- The actual drive to the worksite at night and during poor weather
- Whether you may report to more than one facility
- Road lighting, road condition, gates, and private access
- Parking and building entry after regular hours
- Cellular coverage at the home and along the route
- Power and internet reliability if call begins by phone or telehealth
- A backup route when construction, an accident, weather, or another event closes the usual road
- Whether the employer offers call rooms, temporary lodging, or other support during extended coverage

Test the route after dark when possible. A home that works well for a normal daytime commute may not be practical when you must respond promptly in the middle of the night.

Major hospital locations

Healthcare professionals work throughout the island in hospitals, clinics, skilled nursing facilities, private practices, home health, behavioral health, emergency services, and community health organizations.

As of August 2026, the State of Hawai'i Department of Health licensed facility directory identifies these hospital facilities on Hawai'i Island:

- [Hilo Benioff Medical Center](#) in Hilo
- [Kona Community Hospital](#) in Kealahou
- Queen's North Hawai'i Community Hospital in Waimea
- Honoka'a Hospital and Skilled Nursing in Honoka'a
- Kohala Hospital in Kapa'au
- Ka'u Hospital in Pāhala

Confirm your primary worksite with your employer. Many roles are based at clinics, satellite sites, or multiple facilities, and an employer's main office may not be where you spend most of your working hours.

Kaiser Permanente facilities

Healthcare professionals may also work at Kaiser Permanente's outpatient facilities on Hawai'i Island. These are clinics and medical offices, not hospitals:

- [Kaiser Permanente Hilo Clinic](#), 1292 Waianuenue Avenue in Hilo
- [Kaiser Permanente Kona Medical Office](#), 74-517 Honokohau Street in Kailua-Kona

Confirm the actual department and worksite with Kaiser Permanente because services, assignments, and facility information can change.

Relocation worksheet

Primary workplace: _____

Additional locations: _____

Typical shift: _____

On-call frequency: _____

Required response time, if any: _____

Maximum desired commute: _____

Expected start date: _____

2. Get to know the island by region

Hawai'i Island is often described by its larger regions, but every district contains smaller communities with their own character, climate, housing stock, and access considerations.

East Hawai'i

Hilo is a major East Hawai'i hub for healthcare, government services, shopping, and education. The east side is lush and receives more rain than many west side communities. Housing ranges from established neighborhoods near Hilo to more rural properties in areas such as Puna and along the Hāmākua Coast.

When considering East Hawai'i, think about rainfall, drainage, road access, commute routes, internet service, property maintenance, and distance from town. Two homes with the same mailing city can offer very different daily experiences.

[Explore the East Hawai'i area guide](#)

West Hawai'i

Kailua Kona and the surrounding communities offer convenient access to shopping, dining, beaches, the Kona airport, and many west side employers. The climate is generally drier than East Hawai'i, although conditions change with elevation.

Housing costs, traffic patterns, elevation, air conditioning needs, and the distance between a home and the workplace deserve close attention. A property mauka, or toward the mountain, may feel very different from one closer to the coast.

[Explore the West Hawai'i area guide](#)

North Hawai'i

Waimea, Honoka'a, Kapa'au, Hāwī, and surrounding communities serve healthcare professionals working in North Hawai'i and along the Kohala Coast. Waimea's microclimates can vary noticeably by elevation, exposure, and location within the community.

Housing availability can be limited. If your position is in North Hawai'i, begin your search early and keep a flexible plan for temporary housing.

Explore the North Hawai'i area guide

Ka'ū and southern communities

Communities in the southern part of the island can offer more space and a quieter pace. They may also be farther from major shopping, specialty services, and airports. If you work in Pāhala or another southern location, the most practical housing search may look very different from one centered around Hilo or Kona.

Explore the Ka'ū and South Hawai'i area guide

A better way to compare locations

Rather than asking which community is best, ask which one fits your life.

Compare each option using:

- Commute time during your actual shift hours
- Housing cost
- Climate and elevation
- Access to groceries and daily services
- Internet and cellular service
- Road conditions and emergency access
- Proximity to your preferred airport
- Space for pets, family, or a home office
- Property maintenance needs
- Your comfort with a rural or more connected setting

Federal and state fair housing laws protect the right to seek and obtain housing without unlawful discrimination. I can provide objective information about a property, its features, relevant records, commute considerations, and available housing options. For personal research about schools, crime, demographics, religious institutions, or other community characteristics, use independent sources you trust.

3. Decide whether to rent or buy

There is no universal right answer. Your contract, finances, familiarity with the island, and long term plans should guide the decision.

Renting first may be a good fit if:

- You have not spent much time on Hawai'i Island
- Your initial position is temporary or subject to change
- You want to experience an area before buying
- You need housing quickly
- You are still preparing financially for a purchase
- You want flexibility during your first year

Buying may be a good fit if:

- You expect to remain on the island for several years
- You understand the area where you want to live
- You are financially prepared for the purchase and ongoing costs
- You have time for careful due diligence
- You want more control over your living environment
- You are ready for island specific ownership responsibilities

Temporary housing can provide a useful bridge

A furnished rental can give you time to begin work, receive shipped belongings, explore communities, and make a permanent decision without rushing.

Temporary housing is especially useful when:

- Your start date arrives before the right long term home is available
- Your household will move in stages
- You are buying and need flexibility around closing
- You are waiting for a pet or vehicle travel plan to be completed
- You want to tour homes in person after you arrive

Ask what is included in the rent, whether there are minimum-stay requirements, how utilities are handled, whether pets are allowed, and what notice is required to leave.

Availability, minimum-stay terms, and pricing can be limited, so begin early and verify all terms in writing. Rental terms, furnishings, utilities, pet policies, and

occupancy rules can vary significantly by property. Read the written agreement carefully, clarify which utilities are included, and confirm that the rental is available for the length of stay you need.



4. Prepare for the housing search

If you plan to rent

Rental availability changes quickly. Prepare your documents before you find a property you like.

You may be asked for:

- Government issued identification
- Proof of employment or an offer letter
- Recent pay documentation
- Rental history
- References
- A credit and background screening
- Funds for the security deposit and initial rent
- Pet records or additional pet information

Never send money until you have verified the property, the person offering it, the lease terms, and the payment instructions. Be cautious when a listing seems unusually inexpensive, the person will not speak with you, or you are pressured to wire money immediately.

If you plan to buy

Speak with a lender early, ideally one who understands Hawai'i property and can work within your employment timeline. A preapproval will help establish a realistic price range and allow you to act when the right property appears.

Preferred lender partners

If you need a lender, I can introduce you to lending professionals who are familiar with Hawai'i real estate, relocation timelines, and the income structures common in healthcare careers. Depending on your needs, this may include lenders who work with physician loan programs, conventional financing, VA loans, first-time buyers, self-employed borrowers, or buyers starting a new position.

When comparing lenders, ask about:

- Experience with Hawai'i Island properties
- Options available for your profession and financial profile

- Whether a signed employment contract or future start date may be considered
- Student loan treatment and debt-to-income calculations
- Down payment and reserve requirements
- Interest rate, points, lender fees, and estimated closing costs
- Property types or locations that may require additional review
- Preapproval and closing timelines
- Availability during evenings, weekends, or limited touring windows
- Communication with you, your real estate agent, and the closing team

You are free to choose any lender. A referral is offered as a convenience and does not require you to use a particular company or loan officer. Compare loan terms, costs, service, and qualifications before deciding. Any business relationship, affiliated arrangement, or financial benefit connected with a referral must be disclosed as required.

Preferred lending contacts

- Contact Missy for introductions to current lending professionals who understand Hawai'i Island real estate and healthcare relocation timelines.

Your budget should account for more than the purchase price. Discuss:

- Down payment and closing costs
- Monthly loan payment
- Property taxes
- Homeowners insurance
- Flood, wind, hurricane, lava related, and other applicable coverage considerations, depending on the property and insurer
- Homeowners association fees
- Electricity and water costs
- Septic or cesspool considerations
- Landscaping and pest control
- Repairs and tropical climate maintenance
- Travel and emergency reserves

Buying from off-island

Remote purchases are possible, but they require careful communication and a clear process.

Useful tools may include:

- Live video tours
- Recorded walkthroughs
- Detailed photographs of areas not shown in the listing
- Map and commute review
- Electronic signatures
- Remote meetings with lenders, inspectors, and escrow
- A trusted local representative for access when appropriate

A video tour should do more than show attractive rooms. Ask to see the road, neighboring properties, exterior condition, utility areas, drainage, storage, parking, and anything that may affect daily life.

When possible, arrange a second live tour at a different time of day. Evening conditions can reveal coqui frog noise, aircraft activity, road lighting, neighborhood traffic, barking dogs, and cellular coverage that may not be apparent during a daytime showing. A remote purchase still deserves professional inspections, document review, and any specialized evaluations appropriate for the property.



5. Understand Hawai'i Island property considerations

Every property is different. The following items are not automatic reasons to reject a home, but they deserve informed review.

Lava hazard information

Hawai'i Island is divided into lava flow hazard zones that describe relative geologic hazard. A zone can affect insurance, financing, resale, and personal comfort.

Review the property's zone, speak with your insurance provider and lender, and use official hazard resources. Do not rely only on a seller's description or a color-coded map shared on social media.

Property taxes and homeowner exemptions

The seller's current property tax bill may not predict what a buyer will pay. Assessed value, tax classification, property use, exemptions, and other factors can change after a transfer. Review the parcel with the Hawai'i County Real Property Tax Office and ask a qualified tax professional about your circumstances.

If the home will be your primary residence, determine whether you qualify for a homeowner exemption and file the required application by the applicable deadline. Do not assume the seller's exemption or tax classification will transfer to you.

Zoning, land use, and private restrictions

Confirm that the property can legally support your intended use. County zoning, State Land Use District rules, special management area requirements, permits, deed restrictions, condominium documents, subdivision covenants, and association rules may all matter. An agricultural designation does not by itself confirm that every residential, business, rental, farm, or accessory use is allowed.

Use the Hawai'i County Planning Department as a starting point, then consult the appropriate planning, legal, design, or other professionals when the intended use is important to the purchase. If you plan to operate a short term rental, verify current county registration, land use, tax, and private community requirements rather than relying on the property's past or advertised use.

Water source

Some homes receive county water. Others may use private water systems or rainwater catchment.

If a property uses catchment, learn about the tank, roof collection area, filtration, disinfection, testing, maintenance, and household responsibility. A home inspector can observe visible components, but water quality questions may require additional testing or specialized advice.

Wastewater

Properties may use a sewer connection, septic system, or cesspool. Ask about the system type, location, condition, records, permits, maintenance, and any current or future regulatory considerations that may apply to the parcel.

Under current Hawai'i law, existing cesspools must generally be upgraded or converted to a wastewater system approved by the Director of Health, or connected to a sewer system, before January 1, 2050. A septic system may be one approved conversion option, but the law does not require septic in every situation. Limited exemptions may be available, and certain conditions or property improvements can trigger an earlier upgrade requirement.

If a property has a cesspool, investigate the issue before buying. Confirm the system and permits, ask whether an earlier conversion requirement applies, consult qualified wastewater professionals, and consider obtaining preliminary estimates for design, permitting, installation, site work, and ongoing maintenance. Review the Hawai'i Department of Health cesspool conversion information and current requirements because regulations, approved solutions, financial assistance, and deadlines may change.

Electricity

Electricity costs may be higher than you are accustomed to paying. Consider the home's size, water heating, air conditioning, appliances, solar system, battery storage, and elevation.

If a property has leased or financed solar equipment, review the agreement carefully. Confirm who owns the system, what obligations transfer, and whether lender approval is needed.

Internet and cellular service

Do not assume service is available because nearby homes have it. Verify the specific address with providers, particularly if you need reliable connectivity for remote work, telehealth, call coverage, or continuing education.

Unpermitted improvements

An addition, converted space, second kitchen, enclosed lanai, or separate dwelling area may not match county records. Ask for permits and property records. Discuss any discrepancy with your agent, inspector, lender, insurer, and other appropriate professionals.

Boundaries, surveys, easements, and encroachments

Fences, driveways, walls, landscaping, utilities, and occupied areas do not always follow legal boundaries. Review the title report, recorded easements, access rights, and any available surveys. Discuss whether a survey with staking and a property sketch is appropriate, particularly when boundaries, shared access, agricultural use, or future improvements matter to you.

Roads and access

Some properties are reached by private, unpaved, narrow, or steep roads. Ask who maintains the road, whether there are road association fees, how emergency vehicles access the property, and whether your vehicle is suitable.

Climate and maintenance

Rainfall, sun, salt air, elevation, wind, vegetation, and humidity vary across the island. These conditions can affect roofing, paint, metal, mold, pests, landscaping, cooling, and general maintenance.

Warmth and humidity can support mold, mildew, termites, coqui frogs, little fire ants, rodents, centipedes, and other pests. Conditions vary by property and may not be obvious during a brief daytime visit. Ask about treatment history, look for moisture and pest activity, and consider specialized inspections when warranted. Anyone with respiratory, skin, allergy, or other sensitivities should evaluate the home with their own healthcare and inspection professionals.

Noise and nearby activity

Visit at different times when possible. Coqui frogs are most noticeable after dark, and their sound can change with weather and location. Also consider aircraft routes, helicopters, military or law enforcement activity, farm and livestock operations, road noise, dogs, construction, and community events. Ask questions, but rely on your own observations because activity can vary from one visit to another.

Cultural, archaeological, and historical features

Some properties may contain or be near cultural, archaeological, burial, or historical features that affect how the land can be used or altered. Real estate professionals and general home inspectors are not necessarily qualified to identify these resources. If there is a known feature, visible indication, prior report, or reason for concern, consult the appropriate state agencies and qualified professionals before planning excavation, grading, construction, or landscaping.

Former military lands and unexploded ordnance

Some parts of Hawai'i Island were historically used for military training. Unexploded ordnance may remain in certain former training areas, particularly on undeveloped land. Do not touch or disturb a suspicious object. Leave the area and contact emergency authorities. If a property's history raises a concern, review available records and seek guidance from the appropriate government agencies and qualified environmental professionals.

Insurance

Request insurance quotes during your due diligence period. Availability and cost may depend on location, construction, roof condition, hazard exposure, and other property details.

6. Plan your moving budget

Island relocations include expenses that are easy to underestimate. Build a budget before committing all available cash to housing.

Include estimates for:

- Flights and baggage
- Temporary lodging
- Rental car or arrival transportation
- Household shipping
- Vehicle shipping
- Pet preparation and travel
- Security deposit or home purchase funds
- Utility deposits and setup
- Furniture or appliance replacement
- Groceries and household basics
- Vehicle registration, inspection, and licensing
- Storage
- Interisland or mainland travel
- Emergency savings

What should you bring?

There is no simple rule. Shipping everything can be expensive, but replacing high quality, specialized, or sentimental belongings can also cost more than expected.

Consider bringing:

- Items you use frequently
- Professional equipment that is permitted and practical to ship
- Quality tools
- Important records
- Sentimental belongings
- Furniture that fits your confirmed home

Consider selling, donating, or storing:

- Bulky low value furniture
- Items unsuited to a humid or coastal climate
- Equipment prohibited by the shipper

- Furniture that may not fit an unknown home
- Duplicates that are easy to replace

Create three lists: ship, carry, and replace. Keep essential documents, medications, work items, and several days of clothing with you.



7. Shipping a vehicle

For many households, a reliable personal vehicle is practical when work locations, shift hours, or housing options are outside regular transit routes.

Before deciding whether to ship or replace your vehicle, compare:

- Shipping cost
- Vehicle value and remaining loan balance
- Reliability and maintenance history
- Ground clearance and road suitability
- Fuel economy
- Availability of parts and service
- Air conditioning
- Cost of buying a replacement on island

Ask the carrier what documents, fuel level, cleanliness, alarm settings, and delivery arrangements are required. Keep your bill of lading and vehicle records accessible.

If you will drive a recently arrived out-of-state vehicle while completing Hawai'i County registration, review the County's out-of-state vehicle permit process promptly. The County currently requires qualifying vehicles to obtain a Hawai'i safety inspection and an out-of-state vehicle permit within its stated timeline. Documents, inspection rules, and deadlines can change, so verify the current requirements directly before arrival.

8. Moving with pets

Start pet planning as soon as you know you may move. Hawai'i has strict animal entry requirements intended to protect its rabies free status. The process may involve vaccinations, microchip verification, blood testing, waiting periods, documents, permits, airline rules, and an inspection appointment.

Dogs and cats flying directly to Kona may be eligible for direct release through the State's Neighbor Island Inspection program, but only after all applicable requirements have been completed and the required Neighbor Island Inspection Permit has been issued. The process can include advance documentation, eligibility under the State's 5-Day-or-Less program, and a confirmed inspection arrangement with an approved veterinary contractor. Do not book based on general advice from a friend or an old checklist. Use the current checklist that matches your situation and confirm every step with the State of Hawai'i and your airline.

Your planning list should include:

- Current state checklist
- Veterinarian appointment
- Microchip verification
- Rabies vaccination records
- Required laboratory testing
- Waiting periods
- Import form and supporting documents
- Neighbor Island Inspection Permit when applicable
- Approved inspection reservation
- Airline pet reservation
- Proper travel crate
- Temperature and breed restrictions
- Ground transportation after release
- Pet friendly temporary and permanent housing

Because rules and approved providers can change, always confirm the current requirements directly with the Hawai'i Department of Agriculture and Biosecurity.

9. Set up utilities and essential services

Utility arrangements depend on the property. Confirm what you are responsible for before move in day.

Electricity

Hawaiian Electric serves Hawai'i Island. New customers can request service through its customer service system. Submit your request in advance and confirm whether the meter is currently active.

Water

Confirm whether the property uses county water, a private system, or catchment. For a rental, ask the property manager which party holds the account and how water charges are handled.

Internet

Verify availability at the exact address. Ask how long installation typically takes and whether existing equipment remains with the home.

Trash and recycling

Some homes use private curbside service. Others rely on county transfer stations. Ask how the current household handles trash, recycling, green waste, and bulky items.

Mail and deliveries

Some properties do not receive mail at the physical address. You may need a post office box or another approved mailbox arrangement. Ask about package delivery before using the address for essential shipments.

Choosing a health plan

Health plan options can work differently on Hawai'i Island than they do in a large metropolitan area. Compare more than the monthly premium. Consider the full cost of care, the providers and facilities available close to home, and whether you may need to travel for treatment.

Before enrolling, compare:

- Primary care, pediatric, dental, vision, behavioral health, and pharmacy access near your home and worksite
- Participating hospitals, urgent care centers, laboratories, imaging facilities, and emergency services on Hawai'i Island
- Availability of the specialists your household uses
- Referral and prior authorization requirements
- Prescription coverage, the formulary, local pharmacy options, specialty medications, and mail order service
- Telehealth availability
- Coverage for care outside the plan's network and while traveling
- Premiums, deductibles, copayments, coinsurance, and the annual out of pocket maximum
- Employer contributions, health savings account options, and flexible spending account options
- Benefits for medically necessary interisland travel, including airfare, lodging, ground transportation, and an accompanying caregiver when applicable

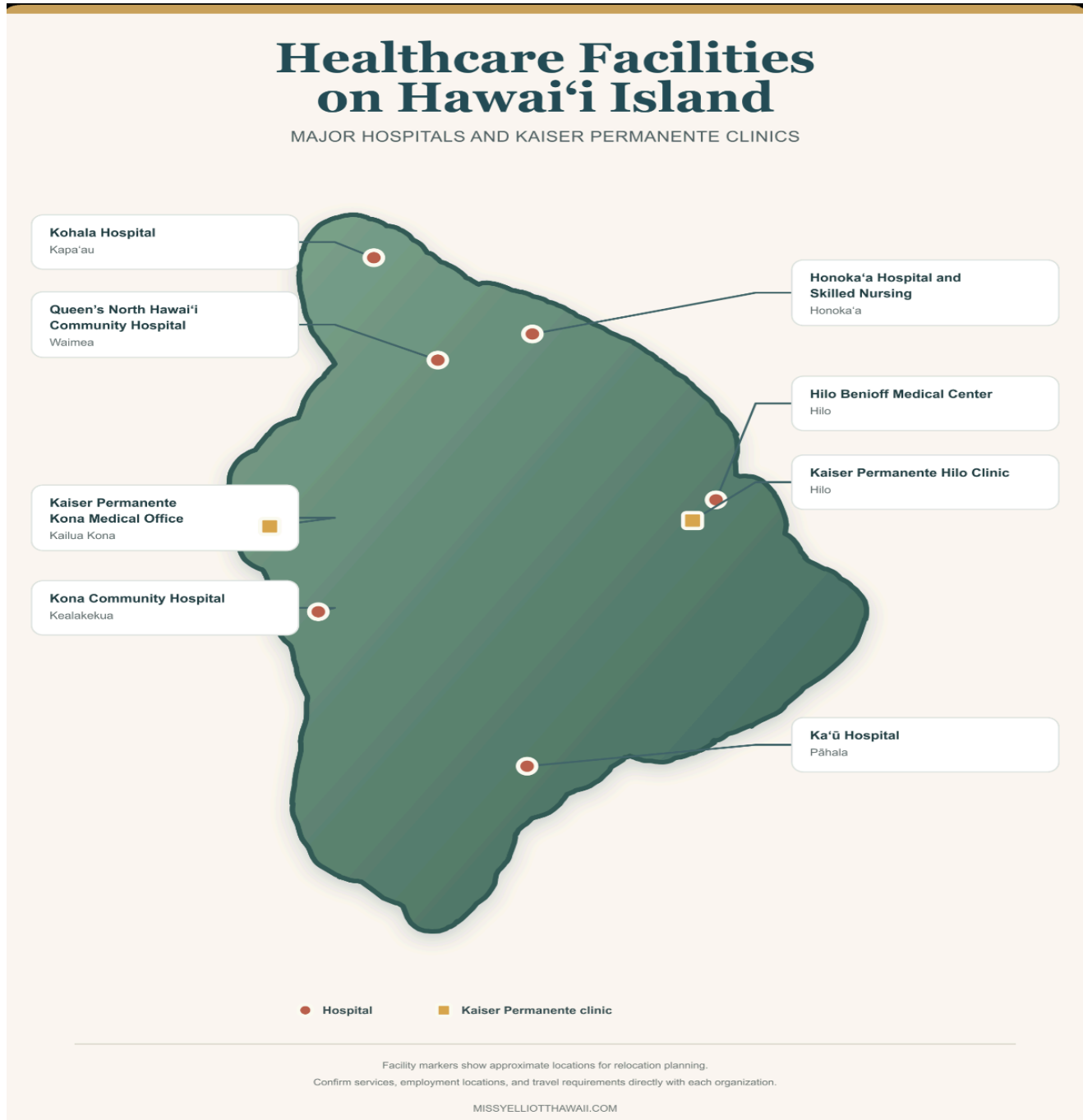
A note for Kaiser Permanente members

Kaiser Permanente operates clinics and medical offices in Hilo and Kona, but it does not operate a Kaiser hospital on Hawai'i Island. Members can receive emergency care and certain hospital services through local facilities according to their plan and Kaiser's current arrangements. However, some specialty care, advanced procedures, diagnostic imaging, and other services may only be available on O'ahu. This can require interisland travel for appointments, procedures, or scans.

Before selecting a Kaiser plan, review the current Hawai'i Island New Member Guide and ask:

- Which services are available in Hilo, Kona, or through participating Hawai'i Island facilities?
- Which specialists, procedures, and imaging services require travel to O'ahu?
- How are referrals and appointments on O'ahu arranged?
- Does the plan assist with airfare, lodging, ground transportation, or travel for a caregiver or companion?
- What should a member do when urgent or emergency care is needed on Hawai'i Island?

Kaiser's Neighbor Island Concierge can help eligible members coordinate appointments and provide travel, transportation, and lodging information for care on O'ahu. Benefits, provider networks, participating facilities, and travel assistance can change. Confirm the current terms in the plan documents and directly with the insurer before enrolling or scheduling care.



10. Prepare for island life

Relocating well involves more than completing a checklist. Give yourself time to learn how your new community works.

Climate can change within a short drive

Rainfall, temperature, wind, and humidity vary dramatically across Hawai'i Island. Visit a possible home at different times when you can. Notice sun exposure, airflow, road conditions, and how the elevation feels.

Keep a practical emergency kit

Prepare for power interruptions, severe weather, volcanic activity, earthquakes, road closures, and other disruptions. Follow Hawai'i County Civil Defense and review the county's official hazard information.

Your basic kit may include:

- Drinking water
- Shelf stable food
- Medications
- Flashlights and batteries
- Phone charging options
- First aid supplies
- Copies of essential documents
- Pet supplies
- Work specific essentials
- Cash in small denominations

Respect place and community

Hawai'i Island is home, not simply a destination. Approach your move with curiosity, humility, and respect for the people, land, history, and culture of Hawai'i.

Respect begins with learning and paying attention. You do not need to arrive as an expert. Be willing to pronounce names carefully, ask sincere questions, accept correction graciously, and learn why a place or practice matters rather than treating culture as decoration.

Learn the names and stories of places

Hawaiian place names often carry information about history, people, land, water, weather, or events. Make an effort to use the names people use locally and pronounce them carefully. The University of Hawai'i's Hawaiian language considerations and reference list explains the 'okina and kahakō and links to dictionaries and place name resources. Nā Puke Wehewehe 'Ōlelo Hawai'i is a useful online Hawaiian language dictionary.

Listening is part of learning. Avoid correcting local residents based only on a map, an app, or something you recently read. Pronunciation and usage can carry community knowledge that is not obvious to a newcomer.

Respect access, land, and cultural sites

Do not assume that an unmarked road, shoreline route, trail, vacant lot, or social media location is open to the public. Stay on authorized trails, follow closures and posted instructions, obtain permits when required, and never cross private property without permission. Do not disturb rock walls, petroglyphs, heiau, burial areas, artifacts, plants, or other natural and cultural features.

Use the State's Nā Ala Hele Trail and Access Program to identify designated trails and current access information. National Park Service sites such as Kaloko-Honokōhau National Historical Park and Pu'uhonua o Hōnaunau National Historical Park offer responsible ways to learn about Hawai'i Island's history, landscapes, and cultural practices.

Participate with consideration

Support locally owned businesses, farmers, makers, service providers, and community organizations when you can. Learn how trash, parking, noise, animals, gates, shared roads, and neighborhood events are handled where you live. Drive patiently, especially on rural roads, and avoid blocking driveways, beach access, agricultural work, or emergency routes.

Community relationships develop through consistency. Attend public events, learn from museums and cultural programs, and volunteer when an organization has requested help that matches your skills. The Lyman Museum in Hilo and Hawai'i Island's National Park Service sites are useful starting points for local history. Take time to listen before assuming that practices from a previous community apply in the same way here.

For healthcare professionals

Healthcare professionals often become trusted members of the community. The way you arrive and participate matters.

Learn from local colleagues, community health workers, cultural practitioners, patients, and families. Pronounce patient names carefully and ask how each person wishes to be addressed. Do not assume that all Native Hawaiian, Pacific Islander, Asian, multiracial, rural, or long term Hawai'i residents share the same identity, preferences, family structure, beliefs, or healthcare experiences.

Ask your employer what cultural orientation, language access, community health, and health equity education is available. Recognize that transportation, interisland travel, cost, housing, food access, family responsibilities, trust, and past experiences with healthcare systems may influence whether a patient can follow a care plan. When appropriate and desired by the patient, make room for family participation and culturally meaningful sources of support while maintaining professional, ethical, and clinical standards.

Useful healthcare resources include:

- Papa Ola Lōkahi, which supports Native Hawaiian health, workforce development, research, policy, and community initiatives
- Hui Mālama Ola Nā 'Ōiwi, the Native Hawaiian Health Care System serving Hawai'i Island
- [E Ola Mau Native Hawaiian Health Assessment](#), for background on Native Hawaiian health priorities and community recommendations

These resources are a beginning, not a substitute for relationships with the community you serve. Cultural humility is an ongoing professional practice rather than a checklist completed during orientation.

11. Your relocation timeline

Three to six months before your move

- Confirm your work location and start date
- Confirm professional licensing, credentialing, onboarding, orientation, DEA registration when applicable, and employer documentation timelines
- Schedule a relocation consultation
- Decide whether to rent, buy, or begin with temporary housing
- Speak with a lender if buying is possible
- Begin the pet entry process
- Compare vehicle shipping and replacement costs
- Build a relocation budget
- Ask your employer about relocation benefits
- Ask your employer about temporary housing, relocation reimbursement, local rental contacts, and scheduling flexibility around arrival
- Gather identification, housing, financial, and employment documents

One to three months before your move

- Narrow your housing search area
- Prepare rental application documents or mortgage preapproval
- Schedule an exploratory visit if possible
- Reserve temporary housing when needed
- Book household and vehicle shipping
- Confirm pet travel requirements and reservations
- Request insurance estimates if buying
- Create your carry, ship, and replace lists

Two to four weeks before your move

- Confirm housing and key access
- Arrange utilities
- Update essential addresses

- Confirm flights, pet travel, and vehicle delivery
- Refill prescriptions
- Keep credentialing and employment documents accessible
- Pack an arrival bag for at least one week
- Save offline copies of important contacts and directions

Your first two weeks on island

- Complete your housing condition report if renting
- Test utilities, internet, smoke alarms, and essential appliances
- Learn your commute before your first shift
- Confirm vehicle registration and licensing steps
- Locate groceries, fuel, pharmacy, urgent care, and emergency routes
- Establish a primary care, dental, pharmacy, and urgent care plan for the household
- Confirm how your health plan handles network care, prescriptions, specialists, and emergency services on Hawai'i Island
- Sign up for Hawai'i County emergency alerts and save local emergency contacts before an incident occurs
- Give yourself time to rest and adjust

Your first three months

- Revisit your monthly budget using actual expenses
- Explore communities beyond your commute
- Build relationships with local service providers
- Review whether your temporary housing still fits
- Begin a purchase or longer term rental search when ready

12. Questions to ask during a housing tour

For any property

- What is the typical drive to my workplace during my shift hours?
- What utilities serve this exact address?
- Is internet service confirmed at this address?
- What is the water source?
- What type of wastewater system serves the property?
- Who maintains the road?
- Are there association or road fees?
- Is covered parking available?
- How is the home's airflow and cooling?
- Are there signs of moisture, leaks, termites, corrosion, or drainage issues?
- What maintenance does the yard require?
- How is trash handled?
- Where is mail delivered?
- What emergency and hazard information applies to the location?
- What can I hear at night, including coqui frogs, aircraft, roads, animals, or nearby activity?
- Are there known pest, mold, or allergen concerns?

Additional questions for a rental

- Which utilities are included?
- What is the lease term?
- What are the pet rules?
- Who handles yard maintenance and pest control?
- How are repair requests submitted?
- Are there limits on guests, parking, or home-based work?
- What funds are due before move in?

Additional questions for a purchase

- Do improvements match permits and county records?
- What inspections are appropriate?
- Are insurance quotes available during due diligence?
- Is solar owned, financed, or leased?
- What disclosures and property records are available?

- Are there easements, shared access agreements, or road obligations?
- Do the apparent boundaries and improvements match available surveys and title information?
- Does the zoning and do any private restrictions permit my intended use?
- Could cultural, archaeological, historical, or former military use affect the property?
- What fixtures, appliances, tanks, or equipment are included?



13. Frequently asked questions

How early should I begin planning my move?

Begin as soon as you know a move is likely. Three to six months provides more time to explore housing, prepare pets, arrange shipping, and avoid rushed decisions. If your start date is closer, begin with housing and any steps that have firm processing times.

Can you help if I have never visited Hawai'i Island?

Yes. We can start with your workplace, schedule, budget, and daily priorities. I can help you understand the different regions, narrow the search area, and tour properties remotely. An exploratory visit is helpful when possible, but it is not required to begin planning.

Do I need to visit before choosing a home?

Not necessarily, although seeing an area in person can provide valuable context. If you cannot visit, live video tours, detailed property reviews, commute research, inspections, and local professional guidance become especially important.

Is Hawai'i Island the same as the Big Island?

Yes. Both names commonly refer to the same island. Hawai'i Island is the geographic name and helps distinguish the island from the State of Hawai'i.

How large is Hawai'i Island?

It is much larger than many newcomers expect. Communities that look close on a map may be separated by a significant drive. Begin your housing search with your exact workplace and shift schedule rather than a general island wide search.

Which side of the island is best for medical professionals?

There is no single best side. The right location depends on where you work, when you commute, your budget, and the type of setting you prefer. A home that is ideal for someone working in Hilo may not be practical for someone working in Kealahou, Waimea, Kapa'au, or Pāhala.

Can you tell me which neighborhoods are safe?

Real estate professionals must follow fair housing laws and should not steer clients toward or away from communities based on subjective characterizations. I can help you compare objective property, commute, access, and housing information. You can also review official public safety information and visit communities personally when possible.

Can you help me compare commute times?

Yes. We can compare routes and estimated travel times from specific properties to your workplace. You should also test the route during your expected shift hours, since traffic, weather, construction, and road conditions can affect the drive.

What if I work night shifts or take call?

Tell me at the beginning of the search. We should account for on-call frequency, any required response time, the facility where you must report, night driving, road lighting, access, parking, cellular coverage, and backup routes. A commute that feels comfortable during the day may work differently when you must respond promptly after hours.

What if I rotate between several facilities?

We can identify a practical search area based on how often you report to each location. A central location is not always the best answer. Your primary facility, shift frequency, road access, and household needs should guide the decision.

Should I rent before buying?

Renting first can give you time to experience different climates and communities before making a long term decision. Buying may still be appropriate if you know the island, expect to remain for several years, and are prepared for the responsibilities and costs. We can discuss both options without assuming one is right for everyone.

How long should I plan to rent before buying?

There is no required period. Some people feel ready after a few months, while others prefer to rent for a year or longer. Give yourself enough time to

understand your commute, actual living expenses, preferred climate, and long term employment plans.

Can you help me find mid term or long term housing?

Yes. I work closely with several property managers who can help medical professionals find mid term or long term housing, subject to availability and each property's requirements. I can help you compare locations based on your worksite, schedule, commute, budget, pets, and expected length of stay, then connect you with property managers who may have suitable options. Each property manager handles availability, applications, screening, lease terms, deposits, and final approval directly.

Can you help me find temporary or furnished housing?

I can help you explore temporary housing and create a bridge plan for your arrival. Availability, minimum-stay requirements, pet rules, and included utilities vary, so begin early when your dates are firm.

What if I cannot secure permanent housing before my first day?

A temporary rental may give you time to begin work and continue searching locally. It is wise to create a backup plan before traveling, especially if you are moving during a competitive period or have pets.

How competitive is the rental market?

Conditions vary by location, price, property type, and time of year. Well priced rentals may receive quick interest. Prepare your identification, employment letter, income documentation, references, and funds before applying.

How can I avoid a rental scam?

Verify the property and the person offering it. Review the lease carefully, confirm payment instructions through a trusted channel, and be cautious if someone refuses a live conversation or property access. Pressure to wire money immediately is a warning sign.

Can I sign a lease before I arrive?

Some owners and property managers permit electronic applications and signatures. Before committing, verify the property, understand all terms, and

request a live or recorded tour. Confirm who manages the property and how you will receive access.

Will landlords accept pets?

Some will and some will not. Pet friendly housing can be more limited, particularly with multiple or larger animals. Prepare vaccination records, a pet profile, references, and any other information requested. Never conceal a pet from a landlord or property manager.

Can I buy a home while I am still on the mainland?

Yes. Much of the process can be completed remotely using video tours, electronic signatures, inspections, and regular communication. You should still complete appropriate due diligence and involve qualified local professionals.

How long does it take to buy a home?

The timeline depends on financing, property type, negotiations, inspections, title work, and other transaction details. Speak with your lender and real estate professional early so your housing plan does not depend on an unrealistic closing date.

Should I get preapproved before looking at homes?

Yes, if you expect to finance the purchase. A preapproval helps define your budget and strengthens your ability to act when you find the right property. Use a lender who can work with your employment and relocation timeline.

Can a new employment contract be used for mortgage qualification?

Sometimes. The answer depends on the loan program, lender guidelines, compensation structure, start date, and your financial profile. Ask a lender to review your actual offer or employment contract before you rely on anticipated income.

What should I budget beyond the purchase price?

Plan for closing costs, inspections, insurance, property taxes, utilities, association fees when applicable, landscaping, pest control, repairs, furnishings, travel, and

emergency savings. Island shipping and material costs can also affect future projects.

Are property taxes high on Hawai'i Island?

Tax amounts depend on the property's assessed value, classification, ownership, use, and available exemptions. The seller's current bill may not represent the buyer's future bill. Review the property with the Hawai'i County Real Property Tax Office and speak with an appropriate tax professional. If the property will be your primary residence, ask about the homeowner exemption and its filing requirements after closing.

What are lava zones?

Lava flow hazard zones describe relative volcanic hazard based on geologic information. A property's zone may affect insurance, financing, resale, and personal comfort. Review official maps and discuss the property with your lender and insurer.

Does a lower lava zone number mean I cannot buy there?

Not automatically. It means additional research is important. Financing and insurance options may be different, and you should understand the risk before deciding. Your lender and insurer can explain what is available for a specific property.

Do all homes have county water?

No. Some homes use county water, private systems, or rainwater catchment. Verify the water source for every property and understand the equipment, maintenance, treatment, testing, and household responsibilities involved.

What is rainwater catchment?

A catchment system collects rain from the roof and stores it in a tank for household use. System design and maintenance vary. Buyers and tenants should understand filtration, disinfection, testing, tank condition, water delivery options, and personal responsibility for water quality.

Do all homes have sewer service?

No. Properties may use sewer, septic, or cesspool systems. Ask about the system type, location, condition, records, permits, maintenance, and any current or future regulatory considerations that may apply to the parcel.

Is air conditioning standard?

No. Some homes use central air or individual units, while others rely on elevation, trade winds, ceiling fans, and natural ventilation. Comfort varies by location, building design, sun exposure, and personal preference.

How much should I expect to pay for electricity?

Usage and home design make a significant difference. Air conditioning, water heating, appliances, solar equipment, household size, and elevation all affect the bill. Request actual billing history when available, but remember that another household's usage may not resemble yours.

What should I know about solar panels?

Determine whether the system is owned, financed, leased, or subject to another agreement. Review equipment age, warranties, utility arrangements, battery storage, maintenance, and any transfer obligations with qualified professionals.

Is internet available everywhere?

No. Service can vary by road and exact address. Verify directly with providers before signing a lease or completing a purchase, especially if you depend on reliable internet for telehealth, remote work, or call coverage.

Are cell phones reliable across the island?

Coverage varies by carrier, terrain, building, and location. Test service at a property when possible and ask coworkers who use the same carrier near your workplace and proposed home.

What does an unpermitted addition mean?

It may mean part of the property does not match approved plans or county records. This can affect financing, insurance, value, safety, and future work. Review permits and discuss any discrepancy with the appropriate professionals.

What inspections should I consider when buying?

The right inspections depend on the property. A general home inspection may be joined by termite, roof, plumbing, electrical, septic, catchment, survey, mold, or other specialized reviews. Your real estate professional can help you identify options, but you decide which inspections to obtain.

How early should I request homeowners insurance quotes?

Request quotes during your due diligence period, not shortly before closing. Location, hazard exposure, property condition, roof age, construction, and prior claims can affect availability and cost.

Should I ship my vehicle or buy one after I arrive?

Compare the shipping cost with the value and condition of your current vehicle and the cost of replacing it locally. Consider reliability, fuel economy, road suitability, ground clearance, parts availability, and any existing loan.

Do I need a four wheel drive vehicle?

Not everyone does. The answer depends on where you live, where you work, and the roads you regularly use. Do not assume a vehicle is suitable for a private, steep, rough, or unpaved road without checking the actual access conditions.

What happens after my vehicle arrives?

You may need a Hawai'i safety inspection and must address county registration requirements. The steps depend on your current registration, title, lien, and whether you use an out-of-state permit. Confirm the current process with Hawai'i County Vehicle Registration and Licensing.

When should I begin preparing my pet?

Begin immediately. Hawai'i's animal entry process can include vaccinations, microchip verification, blood testing, waiting periods, documents, permits, and inspection reservations. Some steps cannot be completed at the last minute.

Can my pet fly directly to Kona?

Qualified dogs and cats may be eligible, but direct arrival requires completion of the applicable State requirements, issuance of a Neighbor Island Inspection Permit, and a confirmed arrangement with an approved inspection provider.

Follow the current State checklist that applies to your pet and confirm participation with the airline.

Can I bring plants, food, or agricultural items?

Hawai'i regulates many plants, animals, foods, soil products, and agricultural materials. Declare items as required and check current state and federal rules before packing or shipping them.

Should I ship all my furniture?

Not always. Compare shipping cost, replacement cost, quality, sentimental value, and whether the furniture will fit a home you have not chosen. Many households use a mix of shipping, selling, storing, and replacing.

How long will household goods take to arrive?

Transit times vary by carrier, origin, service, sailing schedule, and delivery location. Ask for a realistic range and prepare for delays. Keep work items, medications, documents, basic kitchen supplies, linens, and clothing with you.

Is grocery shopping much more expensive?

Some goods cost more because of shipping and limited local availability. Your actual budget will depend on where you shop, what you buy, and how much you use local products. Build extra room into your first few months of expenses until you know your normal spending.

What personal items should stay in my carry on luggage?

Keep identification, employment and credentialing records, medications, valuables, pet documents, essential electronics, chargers, keys, and several days of work and casual clothing with you. Do not place anything essential to your first week in a shipment.

Which airport should I use?

Hawai'i Island has major airports in Kona and Hilo. The better choice depends on your destination, available flights, ground transportation, pet arrangements, and vehicle or household shipping plans.

Will my mainland driver's license remain valid?

Confirm the current requirements with Hawai'i County and the State of Hawai'i. When applying for a Hawai'i REAL ID compliant license, you will need acceptable identity, legal presence, Social Security, and Hawai'i residence documents.

How do I receive mail if my home has no delivery?

You may need a post office box or another mailbox arrangement. Ask about mail and package delivery before using the physical address for licenses, banking, prescriptions, or important shipments.

How is trash collected?

Some households pay for private curbside collection. Others take waste and recyclables to county facilities. Confirm the normal arrangement for the specific property and ask how green waste and bulky items are handled.

What hazards should I prepare for?

Depending on the location, planning may include volcanic activity, earthquakes, storms, flooding, wildfire, power interruptions, and road closures. Review official maps, enroll in local alerts, and maintain household emergency supplies.

What should I do before my first shift?

Drive the full route at the time you expect to commute. Confirm employee parking, building access, identification requirements, and where to report. Keep your supervisor's number available in case weather or a road closure affects your arrival.

Can you help my spouse, partner, or family too?

Yes. We can include the whole household's commute, remote work, childcare, pets, space, and daily needs in the relocation plan. A move is more sustainable when the home works for everyone.

Can you help if my employer provides relocation assistance?

Yes. I can work alongside your employer's relocation process and focus on Hawai'i Island housing, local due diligence, and practical planning. Review your benefit carefully so you understand deadlines, approved expenses, reimbursement documentation, and any repayment terms.

What if my assignment is temporary?

We can focus on furnished housing, flexible lease terms, commute convenience, and the amount of household property you truly need. Avoid taking on a long term commitment that does not fit the length or certainty of your assignment.

What if I decide Hawai'i Island is not the right fit?

That is useful information, not a failed relocation. Temporary housing and a measured decision process can preserve your flexibility. The goal is to make an informed choice that supports your career and household.

What does your relocation consultation include?

We will discuss your workplace, start date, household, pets, budget, commute, and housing preferences. We can compare renting, buying, and temporary housing, then identify the next steps that deserve your attention first.

Is there a fee for the initial consultation?

No. The initial relocation consultation is complimentary and does not obligate you to rent or buy. It is an opportunity to discuss your worksite, schedule, housing needs, budget, timing, pets, and relocation priorities so we can identify the most useful next steps.

When should I contact you?

Contact me as soon as the move becomes a real possibility. You do not need a finalized contract, travel date, or mortgage approval to begin a useful conversation.

14. How I can help

Relocation is easier when the advice is specific to your job, household, and timeline.

I can help you:

- Understand the island in relation to your workplace
- Compare renting, buying, and temporary housing
- Build a commute-first comparison using your actual worksite and shift time
- Coordinate a home search plan around shifts, orientation, and limited touring windows
- Plan temporary housing or a first rental before a purchase when appropriate
- Identify available homes that fit your criteria
- Tour properties in person or through live virtual tours designed for off-island decisions
- Coordinate due diligence with local inspectors, escrow, lenders, insurance professionals, property managers, and other qualified specialists
- Evaluate island specific property considerations
- Keep track of deadlines and next steps
- Connect with local resources when a need falls outside my services
- Revisit your housing plan after you have settled in

My goal is not to rush you into a decision. It is to help you make an informed one.

Schedule an initial relocation consultation

Bring your questions, even if your plans are still taking shape. We can discuss your work location, arrival date, budget, household, and the housing approach that makes the most sense for you.

Schedule your complimentary consultation

(808) 987-4211

missyelliottrealtor@gmail.com

missyelliottthawaii.com

Relocation planning worksheet

Work

Employer: _____
 Primary workplace: _____
 Start date: _____
 Typical schedule: _____
 Maximum commute: _____

Housing

Rent, buy, or undecided: _____
 Monthly housing budget: _____
 Purchase price range: _____
 Temporary housing needed: Yes / No / Maybe
 Number of people: _____
 Pets: _____
 Vehicles: _____
 Must haves: _____

 Would be nice: _____

Moving

Target arrival date: _____
 Exploratory visit dates: _____
 Household shipment booked: Yes / No
 Vehicle shipment booked: Yes / No
 Pet process started: Yes / No / Not applicable
 Temporary lodging booked: Yes / No
 Employer relocation benefit: _____

My next three actions

1. _____
2. _____
3. _____

Official resources

Requirements, fees, office locations, and procedures can change. Confirm current information before acting.

- State of Hawai'i licensed hospital list
- Hawai'i animal quarantine information
- Hawai'i County vehicle registration and licensing
- Hawai'i driver license information
- Hawai'i professional and vocational licensing
- [Hawaiian Electric start, stop, or move service](#)
- Hawai'i County Civil Defense hazard map
- Hawai'i District Health Office

Important notice

This guide provides general relocation and real estate information. It is not legal, tax, financial, insurance, medical, engineering, environmental, or veterinary advice. Requirements and market conditions can change. Verify important information with the appropriate government agency or qualified professional.

Housing services are provided in accordance with federal and state fair housing laws. Specific services, including rental assistance and referrals, may depend on availability, property, location, and brokerage policy.

© 2026 Missy Elliott, NextHome Paradise Realty. All rights reserved.

East Hawai‘i area guide

East Hawai‘i combines Hilo's services and employment centers with smaller coastal, agricultural, and rural communities. It may be a good fit for people who value a greener climate, proximity to Hilo, and access to the island's largest concentration of government and everyday services.

Communities to explore

Start with Hilo, Kea‘au, Pāhoa, Mountain View, Kurtistown, Volcano, Pāpa‘ikou, Honomū, and the communities along the Hāmākua Coast. A mailing address alone does not tell you how long the drive will take or what the immediate surroundings will be like. Check the exact property location.

Healthcare access and commuting

Major employers and care locations include [Hilo Benioff Medical Center](#), [Kaiser Permanente Hilo Clinic](#), community health centers, private practices, pharmacies, long term care facilities, home health organizations, and county or state agencies.

If you will be on call, test the drive from the property to your actual department at the hours when you could be called in. Ask whether you must remain within a specific response radius. Puna and Hāmākua addresses can be much farther from central Hilo than they appear on a regional map. Heavy rain, road work, crashes, school traffic, and limited alternate routes can affect response time.

Climate and housing questions

East Hawai‘i is generally wetter and more humid than the leeward side, but rainfall varies by elevation and community. Ask about drainage, flooding history, roof and gutter maintenance, mold prevention, dehumidification, pests, catchment water, wastewater systems, internet service, and backup power. Visit after rain when possible and confirm whether the road is county maintained or private.

Daily life and transportation

Hilo is the regional center for larger grocery stores, shopping, government offices, higher education, and Hilo International Airport. Services become less concentrated as you travel into Puna or north along the Hāmākua Coast. Before

choosing a rural property, map the nearest fuel station, pharmacy, grocery store, urgent care option, transfer station, and alternate route to work.

Local resources

- Driver licensing and vehicle registration: Use the county's Vehicle Registration and Licensing office locator for the Hilo and Pāhoa offices, current services, appointment rules, and hours.
- Electricity: Hawaiian Electric serves Hawai'i Island. Confirm that the meter is active and ask about outage preparation if the property depends on electric pumps or medical equipment.
- Water: Some properties use Hawai'i County Department of Water Supply service, while others use private systems or rainwater catchment. Confirm the source before committing to a home. Use the Department of Water Supply for service and emergency contacts.
- Trash and recycling: County residential curbside collection is not universal. Check the solid waste facility directory for Hilo, Kea'au, Pāhoa, Glenwood, Volcano, Pāpa'ikou, Honomū, and other nearby facilities.
- **Internet and cellular service:** Availability can change from one street or subdivision to another. Verify the exact address with each provider and test cellular reception inside the home.
- Emergency information: Register for county alerts and review current hazards through Hawai'i County Civil Defense. In Puna and Volcano area communities, understand the property's lava zone, evacuation routes, and road access.

Before choosing an East Hawai'i home

Drive the commute in both directions, inspect drainage after rain, confirm water and wastewater systems, obtain an insurance estimate when buying, test internet and cellular coverage, and ask how quickly you could reach work during an on call shift.

West Hawai‘i area guide

West Hawai‘i centers on Kailua Kona and extends through communities in North and South Kona. It may suit people who want a drier climate, convenient airport access, west side employment, and proximity to shopping, dining, and coastal recreation.

Communities to explore

Consider Kailua Kona, Keauhou, Hōlualoa, Kalaoa, Kainaliu, Kealahou, Captain Cook, Hōnaunau, and surrounding communities. Elevation matters. Homes only a few miles apart can have different temperatures, rainfall, views, road grades, and driving times.

Healthcare access and commuting

Major care locations include [Kona Community Hospital](#) in Kealahou, [Kaiser Permanente Kona Medical Office](#), community health centers, private practices, pharmacies, outpatient facilities, home health organizations, and long term care providers.

Do not assume that living in Kailua Kona creates a short commute to Kona Community Hospital. The hospital is south of town in Kealahou. Traffic can build along Kuakini Highway, Queen Ka‘ahumanu Highway, and Māmalahoa Highway. If you will be on call, confirm the required response time and test the route during evenings, weekends, school traffic, and peak travel periods.

Climate and housing questions

Coastal areas are generally hotter and drier, while higher elevation communities may be cooler and receive more rain. Ask about air conditioning, ventilation, sun exposure, water source, wastewater system, road grade, wildfire exposure, landscaping costs, and insurance. Fog conditions vary and may matter to people with respiratory sensitivities.

Daily life and transportation

Kailua Kona is the west side center for major shopping and services. Ellison Onizuka Kona International Airport at Keāhole is north of Kailua Kona. Travel time to the airport can be significant from South Kona. Map groceries, fuel,

pharmacies, schools, urgent care, and your preferred hospital from the exact property.

Local resources

- Driver licensing and vehicle registration: The West Hawai'i Civic Center houses the Kona office. Check the county's Vehicle Registration and Licensing office locator for services, appointments, and current hours.
- **Electricity:** [Hawaiian Electric](#) serves the region. Ask about electricity costs, solar agreements, air conditioning use, and outage planning.
- **Water:** A property may use county water, a private system, or another arrangement. Confirm the source and account responsibility. The [Department of Water Supply](#) maintains a Kona office and current service contacts.
- **Trash and recycling:** Many residents take household waste to a transfer station or hire private service. Find current details for Kealahou, Keauhou, Kailua, and other facilities through the county's [solid waste facility directory](#).
- **Internet and cellular service:** Verify the exact address, especially for hillside, agricultural, and South Kona properties. Test service indoors and ask whether installation requires construction or a waiting period.
- Emergency information: Register for alerts and review wildfire, tsunami, earthquake, volcanic, and other hazards through Hawai'i County Civil Defense. Coastal homes should have a clear tsunami evacuation plan.

Before choosing a West Hawai'i home

Drive to the actual worksite during your shift hours, compare coastal heat with higher elevation conditions, verify water and wastewater systems, review insurance availability, test connectivity, and calculate the on call response time to your department.

North Hawai'i area guide

North Hawai'i includes Waimea, Honoka'a, Kapa'au, Hāwī, Kawaihae, and nearby communities. It offers access to North Hawai'i healthcare employers, ranch country, the Kohala Coast, and smaller towns, but housing and services can be spread across a wide area.

Communities to explore

Waimea is a service and employment center with distinct wet and dry sides. Honoka'a provides access to the Hāmākua Coast. Kapa'au and Hāwī serve North Kohala, while Kawaihae and nearby coastal areas connect residents to the Kohala Coast. Compare the exact community with the actual worksite rather than treating North Hawai'i as one commute zone.

Healthcare access and commuting

Major facilities include Queen's North Hawai'i Community Hospital in Waimea, Honoka'a Hospital and Rehabilitation Center in Honoka'a, and Kohala Hospital in Kapa'au. The region also includes clinics, private practices, pharmacies, long term care, emergency medical services, home health organizations, and resort area health services.

Road distances between Waimea, Honoka'a, Kapa'au, Hāwī, and the coast are meaningful. Fog, wind, rain, narrow roads, school traffic, and limited alternate routes may affect travel. Anyone taking call should confirm the employer's response time and test the route after dark and during the hours they are most likely to be called.

Climate and housing questions

Conditions can change quickly with elevation and exposure. Waimea's wet and dry sides can feel very different. North Kohala, Hāmākua, and the coast also have distinct wind and rainfall patterns. Ask about moisture, wind exposure, heating needs at elevation, drainage, catchment water, private roads, agricultural activity, fencing, pests, and internet service.

Daily life and transportation

Waimea offers groceries, schools, restaurants, and core services, but some specialized shopping and medical care may require travel to Kona or Hilo. Airport

choices depend on the destination and flight schedule. Compare drive times to both [Kona International Airport](#) and [Hilo International Airport](#).

Local resources

- **Driver licensing and vehicle registration:** The Waimea office provides many licensing and registration services. Confirm services, appointment rules, and hours through the county's [Vehicle Registration and Licensing office locator](#).
- **Electricity:** [Hawaiian Electric](#) serves the region and lists a Waimea customer service number. Review outage plans for rural properties and households using electric pumps or medical equipment.
- **Water:** Water service varies. Confirm whether the property uses county water, catchment, a private system, or another source. The [Department of Water Supply](#) lists its Waimea office and emergency contacts.
- **Trash and recycling:** Check the county's solid waste facility directory for Waimea, Honoka'a, Hāwī, Puakō, and nearby facilities. Confirm operating days and accepted materials before visiting.
- **Internet and cellular service:** Rural location, terrain, and construction can affect service. Verify the exact address and test cellular coverage along the commute as well as inside the home.
- **Emergency information:** Register for alerts through Hawai'i County Civil Defense. Review wildfire, flooding, high wind, earthquake, and road closure risks for the specific community.

Before choosing a North Hawai'i home

Confirm which side of Waimea or which district best matches the worksite, test the commute in poor weather and after dark, verify water and internet service, ask about private road obligations, and calculate realistic on call response time.

Ka‘ū and South Hawai‘i area guide

Ka‘ū and the island's southern communities offer a rural setting, more space in some neighborhoods, and access to distinctive landscapes. The tradeoff can be greater distance from major shopping, airports, specialists, and some everyday services.

Communities to explore

Consider Pāhala, Nā‘ālehu, Wai‘ōhinu, Discovery Harbour, Green Sand Subdivision, Hawaiian Ocean View Estates, and surrounding rural areas. Volcano may also enter the search for some households, although its practical connection often depends on whether the worksite is in Pāhala, Hilo, or elsewhere. Distances are large, so evaluate each property individually.

Healthcare access and commuting

Ka‘ū Hospital and Rural Health Clinic is in Pāhala. The wider region also relies on clinics, pharmacies, emergency medical services, visiting providers, home health organizations, and facilities in Hilo or Kona. Specialty care, advanced imaging, and some procedures may require a longer drive or travel off island.

If you will be on call, confirm exactly where you must report and how quickly you must arrive. A home that appears to be in the same broad district may still be too far away for the required response time. Drive the route after dark and consider weather, road closures, crashes, fuel availability, and the limited number of alternate roads.

Climate and housing questions

The region includes dry, windy areas as well as cooler and wetter locations. Ask about catchment water, water delivery, wastewater systems, solar and grid power, wind exposure, dust, wildfire risk, lava zones, road maintenance, mail delivery, insurance, and emergency access. Some subdivisions are extensive, and internal roads can add considerable time to the commute.

Daily life and transportation

Local towns provide essential services, but major shopping and many specialized services may require planning around trips toward Kona or Hilo. Fuel range

matters. Compare travel times to both major airports and check flight schedules before assuming that the geographically closer airport is the most practical.

Local resources

- Driver licensing and vehicle registration: Ka'ū has limited local licensing services in Nā'ālehu, and not every transaction may be available there. Check the county's Vehicle Registration and Licensing office locator before traveling. Some transactions may require a visit to Hilo, Kona, or another full service office.
- **Electricity:** [Hawaiian Electric](#) serves grid connected properties. Confirm whether the home is connected to the grid and understand any solar, battery, generator, or off grid system before signing.
- Water: Do not assume county water is available. Confirm whether the property uses county water, catchment, hauled water, or a private system. The Department of Water Supply lists its Ka'ū baseyard and emergency contact.
- Trash and recycling: Review the county's solid waste facility directory for Pāhala, Wai'ōhinu, Ocean View, and other relevant facilities. Operating days and accepted materials vary.
- **Internet and cellular service:** Confirm availability at the precise lot, not only by ZIP code. Test cellular coverage along the road, at the house, and on the commute.
- Emergency information: Register with Hawai'i County Civil Defense and review lava, wildfire, earthquake, vog, storm, flooding, and road closure information. Identify more than one way to receive alerts when cellular or internet service is unreliable.

Before choosing a Ka'ū or South Hawai'i home

Measure the full door to door commute, confirm the on call response requirement, inspect road access, verify power and water systems, test communications, check insurance early, and calculate how often the household will need to travel for healthcare, shopping, or flights.