

# THE MAUI SECOND HOME CHECKLIST



**37 Questions That Will Change  
How You Search for a Maui Property**



## **The Essential Guide for Every Serious Maui Buyer**

**“Whether you’re buying for personal enjoyment, rental income, or both — these are the questions that separate buyers who love their Maui purchase for decades from those who wish they’d known what to ask.”**

**Tom Tezak**

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## **AN EXCLUSIVE GUIDE FOR SERIOUS MAUI BUYERS**

*Tom Tezak R(B) — 26-Year Maui Real Estate Veteran & Broker*

**REALTOR® with Hawaii Life Real Estate Brokers**

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## DISCLAIMER

*This guide is for educational purposes only. It does not constitute legal, financial, or investment advice. Real estate markets, regulations, and laws change frequently. Always consult qualified professionals before making any purchasing decisions.*

## BEFORE YOU START — A NOTE FROM TOM

*I've sat across the table from hundreds of Maui buyers over 26 years. The ones who had the best experiences — who called me five years later to say 'best decision I ever made' — almost always had one thing in common: they asked the right questions before they fell in love with a property.*

The ones who had regrets? They usually skipped the questions that felt uncomfortable or complicated. They assumed their agent would catch everything. They let excitement do the work that diligence was supposed to do.

This checklist exists so that doesn't happen to you.

I've organized it into seven categories that cover everything from the practical and legal to the deeply personal. Whether you're looking at a studio condo in Kihei, a beachfront home in Wailea, or a private estate in Makena — these questions apply. Some will feel obvious. Others will feel like they came from somewhere you hadn't thought to look.

Those are usually the most important ones.

Maui real estate has a set of nuances — zoning categories, Bill 9 regulatory exposure, open permits, cesspool requirements, HOA / AOA financial health — that simply don't exist in most mainland markets. I've been navigating them for over a quarter century.

That experience is what I bring to every buyer conversation, and it's what this checklist is designed to help you access before you're sitting across from a seller.

***The buyers who love their Maui purchase for decades are the ones who asked the hard questions first — and had someone in their corner who knew the honest answers.***

A few notes before you dive in:

- This checklist works for any type of Maui second home buyer — whether you're purchasing a condominium or a single-family home, whether you want it purely for personal use, partly for rental income, or primarily as an investment. Some questions will be more relevant to your situation than others.
- Some of these questions have answers that require local expertise to interpret properly — especially anything touching zoning, HOA / AOA financials, or Bill 9. When you hit one of those, that's the moment to call Tom directly at 808-280-2055. Getting the right answer from a 26-year South Maui specialist is worth far more than guessing.
- Use this checklist as your opening move — before you make any offer, ideally before you get emotionally attached to a specific property. The earlier you work through these questions, the more leverage you have.

### About Tom Tezak R(B)

Tom has spent 26 consecutive years working specifically in South Maui's resort districts — Makena, Wailea, Kihei, and Maalaea. He has guided buyers through the 2008 market collapse, the COVID boom, the Lahaina fire aftermath, and now the Bill 9 STR disruption. He is a licensed Broker (not just an agent), a REALTOR® with Hawaii Life Real Estate Brokers, and one of the most deeply connected specialists in the South Maui luxury and second home market.

**Specialty:** South Maui Resort Districts — Condominiums, single-family homes, Hotel-Zoned STR properties, luxury estates

**Brokerage:** Hawaii Life Real Estate Brokers

**YouTube:** Maui Real Estate — subscribe for weekly market insights, community tours, and Bill 9 updates

*Tom Tezak R(B)*

26-Year Maui Real Estate Veteran & Broker

**REALTOR® with Hawaii Life Real Estate Brokers**

Specialist in South Maui: Makena, Wailea, Kihei & Maalaea

### What You'll Know When You're Done

- ✓ Exactly what Hotel-Zoned, Minatoya List, and long-term-only actually means for your goals
- ✓ Whether a house or condo is the right vehicle for your rental income plans
- ✓ How to read HOA / AOA fees as bundled homeownership — not extra cost
- ✓ The Hawaii-specific inspection and title issues most mainland buyers never ask about
- ✓ The difference between Return on Investment and Return on Experience — and why both matter
- ✓ Whether you're buying the right property for who you're becoming, not just who you are today

**TOM'S COMMITMENT TO EVERY BUYER**

My goal is never to sell you the most expensive property — it's to find you the right one. I'll tell you when a property isn't right for you, even if it's beautiful and in your budget. I'll give you the real numbers, not the optimistic ones. I'll answer every question in this checklist honestly, including the ones with complicated answers.

In 26 years of guiding buyers through the South Maui market, I have never had a buyer cancel a purchase upon their in-person inspection — because by the time we get there, there are no surprises. That's the standard I hold myself to with every single client.

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Category	Questions	Core Question
① Location & Lifestyle	Q1–4	<i>Does this property match how you'll actually live in it?</i>
② Zoning & Rental Rights	Q5–10	<i>Can you rent it? House or condo? What are the legal limits?</i>
③ HOA / AOA Fees	Q11–17	<i>What are you really paying for — and is it worth it?</i>
④ Bill 9 & STR Exposure	Q18–22	<i>Where does this property sit in the regulatory landscape?</i>
⑤ Property Condition	Q23–27	<i>What does Hawaii's ocean environment mean for this property?</i>
⑥ Property Management	Q28–30	<i>Who handles it when you're 2,500 miles away?</i>
⑦ Emotional & Lifestyle	Q31–37	<i>Are you buying the right property for the right reasons?</i>

**HOW TO USE THIS CHECKLIST**

Work through each question before you make an offer — ideally before you get too attached to a specific property. The earlier you ask, the more power you have. Print it out, use the checkboxes, and bring it to your conversations with Tom.

Each question comes with two layers of context: a 'Why this matters' explanation that gives you the background, and a 'Tom's take' insight drawn from 26 years of real transactions on Maui. The explanations give you the knowledge. The insights give you the edge.

***The buyers who love their Maui purchase for decades are almost always the ones who asked the uncomfortable questions before they fell in love with a property — not after.***

A few notes on the checkboxes: some questions are universally critical for every buyer. Others depend on your specific situation — whether you plan to rent, whether you're buying a condo or a single-family home, and how long your ownership horizon is. The table below flags who each category is most critical for. When in doubt, ask them all.

Category	Questions	Critical for
Location & Lifestyle	1–4	All buyers
Zoning & Legal Rental Rights	5–9	All buyers — especially STR
HOA / AOA Fees & What They Really Cover	11–17	All condo & HOA community buyers
Bill 9 & STR Regulatory Exposure	16–20	Buyers wanting rental income
Property Condition & Inspections	21–24	All buyers
Property Management Off-Island	33–37	Part-time & STR buyers
The Emotional & Lifestyle Questions	33–37	Every single buyer

## GLOSSARY OF KEY TERMS & ACRONYMS

Maui real estate conversations are full of acronyms and Hawaii-specific terms that can feel like a foreign language to first-time buyers. Here's a plain-English reference guide to the ones you'll encounter most often in this checklist and throughout the buying process.

Term	What It Means
<b>HOA</b>	Homeowners Association. Governs single-family home communities and planned developments. Collects fees, maintains common areas, and enforces community rules.
<b>AOAO</b>	Association of Apartment Owners. The Hawaii-specific legal term for a condominium association. Functions similarly to an HOA but applies specifically to condo buildings under Hawaii law.
<b>STR</b>	Short-Term Rental. Any rental of a property for fewer than 180 consecutive days. Requires specific zoning or permit authorization on Maui.
<b>TVR</b>	Transient Vacation Rental. Maui County's official term for what most people call an Airbnb or VRBO rental. Used interchangeably with STR in county documents.

<b>STRH</b>	Short-Term Rental Home permit. A special county permit allowing a single-family home to operate as an STR. Requires 5 years of prior ownership to apply, is capped by area, and does not transfer upon sale.
<b>Minatoya List</b>	A list of approximately 7,000 apartment-zoned condominium units on Maui that were grandfathered for STR use. Based on a 2001 legal opinion by Deputy Corporation Counsel Richard K. Minatoya, codified in 2014 as Ordinance No. 4167. Bill 9 phases these out by 2029 (West Maui) and 2031 (South Maui).
<b>Hotel-Zoned</b>	Properties zoned for hotel or resort use with permanent legal STR rights. Unaffected by Bill 9. The gold standard for STR investment on Maui.
<b>Bill 9</b>	Ordinance No. 5909, signed December 15, 2025. Phases out STR permits for Minatoya List (apartment-zoned) properties on fixed sunset dates.
<b>TMK</b>	Tax Map Key. Hawaii’s unique property identification system, similar to an APN (Assessor’s Parcel Number) on the mainland. Used to identify specific parcels in county records and title searches.
<b>Fee Simple</b>	The most complete form of property ownership — you own the land and everything on it outright. Most common ownership structure on Maui.
<b>Leasehold</b>	You own the building/unit but lease the land from a separate landowner, typically for a fixed term. Leasehold properties require specialized financing and carry unique risks. Always verify title before purchasing.
<b>Cesspool</b>	An older waste disposal system that collects sewage in an underground pit without treatment. Hawaii has mandatory conversion timelines. Upgrades can cost \$10,000–\$40,000+.
<b>Special Assessment</b>	A one-time charge levied on all HOA/AOAO members for a specific capital project, on top of regular fees. Can arise from deferred maintenance, reserve underfunding, or unexpected repairs.
<b>Reserve Study</b>	A professional analysis of an HOA/AOAO’s long-term capital needs and the adequacy of its reserve fund. An underfunded reserve is a red flag for future special assessments.
<b>ROI</b>	Return on Investment. The financial return generated by a property through rental income and/or appreciation.
<b>ROX</b>	Return on Experience. The non-financial return — lifestyle, memories, personal enjoyment — that makes Maui ownership uniquely valuable beyond the spreadsheet numbers.
<b>Pro Forma</b>	A financial projection showing estimated income, expenses, and net return for a rental property. Always model on net income, not gross.
<b>Contingency</b>	A condition in a purchase contract that must be met for the sale to proceed. Common contingencies include inspection, financing, and title review. Contingency periods are your protection as a buyer.

H-3 / H-4	Proposed new hotel zoning districts being considered by Maui County that could reclassify certain Minatoya List properties and preserve their STR rights permanently.
TIG	Temporary Investigative Group. The Maui County Council committee that recommended rezoning approximately 4,519 Minatoya units to H-3 or H-4 hotel districts.

### FIVE QUESTIONS TO ASK TOM ON YOUR VERY FIRST CALL

1. What zoning category is this specific property — Hotel-Zoned, Minatoya List, or long-term only? • 2. Is this property fee simple or leasehold? • 3. Are there any open permits or known special assessments? • 4. What is the realistic net rental income under both STR and long-term scenarios? • 5. Based on my goals and budget, which neighborhoods and property types should I focus on? These five questions will tell you more in a 15-minute conversation than hours of portal browsing.

### HOW EACH QUESTION IS STRUCTURED

Every question in this checklist comes with three components: (1) the question itself to ask before you search or visit a property; (2) 'Why this matters' — the plain-English context explaining what's at stake; and (3) 'Tom's take' — an insight from 26 years of real Maui transactions that gives you the insider edge. The checkbox on the left of each question is for your use — print this guide, work through it, and check off each question as you get a satisfactory answer.

## CATEGORY ONE

# Location & Lifestyle Fit

*Before you fall in love with a floorplan or a view, make sure the location actually matches the life you're imagining.*

**Most buyers think hard about the property. Very few think hard enough about the location within the location — the specific street, the specific exposure, the specific community feel. These questions fix that.**

01

### LOCATION & LIFESTYLE

Does the location match how I'll actually use this property?

<input type="checkbox"/>	<p><b>Why this matters:</b> South Maui (Kihei, Wailea, Makena) gets morning sun and calm water. West Maui (Kaanapali, Kapalua) gets dramatic sunsets over the water. North Shore is wild and rainy. Upcountry is cool and expansive. The 'best' location depends entirely on your intended use and lifestyle preferences — not on what's most expensive.</p> <p><b>Tom's take:</b> <i>I ask every buyer: close your eyes and picture a Tuesday morning at this property. What are you doing? Where are you? That picture should match the location you choose.</i></p>
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<b>02</b>	<b>LOCATION &amp; LIFESTYLE</b>
<b>Have I researched the microclimate of this specific property?</b>	
<input type="checkbox"/>	<p><b>Why this matters:</b> Maui's weather varies dramatically by location. Trade winds, rainfall, and cloud cover can differ significantly even within a few miles. Some properties sit in ideal natural air conditioning. Others face direct trade wind exposure that makes outdoor living less comfortable than it looks in photos.</p> <p><b>Tom's take:</b> <i>This is genuinely invisible on Zillow. I can tell you within a few streets what the wind and weather feels like day to day — because I've been in these neighborhoods every week for 26 years.</i></p>

<b>03</b>	<b>LOCATION &amp; LIFESTYLE</b>
<b>Is this beachfront or rockfront — and do I understand the difference?</b>	
<input type="checkbox"/>	<p><b>Why this matters:</b> All beaches in Hawaii are public by law. Beachfront properties offer sandy beach access but also more public foot traffic along the shoreline. Rockfront properties on lava coastline offer significantly better privacy — you'll rarely have anyone directly in front of your property, though the occasional fisherman walking the rocks is part of island life. Direct water entry is different from beachfront, but neither experience is lesser. They're genuinely different ownership experiences.</p> <p><b>Tom's take:</b> <i>Buyers who prioritize maximum privacy usually prefer rockfront. Buyers who want barefoot-in-the-sand every morning need beachfront. Be honest with yourself about which one you are before you fall in love with either.</i></p>

<b>04</b>	<b>LOCATION &amp; LIFESTYLE</b>
<b>What is the character of the ownership community around this property?</b>	



**Why this matters:** Is the building or neighborhood primarily owner-occupied? A mix of long-term renters and owners? Heavily transient short-term rental traffic? The answer shapes your day-to-day experience profoundly. A complex where most owners are there for the same reasons you are feels very different from one that rotates new faces every five days.

**Tom's take:** *This never shows up in a listing. I know the character of every major community in South Maui – who the owners are, how often they're there, and what the culture feels like. It matters more than most buyers expect.*

#### TOM'S SOUTH MAUI COMMUNITY KNOWLEDGE

After 26 years working specifically in Makena, Wailea, Kihei, and Maalaea, Tom knows the ownership culture of virtually every significant community in South Maui. He can tell you which buildings are primarily owner-used by people who care deeply about the property, which are more heavily rented and feel more transient, and which neighborhoods have the kind of long-established, tight-knit owner community that makes ownership feel like belonging somewhere. This intelligence is not on Zillow. It comes from 26 years of being present in these communities every week.

***Where you are on Maui shapes what you experience every single day. Most buyers spend 90% of their time evaluating the property and 10% evaluating the location. It should probably be the reverse.***

CATEGORY TWO

# Zoning & Legal Rental Rights

*This is the most important category in the entire checklist right now. Get this wrong and everything else is irrelevant.*

**Maui's zoning landscape has three completely distinct categories for condominium properties — and the national portals (Zillow, Redfin, Realtor.com) cannot distinguish between them. They all look identical in a search result. The differences between them are everything.**

<b>05</b>	<b>ZONING &amp; LEGAL RENTAL RIGHTS</b>
	<b>Can I short-term rent a house on Maui, or does it need to be a condo?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> This surprises almost every mainland buyer: if you want to operate a short-term rental on Maui, it will almost certainly need to be a condominium — not a single-family home. Maui's zoning is extremely restrictive for house rentals. A special Short-Term Rental Home (STRH) permit exists, but it is very difficult to obtain, requires the owner to have owned the property for a minimum of 5 years prior to applying, and — critically — the permit does NOT transfer with a sale. If you buy a home that currently has an STRH permit, you cannot use it as an STR. You must own it for 5 years and then apply yourself. The county also caps the number of these permits in each area. For most buyers wanting STR income, a condominium in the right zoning category is the only practical path.</p> <p><b>Tom's take:</b> <i>This is one of the most important pieces of Maui-specific knowledge I share with buyers early on. If STR income from a single-family home is part of your plan, let's talk through your goals before you fall in love with a property that can't deliver them.</i></p>

<b>06</b>	<b>ZONING &amp; LEGAL RENTAL RIGHTS</b>
	<b>Is this property Hotel-Zoned, Minatoya List, or long-term rental only — and what does each mean?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Maui condominiums fall into three completely distinct legal categories that the national portals cannot distinguish. Hotel-Zoned properties have permanent legal STR rights regardless of Bill 9 — these rights are permanent. Minatoya List properties currently operate as STRs but have fixed sunset dates (January 1, 2029 for West Maui; January 1, 2031 for South Maui). Long-term-only apartment-zoned condos can only rent for 180+ days. Three completely different investment profiles — and they all look identical on Zillow.</p> <p><b>Tom's take:</b> <i>I can tell you instantly which category any Maui condo falls into. This single question is worth a phone call before you get emotionally attached to any listing.</i></p>

<b>07</b>	<b>ZONING &amp; LEGAL RENTAL RIGHTS</b> <b>How does the building's front desk or management program work?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Both Hotel-Zoned buildings AND many Minatoya List buildings have on-site front desks or hotel management companies that handle guest check-ins, rental bookings, and property services. In Hawaii, participation in these programs is never mandatory – you always have the right to choose your own management approach, whether that's using the on-site program, hiring an independent property manager, or managing rentals yourself.</p> <p><b>Tom's take:</b> <i>Tom has relationships with reputable local property management companies across South Maui and can guide you toward the best fit for your specific property and goals.</i></p>

<b>08</b>	<b>ZONING &amp; LEGAL RENTAL RIGHTS</b> <b>If it's a Minatoya List property, what is the exact phase-out date and what's the plan after?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> West Maui Minatoya properties sunset January 1, 2029. South Maui properties sunset January 1, 2031. Crucially, a property does NOT lose its STR permit upon sale – you acquire the remaining STR runway when you purchase. A South Maui Minatoya unit bought today gives you 5+ years of potential STR income before transition. The question is: what's your plan for the property after the sunset date?</p> <p><b>Tom's take:</b> <i>The panic around Minatoya properties has created real buying opportunities for buyers who run the full math – STR income during the runway PLUS long-term rental income afterward. But you need a clear plan for both phases.</i></p>

<b>09</b>	<b>ZONING &amp; LEGAL RENTAL RIGHTS</b> <b>What are the AOA's rules about rentals — regardless of zoning?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Zoning gives you the legal right to rent. Your AOA rules determine whether you can actually exercise that right, and under what conditions. Some AOA's in Hotel-Zoned buildings impose minimum rental periods, blackout dates, or require use of a specific on-site rental manager. Always read the AOA documents – specifically the house rules and rental policies – before relying on zoning alone.</p> <p><b>Tom's take:</b> <i>I've seen buyers discover that their Hotel-Zoned unit had AOA rules that effectively limited rentals significantly. Zoning and AOA rules are two separate layers. You need to understand both.</i></p>

ZONING & LEGAL RENTAL RIGHTS	
<b>10</b>	<b>Has a licensed Hawaii attorney reviewed the title and any deed restrictions?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Some Hawaii properties carry deed restrictions, easements, or covenants that limit use in ways that aren't obvious from the listing or even the AOAO / HOA documents. A qualified Hawaii real estate attorney reviewing the title commitment is non-negotiable for any purchase — and especially important when rental rights are part of your investment thesis. Hawaii also has a significant number of leasehold properties where you own the building but lease the underlying land — a structure that requires specific lender approval, creates unique long-term risks as lease expiration approaches, and can significantly affect resale liquidity.</p> <p><b>Tom's take:</b> <i>Hawaii real estate law has specific nuances — leasehold titles, easements, covenants, shoreline setback regulations — that are genuinely different from the mainland. Use a local attorney who handles Hawaii real estate transactions every single week, not one who 'also handles Hawaii.'</i> The cost of a thorough title review is trivial compared to the cost of discovering a problem after you've closed.</p>

**LEASEHOLD VS. FEE SIMPLE — KNOW THE DIFFERENCE**

Fee simple ownership means you own the land and everything on it outright — the standard ownership structure for most Maui properties. Leasehold ownership means you own the building or unit but lease the land from a separate owner, typically for a fixed 50–99 year term. Leasehold properties often carry lower purchase prices that can look attractive — but they come with higher complexity: lease renegotiation risk, restricted financing options, and a resale market that narrows significantly as the lease expiration approaches. Always confirm fee simple vs. leasehold before falling in love with a listing. It will be in the title documents, and Tom can flag it immediately for any property you're considering.

***Zoning is what the county allows. The AOAO rules are what the building actually enforces. You need to understand both before you make an offer.***

## HOA / AOAO Fees & What They Really Cover

*HOA and AOAO fees might be the most misunderstood number in Maui real estate. Most buyers treat them as an extra expense. They're not — and understanding why changes how you evaluate every property.*

A quick terminology note: 'HOA' (Homeowners Association) is used for single-family home communities and planned developments. 'AOAO' (Association of Apartment Owners) is the Hawaii-specific term for condominium associations. Both collect fees, maintain common areas, and enforce community rules — but the expenses covered differ. Several single-family gated communities in South Maui also carry association fees covering shared amenities, landscaping, and security. Whether you're buying a condo or a home, understanding what your association fees cover is essential.

When you own a single-family home, the expenses of homeownership are yours to manage: landscaping, exterior maintenance, roof replacement, insurance on the structure, the pool, the common areas. You pay for them when they arise, budget for them yourself, and deal with the consequences when you haven't planned well enough.

A condominium HOA bundles all of those expenses — exterior maintenance, landscaping, building insurance, pool and amenity maintenance, management, and reserve contributions for future capital needs — into one predictable monthly payment. You're not paying extra. You're paying the same expenses, just organized differently and managed professionally.

*The comparison isn't 'HOA / AOAO vs. no association.' It's 'professionally managed bundled expenses vs. self-managed individual expenses.' On a resort condo managed to hotel standards, the AOAO fee is frequently the better deal.*

With that framing in mind, here's what to actually investigate:

11

HOA FEES & WHAT THEY REALLY COVER

What exactly is included in the HOA / AOAO fee — and what isn't?

<input type="checkbox"/>	<p><b>Why this matters:</b> HOA / AOA fees vary enormously in what they cover. Some include water, cable, internet, and even electricity. Others are bare-bones structural-only fees. Before comparing two properties by their HOA fees, make sure you're comparing what's actually included. A \$1,500/month fee that includes utilities, insurance, and full resort amenities may represent better value than a \$600/month fee that covers almost nothing.</p> <p><b>Tom's take:</b> <i>Always request the full fee breakdown, not just the monthly number. I've seen buyers choose a lower-HOA property and end up paying more in total carrying costs once all the individual expenses were accounted for.</i></p>
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<b>12</b>	<b>HOA FEES &amp; WHAT THEY REALLY COVER</b>
<b>What is the HOA / AOA's reserve fund status, and when was it last professionally assessed?</b>	
<input type="checkbox"/>	<p><b>Why this matters:</b> A reserve fund is what the HOA / AOA has saved for future major repairs — roof replacements, elevator overhauls, plumbing system upgrades. An underfunded reserve means a special assessment is coming — a one-time charge to all owners that can run from a few thousand to tens of thousands of dollars. Always request the most recent reserve study before closing.</p> <p><b>Tom's take:</b> <i>An underfunded reserve is one of the most common expensive surprises in condo ownership. I always ask for the reserve study. If the HOA / AOA can't or won't provide it, that itself is a red flag.</i></p>

<b>13</b>	<b>HOA FEES &amp; WHAT THEY REALLY COVER</b>
<b>Are there any pending or recently approved special assessments?</b>	
<input type="checkbox"/>	<p><b>Why this matters:</b> A special assessment is an additional charge levied on all owners for a specific capital project — on top of regular HOA / AOA fees. They can arise from deferred maintenance, unexpected repairs, or reserve underfunding. Always ask the listing agent AND the HOA / AOA directly. Sellers are required to disclose known assessments, but a savvy buyer asks twice.</p> <p><b>Tom's take:</b> <i>Ask the question two ways: 'Are there any current special assessments?' and 'Are there any capital projects under discussion that may require a special assessment in the next 24 months?' The second question catches things the first one misses.</i></p>

<b>14</b>	<b>HOA FEES &amp; WHAT THEY REALLY COVER</b>
<b>What is the HOA / AOA's financial health overall — and has there been any litigation?</b>	

<input type="checkbox"/>	<p><b>Why this matters:</b> Request the last 2 years of HOA / AOA meeting minutes, the most recent financial statements, and ask whether the association is or has recently been involved in any litigation. An HOA / AOA in legal dispute with contractors, insurance carriers, or individual owners can affect your ability to get financing and can signal management dysfunction that creates future headaches.</p> <p><b>Tom's take:</b> <i>HOA / AOA documents are usually a stack of paper that buyers don't read. I read them — or I make sure my clients have a real estate attorney review them before we close. The financial statements and meeting minutes tell you more about a building than the listing ever will.</i></p>
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<b>15</b>	<b>HOA FEES &amp; WHAT THEY REALLY COVER</b>
<b>Does this building allow pets — and what are the specific restrictions?</b>	
<input type="checkbox"/>	<p><b>Why this matters:</b> Pet policies vary significantly between HOA and AOA communities. Some buildings are fully pet-friendly with no restrictions. Others allow pets with weight limits, breed restrictions, or limits on number of animals. Some allow pets for owners but not for tenants. If you have pets — or might in the future — this needs to be confirmed in the HOA or AOA documents before you're in contract, not after.</p> <p><b>Tom's take:</b> <i>I've seen buyers fall in love with a property and then discover their dog doesn't qualify under the HOA / AOA's weight limit. It's a simple question that's easy to forget in the excitement of a search. Ask it early.</i></p>

<b>16</b>	<b>HOA FEES &amp; WHAT THEY REALLY COVER</b>
<b>If buying a home: does the neighborhood have an HOA, and am I comfortable with its level of rules?</b>	
<input type="checkbox"/>	<p><b>Why this matters:</b> Not all single-family home communities on Maui have associations, but many of the most desirable gated neighborhoods do — including several in Wailea and Makena. HOA rules for home communities can cover exterior paint colors, landscaping, parking, rental policies, and more. Some buyers love the consistency and property value protection that association rules provide. Others find them limiting. Know which one you are before you commit to a neighborhood.</p> <p><b>Tom's take:</b> <i>There is no right answer — a more rules-driven community protects standards and property values, while a less regulated neighborhood gives more personal freedom. I always ask buyers how they feel about HOA rules upfront, because it genuinely affects which neighborhoods make them happy long-term.</i></p>

<b>17</b>	<b>HOA FEES &amp; WHAT THEY REALLY COVER</b>
<b>What are the association's rules around remodeling and renovations?</b>	



**Why this matters:** Many HOA / AOA communities have rules governing when and how owners can remodel — approved hours for construction noise, requirements for contractor insurance and permits, restrictions on what can be altered in common wall or structural areas, and approval processes for certain types of changes. If you're buying with renovation plans in mind, understanding these rules before you buy is essential. Some associations are very flexible. Others are not.

**Tom's take:** *This is especially relevant for buyers who see a dated unit and plan to update it. The HOA / AOA rules on remodeling can meaningfully affect your timeline and budget. I always ask about this for buyers who have renovation intentions.*

***An underfunded reserve fund and a pending special assessment can quietly add tens of thousands of dollars to the true cost of a property. Always ask for the reserve study before you fall in love.***

#### HOW TOM EVALUATES HOA / AOA FINANCIAL HEALTH

For every condo purchase, Tom requests and reviews the full HOA / AOA package: 2 years of meeting minutes, the current budget, reserve fund balance, the most recent reserve study, and any pending litigation. The meeting minutes tell a story the listing never will — maintenance disputes, deferred capital projects, and management issues show up in the minutes long before they show up in the price. Buyers who skip this review are buying without reading the building's medical chart. Tom reads it on every deal.

# Bill 9 & STR Regulatory Exposure

*Even if you're buying purely for personal use, understanding this regulatory landscape protects your resale value and your future flexibility.*

**Bill 9** — signed into law December 15, 2025 as Ordinance No. 5909 — phases out short-term rental permits for Minatoya List (apartment-zoned) properties across Maui. If you're buying any condo on Maui right now, you need to understand exactly where that property sits in this landscape.

The key fact that most buyers don't know: **Bill 9 does NOT eliminate short-term rentals on Maui. It eliminates them for one specific category of properties — the Minatoya List. Hotel-Zoned properties retain full STR rights permanently. Resort-zoned condominiums with hotel licenses are completely unaffected. The law is targeted, not sweeping — but the panic it has created in the broader market has affected pricing across categories that don't actually have any exposure. Understanding the difference is where the opportunity lives.**

## THE THREE CATEGORIES AT A GLANCE

Hotel-Zoned: STR rights are permanent, unaffected by Bill 9, the gold standard for rental income buyers. • Minatoya List: STR rights exist today with fixed sunset dates (West Maui: January 1, 2029 / South Maui: January 1, 2031). Permits do NOT terminate on sale — the buyer acquires the remaining runway. • Long-term only: Apartment-zoned condos that were never on the Minatoya List — can only rent 180+ day leases. These three categories look identical on Zillow. Tom can tell you which one any specific property falls into instantly.

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## BILL 9 & STR REGULATORY EXPOSURE

### Is this property directly affected by Bill 9's phase-out dates?



**Why this matters:** Bill 9 specifically targets Minatoya List properties in A-1 and A-2 apartment zones. Hotel-Zoned properties are completely unaffected. If you're considering a Minatoya List property, the phase-out date (2029 for West Maui, 2031 for South Maui) is a central factor in the investment analysis. If you're buying Hotel-Zoned, Bill 9 is largely irrelevant to your property.

**Tom's take:** *The confusion in the market right now is that most buyers can't tell which category they're looking at. I can tell you instantly — and I can walk you through exactly what it means for any specific property you're considering.*

<b>BILL 9 &amp; STR REGULATORY EXPOSURE</b>	
<b>19</b>	<b>If Minatoya List, is the AOA planning any legal action to challenge Bill 9 — and what will that cost owners?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Some Minatoya List associations are considering or actively pursuing legal challenges to Bill 9 on property rights grounds. This matters in two ways: a successful challenge could preserve STR rights beyond the sunset dates. But any litigation will be funded through AOA fees — meaning you as an owner will bear those legal costs on top of your regular AOA fees. Ask the AOA directly whether litigation is being considered, budgeted, or actively pursued before you close.</p> <p><b>Tom's take:</b> <i>This is a question almost no buyers are asking right now — which means almost no one knows the answer before they close. It can materially affect both the potential upside (preserved STR rights) and your ongoing carrying costs. I make it a standard question for any Minatoya property I show.</i></p>

<b>BILL 9 &amp; STR REGULATORY EXPOSURE</b>	
<b>20</b>	<b>What does the STR income runway look like from today's purchase date?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> A buyer purchasing a South Maui Minatoya property today has approximately 5+ years of legal STR operation before the January 1, 2031 sunset. During that time, the property can generate STR income to offset carrying costs. The question is whether the purchase price, the projected STR income during the runway, and the long-term rental income afterward create a compelling total return — especially if you also plan to use the property personally.</p> <p><b>Tom's take:</b> <i>I've seen buyers panic-avoid perfectly good Minatoya properties because of Bill 9 headlines — and I've seen others overpay thinking the issue would resolve in their favor. Run the full multi-phase math before deciding either way.</i></p>

<b>BILL 9 &amp; STR REGULATORY EXPOSURE</b>	
<b>21</b>	<b>Is there any pending rezoning (H-3/H-4 hotel district) that might preserve STR rights for this property?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> The Maui County Council is considering a Temporary Investigative Group (TIG) recommendation to rezone approximately 4,519 Minatoya units into new H-3 or H-4 hotel districts — which would preserve their STR rights permanently. If successful, some Minatoya properties could effectively become Hotel-Zoned. This process is ongoing and not guaranteed, but it materially affects how some Minatoya properties should be evaluated.</p> <p><b>Tom's take:</b> <i>This is a fluid situation. Before you rule out or rule in a Minatoya property purely because of Bill 9, ask me what the current status of the rezoning effort is for that specific building. The picture changes regularly.</i></p>

BILL 9 & STR REGULATORY EXPOSURE	
<b>22</b>	<b>Even if I don't plan to rent — how does this property's rental status affect its resale value?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Resale value is directly tied to the pool of future buyers. A Hotel-Zoned property with permanent STR rights will always attract the full spectrum of buyers — personal use, rental income, and hybrid buyers. A long-term-only apartment condo has a narrower buyer pool. Understanding where your exit sits is as important as understanding your entry.</p> <p><b>Tom's take:</b> <i>I always think about resale when we're evaluating a purchase. The property that's easiest to sell in 10 years — at the best price — is not always the one that looks most attractive on day one.</i></p>

### THE CONTRARIAN OPPORTUNITY IN BILL 9

Bill 9 has created a two-tier market. Hotel-Zoned properties — which are completely unaffected — are now being priced at a premium that reflects their permanent STR value. Well-selected Minatoya List properties, however, may offer exceptional value because the market has overreacted to the headline risk. A South Maui Minatoya property with 5+ years of STR runway, strong rental history, and a clear long-term rental plan after 2031 can represent outstanding total return. This is where 26 years of market knowledge becomes a real advantage.

***The Maui market does not reward panic. It rewards preparation. Buyers who understand exactly what Bill 9 does — and doesn't — do are finding opportunities right now that others are walking past.***

CATEGORY FIVE

# Property Condition & Inspections

*Hawaii's ocean environment is extraordinarily hard on properties — both condos and single-family homes. What looks immaculate in listing photos can tell a very different story to an experienced inspector.*

**Salt air, high humidity, UV intensity, and the specific construction techniques common in older Hawaii resort buildings and homes create a distinct set of inspection priorities that differ meaningfully from mainland property inspection. This is not the place to skip, rush, or save money.**

PROPERTY CONDITION & INSPECTIONS	
<b>23</b>	<b>Has this property had a thorough inspection by a Hawaii-experienced inspector?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> A mainland inspector doing their first Hawaii property may miss Hawaii-specific issues entirely: concrete spalling from salt exposure, plumbing corrosion patterns specific to island water systems, HVAC systems working harder than their ratings indicate in tropical humidity, and lanai waterproofing failures common in older resort buildings. Always use an inspector with specific Hawaii experience.</p> <p><b>Tom's take:</b> <i>Your inspection is not the place to cut costs or go with whoever is available fastest. The right inspector on a \$1.5M property is worth every dollar they charge — and potentially saves you multiples of their fee in avoided surprises.</i></p>

PROPERTY CONDITION & INSPECTIONS	
<b>24</b>	<b>Are there any unpermitted improvements or additions?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Unpermitted work is extremely common in older Hawaii properties — both condos and single-family homes. Lanai enclosures, kitchen expansions, added bathrooms, accessory structures — many were done without permits and may not conform to current code. Unpermitted improvements can affect your insurance, create liability issues, complicate future renovation permits, and create disclosure obligations when you sell. Always ask directly and verify against county records.</p> <p><b>Tom's take:</b> <i>Unpermitted work doesn't automatically kill a deal. But you need to know about it, understand its implications, and factor it into your offer price and risk assessment.</i></p>

<b>25</b>	<b>PROPERTY CONDITION &amp; INSPECTIONS</b> <b>Are there any open permits on this property?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> An open permit means work was started, permitted, but never formally signed off and closed by the county inspector. This is unfortunately very common in Maui — historically, the county inspection process has had significant backlogs and inefficiencies, and many permits from past renovations or construction were simply never closed out. Open permits can complicate your title, your financing, your insurance, and your ability to pull future permits. Always run a permit history check with Maui County before closing.</p> <p><b>Tom's take:</b> <i>This is one of those Hawaii-specific issues that catches mainland buyers completely off guard. I always check permit history on every property. An open permit from a 1998 bathroom remodel can create a real headache at closing if it's not identified and addressed early in the transaction.</i></p>

<b>26</b>	<b>PROPERTY CONDITION &amp; INSPECTIONS</b> <b>What is the waste system — county sewer, septic, or cesspool — and what are the implications of each?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Maui properties connect to one of three systems, each with different cost and compliance profiles. County sewer is the simplest — you pay a monthly fee and the county handles it. Septic systems are privately owned and require periodic pumping and maintenance — verify the age and condition. Cesspools are the most significant: Hawaii has mandatory conversion requirements with legislated timelines, and upgrading a cesspool to septic or sewer connection can run \$10,000–\$40,000 or more depending on the property. Always verify the current system and ask specifically about any required or pending conversions.</p> <p><b>Tom's take:</b> <i>This is a Hawaii-specific issue that mainland buyers and most out-of-area agents often don't think to ask about. I make it a standard question on every property I show — especially on older single-family homes and smaller condo buildings that may not be on county sewer.</i></p>

<b>27</b>	<b>PROPERTY CONDITION &amp; INSPECTIONS</b> <b>What flood zone and hurricane zone classifications apply, and what does insurance cost?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Hawaii properties in coastal areas are often in flood zones and hurricane zones that carry specific insurance requirements and costs that don't apply to most mainland properties. Insurance premiums on Hawaii resort properties can be significantly higher than buyers expect, and certain flood zone classifications can complicate or prevent conventional financing. Always get an insurance quote before removing contingencies.</p> <p><b>Tom's take:</b> <i>I've seen buyers get an insurance quote on a property and realize the annual premium changed their carrying cost math significantly. Get this number early — before you're emotionally committed to a property.</i></p>

### HAWAII INSPECTION PRIORITIES — WHAT MAINLAND BUYERS MISS

Beyond the standard inspection checklist, Hawaii-experienced inspectors specifically look for: concrete and rebar corrosion from salt air exposure (especially in oceanfront buildings built before 1990); lanai deck waterproofing failures and drainage issues; plumbing with galvanized pipes that have corroded from island water mineral content; HVAC systems showing premature wear from running continuously in tropical humidity; and termite or wood-destroying insect damage, which is dramatically more common in Hawaii than most mainland markets. Any one of these can represent a five-figure repair. A thorough inspector with Hawaii experience will catch them before you close.

***The inspection contingency is not a formality. In Hawaii, it is the most valuable protection a buyer has. Use it fully — and use an inspector who has done this work on Maui for years.***

### BEFORE YOU REMOVE CONTINGENCIES — TOM'S CHECKLIST

Every property Tom represents goes through a structured due diligence review before a buyer removes contingencies. This covers: (1) Permit history check with Maui County — open or unpermitted work identified and resolved; (2) Waste system confirmed — county sewer, septic condition verified, or cesspool conversion costs quantified; (3) Insurance quote in hand — flood zone and hurricane zone costs factored into carrying cost analysis; (4) HOA / AOA financials reviewed — reserve fund status, pending assessments, and litigation disclosures all read and understood; (5) Title commitment reviewed by a Hawaii attorney — fee simple confirmed, easements and deed restrictions documented. Only when all five boxes are checked does Tom advise a buyer to proceed without contingencies.

***In Hawaii, the contingency period is not about slowing things down. It is about making sure you know exactly what you are buying before you are fully committed. Use every day of it.***

CATEGORY SIX

# Property Management When You're Off-Island

*You live on the mainland. Your property lives on Maui. The 2,500 miles between you needs to be bridged by someone you trust completely.*

**This is the question category that buyers think least about before they buy — and that shapes their ownership experience more than almost any other factor after they buy. A great property poorly managed will frustrate you endlessly. A great property professionally managed is a joy to own from anywhere.**

PROPERTY MANAGEMENT	
<b>28</b>	<b>Who will manage this property when I'm not there — and what exactly will they do?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Property management on Maui ranges from full-service on-site programs that handle rentals, maintenance, cleaning, and guest services, to independent local property managers who handle individual units, to simple neighbor-check arrangements. The right level of management depends entirely on how often you'll be there, whether you plan to rent, and how hands-on you want to be remotely.</p> <p><b>Tom's take:</b> <i>I always ask buyers to think about the scenario where something breaks at 11pm on a Tuesday when they're in Denver. Who gets the call? Who shows up? Having a clear answer to that question before you close is important.</i></p>

### TYPES OF PROPERTY MANAGEMENT ON MAUI

Full-service on-site programs (common in Hotel-Zoned resort buildings): handle all guest check-ins, cleaning, maintenance, and booking — convenient but participation in the building's program is never mandatory in Hawaii. Independent property managers: manage individual units, give owners more flexibility on pricing and rental platforms, typically charge 20–25% of gross revenue. Light-touch arrangements: neighbor check-ins or self-management work well for owners who visit frequently and don't rent short-term. The right approach depends entirely on how often you'll be there, your rental strategy, and how hands-on you want to be remotely.

<b>PROPERTY MANAGEMENT</b>	
<b>29</b>	<b>What are the realistic management fees and net income — and how do short-term and long-term rental models actually compare?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> These two rental models have very different cost structures. Short-term rental management typically runs 25–40% of gross revenue plus platform fees, a cleaning fee after every guest, credit card processing, and higher maintenance reserves from frequent turnover. The owner also covers all utilities — electricity, water, internet, cable — for every guest stay. Long-term rental management fees are typically lower (8–12% of monthly rent), and critically, long-term tenants generally take on their own utilities and day-to-day expenses. The gross numbers favor STR; the net comparison is often closer than buyers expect once all owner-paid expenses are accounted for. Run both scenarios honestly.</p> <p><b>Tom's take:</b> <i>I always build out both pro formas side by side for buyers weighing their options. The STR gross-to-net gap surprises almost every buyer. But a well-run STR can still significantly outperform long-term on net income — the key is knowing the real numbers before you commit to a strategy, not after.</i></p>

<b>A SIMPLE STR VS. LTR COST COMPARISON</b>	
<p>STR income: Higher gross revenue, but owner pays all utilities, cleaning after every guest, platform fees (3–3%), and management fees of 25–40%. Maintenance wear from frequent turnover is higher.</p> <p>LTR income: Lower gross rent, but management fees drop to 8–12%, tenant pays electricity, water, phone, internet, and cable. Property wears more slowly. Net gap between the two is often smaller than buyers expect — and sometimes the LTR net is competitive with STR net once you fully account for owner-covered expenses. Tom will run both for you with real numbers.</p>	

<b>PROPERTY MANAGEMENT</b>	
<b>30</b>	<b>Does my building's HOA / AOA or rental program restrict my flexibility to manage independently?</b>



**Why this matters:** In Hawaii, participation in a building's on-site rental program is never mandatory — you always retain the right to choose your own management approach. However, some Hotel-Zoned buildings have operating agreements or AOA rules that make independent management impractical (for example, requiring all rental check-ins to go through the front desk). Others give full flexibility. Understanding the specific management landscape of your building before you buy allows you to make an informed choice rather than discovering constraints after closing.

**Tom's take:** *Tom can guide you through the management options available for any specific building and connect you with vetted independent property managers who have proven track records in South Maui. The goal is that you make the best decision for your situation — not default to whatever is most convenient for the building.*

## CATEGORY SEVEN

# The Emotional & Lifestyle Questions

*These are the questions most buyers never ask. They're also the ones that determine whether you love this purchase for decades or quietly regret it.*

**Real estate checklists focus almost entirely on the practical and financial. That's important. But Maui second home ownership is also a deeply personal decision — about how you want to live, what you want to feel, and what kind of relationship you want with this island.**

**I've watched buyers nail every financial metric and end up with a property they don't really enjoy. And I've watched buyers make imperfect financial decisions and own something that has enriched their lives immeasurably. The questions below don't have right or wrong answers. They just need honest ones.**

### THE EMOTIONAL & LIFESTYLE QUESTIONS

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**If this property generated zero rental income, would I still want to own it?**



**Why this matters:** This is the most clarifying question in the entire checklist. If the answer is yes — if you'd own it purely for personal enjoyment even if it never generated a dollar of income — then rental income is upside, not a requirement. If the answer is no — if you need the income to justify the purchase — then your investment analysis needs to be airtight before you proceed.

**Tom's take:** *There's no wrong answer. But buyers who own primarily for personal joy and treat rental income as a bonus almost always end up happier than buyers who are primarily chasing income and treating personal use as secondary. Know which one you are.*

<b>32</b>	<b>THE EMOTIONAL &amp; LIFESTYLE QUESTIONS</b>
	<b>How many times a year will I realistically use this property — honestly?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Most buyers overestimate how often they'll visit. Life, work, family, and other obligations consistently conspire to reduce trips below the optimistic projection made at purchase. A property used 2–3 weeks a year has a very different financial and lifestyle calculus than one used 8–10 weeks. Be honest with yourself — then build your purchase decision around that realistic number, not the aspirational one. If you're going to use the property 3 weeks a year and rent it the rest of the time, that's a rental investment with occasional personal use — model it that way. If you're going to use it 10+ weeks a year, the personal enjoyment value becomes a much larger part of the total return equation.</p> <p><b>Tom's take:</b> <i>I always ask buyers: 'In the last five years, how many times have you visited Maui?' That's usually a pretty good predictor of what the first five years of ownership looks like. The answer changes how you think about rental income, property type, and which neighborhood actually matches your real ownership pattern.</i></p>

**The property that fits your real life is almost always better than the property that fits your ideal life. Be honest about which one you're buying.**

<b>33</b>	<b>THE EMOTIONAL &amp; LIFESTYLE QUESTIONS</b>
	<b>Can I see myself in this property in 10 years — as my life changes?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> The best Maui second home purchases are ones that age well with the buyer. A property that's perfect for family vacations today should also work as your children grow up, as you semi-retire and spend more time there, and eventually as a potential primary residence if Maui becomes home. Ask yourself: is this a property that fits who I'm becoming, not just who I am right now? Think about the semi-retirement scenario specifically — if you plan to spend 3–6 months a year here in 7–10 years, does the property support that lifestyle? Is the community right? Is the location right for long-stay living, not just vacationing?</p> <p><b>Tom's take:</b> <i>Some of the most satisfying calls I get are from buyers who purchased during their peak working years with a 7–10 year plan, and who are now spending six months a year on Maui because they bought the right property at the right time. That outcome starts with asking this question before you buy, not after.</i></p>

<b>34</b>	<b>THE EMOTIONAL &amp; LIFESTYLE QUESTIONS</b>
	<b>Am I thinking about Return on Experience (ROX) and not just Return on Investment (ROI)?</b>

<input type="checkbox"/>	<p><b>Why this matters:</b> Most real estate guides talk exclusively about ROI — cap rates, appreciation, rental yield. Those numbers matter. But Maui ownership offers something that very few investments in the world can deliver: Return on Experience. The mornings on your lanai watching the sun rise over Haleakala. The family memories built over years of annual trips. The sense of having a true anchor on the most beautiful island in the world. These returns don't show up on a spreadsheet — but for most Maui second home owners, they end up being the reason they're most glad they bought.</p> <p><b>Tom's take:</b> <i>I've sold properties where the ROI math was imperfect but the ROX was extraordinary — and those clients are universally the happiest ones. And I've sold properties where the numbers were great but the lifestyle fit was wrong — and those clients often sold within a few years. Know what you're really buying.</i></p>
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<b>THE EMOTIONAL &amp; LIFESTYLE QUESTIONS</b>	
<b>35</b>	<b>Am I thinking about this as a first step — with the option to upgrade as my situation evolves?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> One of the most successful ownership paths I've seen over 26 years is the step-up strategy: a buyer enters the Maui market at a point that makes sense for where they are today, builds equity and market familiarity over time, and then upgrades to a larger or more premium property as their career, finances, and lifestyle evolve. You don't have to buy your forever Maui property on the first purchase. Getting into the market at the right entry point is often more valuable than waiting for the perfect property.</p> <p><b>Tom's take:</b> <i>Many of my best long-term client relationships started with a one-bedroom condo in Kihei that led to a two-bedroom in Wailea that eventually led to a home in Makena. Each step built on the last. If your budget today doesn't reach your ultimate vision, that's not a reason to wait — it might be a reason to start smart.</i></p>

<b>THE EMOTIONAL &amp; LIFESTYLE QUESTIONS</b>	
<b>36</b>	<b>Do I need to be on Maui to buy — or can I purchase from the mainland?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> You do not need to be on Maui to purchase a property. Tom has helped dozens of buyers successfully purchase from the mainland — many during COVID when travel was completely off the table. Using video walkthroughs, FaceTime, Zoom, and detailed documentation, the entire purchase process can be completed remotely. The recommended approach is to tie the property up under contract first, then fly out during the inspection period to see it in person before removing contingencies. That sequence gives you full financial protection while ensuring you experience the property firsthand before you're fully committed.</p> <p><b>Tom's take:</b> <i>In all the remote purchases Tom has guided, not a single buyer has cancelled upon their in-person inspection visit or sold the property shortly after buying. That track record reflects his commitment to brutal honesty throughout the process — describing every property's limitations as clearly as its strengths so there are never unwelcome surprises on arrival.</i></p>

THE EMOTIONAL & LIFESTYLE QUESTIONS	
<b>37</b>	<b>Am I being truly honest with myself — and with Tom — about my real budget threshold?</b>
<input type="checkbox"/>	<p><b>Why this matters:</b> Tom's goal is never to sell you the most expensive property. It's to find you the best property you're genuinely comfortable with. But that requires honesty about your real threshold of financial comfort, not just a number that sounds reasonable. Some buyers shortchange themselves by setting an artificially low ceiling and spend months looking at properties that don't match their actual vision. Others stretch beyond genuine comfort and end up with purchase-related anxiety that undermines their enjoyment. The better question isn't 'how much do you want to spend' — it's 'what is your honest threshold of pain?'</p> <p><b>Tom's take:</b> <i>When Tom asks about your budget, he's asking about your real threshold — the number above which you would lose sleep, and below which you might be leaving your best possible property on the table. Being honest about that number is the single most useful thing you can do early in this process. Tom's job is to find the best property within your honest range, and he takes that responsibility seriously.</i></p>

***The buyers I remember most fondly are the ones who were completely honest with me from the first call — about their budget, their real usage plans, and what they actually wanted. That honesty is what made it possible to find them exactly the right property.***

**WHAT MAKES A FIRST CALL WITH TOM DIFFERENT**

Most real estate conversations start with a portal search and end with a showing. A first call with Tom starts differently: with a conversation about who you are, how you actually intend to use a Maui property, what your honest financial comfort zone looks like, and what you're really hoping ownership will feel like in five years. That conversation — before any specific property enters the picture — is what allows Tom to match buyers to the right property rather than the most available one. It's the reason his buyers consistently say the same thing years later: 'I still love this place. It was exactly right.'

***Ready to have that conversation?***

Call or text Tom directly at any time.

**808-280-2055 · [tom@tomtezak.com](mailto:tom@tomtezak.com)**

When I first moved to Maui, I asked a friend of mine — a long-time resident who had been on the island for decades — a question that most newcomers ask eventually.

*“Steve,” I said, “what is the best part of the island?”*

He paused for a moment — the kind of thoughtful pause that tells you the answer is going to be worth waiting for. Then he looked at me and said something I’ve never forgotten:

*“It is all variations in perfection.”*

How perfect is that.

He was right. Every part of this island has something extraordinary to offer — from the calm turquoise mornings in South Maui to the dramatic West Maui sunsets, from the wild beauty of the North Shore to the cool pastoral grandeur of Upcountry. There is no single “best” part. There is only the part that is best for you.

That’s exactly what this guide is designed to help you find. Not just any Maui property — but the one that is your variation of perfection. The one where you’ll wake up on a Tuesday morning and know, without any doubt, that you made the right decision.

The questions in this checklist will get you there — but only if you ask them before you fall in love with a property, not after. And the conversation with Tom that follows will give you the honest answers that turn the right questions into the right purchase.

*“It is all variations in perfection.” Know what yours looks like — and let’s go find it.*

## Your Next Three Steps

### Work Through This Checklist

01

Go category by category. Check off each question as you get a satisfactory answer. Circle the ones where you don’t know the answer yet — those become the agenda for your first conversation with Tom.

## 02 Call Tom Before You Fall in Love with a Property

Reach out before you've found a specific listing you're attached to. That's when Tom can do the most for you — helping you define what you're really looking for, calibrating your search to the right property type and area, and identifying what's available both on and off market. 808-280-2055.

## 03 Subscribe to Tom's YouTube Channel

Tom publishes weekly Maui real estate content — market updates, neighborhood tours, Bill 9 developments, and honest property analysis. It's the best ongoing education for any serious Maui buyer, wherever you are in your search. Search 'Tom Tezak Maui Real Estate' on YouTube.

## What You Know Now That Most Buyers Don't

- ✓ The exact zoning category of any Maui condo — and what it means for rental income
- ✓ How to read HOA / AOA fees as bundled homeownership, not extra cost
- ✓ The Hawaii-specific inspection, permit, and title issues most mainland buyers miss
- ✓ How Bill 9 affects your specific property — and where the real opportunities are
- ✓ The honest difference between ROI and ROX — and which one will matter most to you

## *Ready to find your variation of perfection?*

808-280-2055 · [tom@tomtezak.com](mailto:tom@tomtezak.com) · [www.tomtezak.com](http://www.tomtezak.com)

### Ready to Start Your Search the Right Way?

#### *Tom Tezak R(B)*

REALTOR® | Hawaii Life Real Estate Brokers

26-Year Maui Real Estate Veteran & Broker

*Specialist in South Maui: Makena • Wailea • Kihei • Maalaea*

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