

West Hawaii Real Estate *“Live Big.”* September 14-27, 2018

Organic living

Coffee farm, BnB close to downtown Kailua-Kona for sale

See page 4



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Featured Broker: Debbie Parmley

Vice president of Colliers has ‘the island covered’

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Real Estate Statistics

Kona residential market could benefit from lull in eruption

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Sold!

See a list of homes and condos sold recently throughout West Hawaii

See more on page 12

NEW LISTING



Kona Hills 73-4461 Hane St.

Custom home with coastline and ocean views. Privately situated with spacious yard. Enjoy a variety of fruit trees and plants. Topical breezes at a comfortable elevation. 3 bedroom suites and 3.5 baths on 1.55 acres, Ag zoned.

MLS#621211

\$1,295,000

Call Today 808-895-1364



Bayview Estates – Coastal Classic, 78-7034 Ola Mau St.

Top quality contractor's own home with features and designs handcrafted for longevity and charm. Custom design built and decorated by Greg Putman Construction. Main house has 3 bedrooms and 2 baths. Guest Cottage is the 4th bedroom and is fully self-contained. Perfect for long term guests or family visitors.

MLS#618330

CoastalClassicHawaii.com

\$1,450,000

Bayview Estates 78-7012 Mololani St.

Comfortably Elegant. Koa Flooring, Creston home system, pool and spa. Covered lanai with outdoor kitchen. Master suite plus 2 large guest suites, home office. Family room, Gourmet kitchen, Beautiful sunset and ocean views!

MLS#615581

ExecutiveBayviewHome.com

\$1,895,000



Villas at Keauhou #103

Stunning sunset and ocean views! Private end of cul-de-sac location with side yard. 2 bedroom 2 bath extended covered lanai. Turn key furnished Comfort and classic style.

MLS#615582

VillasatKeauhou103.com

\$859,000

The Hale Kehau Villa

Free standing villa with 3 Master Suites - 3,021 sqft w/private pool. Designer decorated, turn key furnished, oversized 2 car garage, gated, tennis courts and more!

MLS#607202

HaleKehau100.com

\$895,000

Thank you for your determination and intention to get the job done. It's obvious that you are an expert in your field. This has been a challenging process but having you on our side definitely eased our anxiety.

– Anne-Marie



Hale Kehau #303

Great ocean and sunset views! 3 bedroom 2.5 bath, Single level, ground floor unit. Many interior upgrades. Turnkey furnished with new golf cart. Covered parking.

MLS#616903

HaleKehau303.com

\$759,000

Kris Hazard

(808) 895-1364

krishazard@gmail.com

Featured Top Agent

TOP AGENT
MAGAZINE

Kristina R. Vaughn Hazard,
(R) RS-59457, SRS, GRI, ABR, ALHS

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Featured Broker**Debbie Parmley, (B) CCIM**

Starting a new business is exciting, and where you locate is a key ingredient in the recipe for success. Luckily, the Big Island offers great opportunities for entrepreneurs to consider, and Colliers International can help.

Colliers works with both landlord and tenants, finding ways to partner properties and businesses that is a win-win for everyone. According to Debbie Parmley, Vice President, "Colliers' expertise spans from Kailua-Kona to Waikoloa to Hilo. We've got the island covered!"

"We thrive on assisting business owners. We want to educate the local business community on what to look for in a lease and how to determine if it is the best fit for their operation," said Debbie Parmley. "With knowledge we can assist your business to prosper and succeed."

Colliers can also help start-ups navigate the details of a complicated commercial lease and negotiate rates with the property owners. More importantly, Colliers assistance typically is at no cost to tenants because landlords are happy to bear the cost of luring qualified tenants.

As Vice President of leasing services on the Big Island for Colliers, Parmley has in-depth research and demographic

information that can help her make recommendations to business owners. She has been on the island since 1987 and has intricate knowledge of the island's commercial retail market. Colliers has several properties for sale and lease, including the Makalei Golf Community ready for a developer to start building 45 homes with incredible ocean and/or golf course views. Another exciting listing that Colliers has is the West Hawaii Business Park on Queen Kaahumanu Highway, which could include some exceptional fee simple lots for retailers new to the island.

For those interested in browsing Hawaii Island properties for sale or lease, please visit Parmley's website, DebbieParmley.com. The Retail Reports on the Resource tab provide data and graphs explaining trends in the commercial real estate market.

Parmley is gratified when she finds the right space for a business, even if it is

not in a building that she represents. She loves meeting new people, learning about their business and helping them succeed.

"Everyone deserves to have the best chance they can get for their business, and we are here to help" she said. ■

CONTACT:

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West Hawaii Real Estate "Live Big"

**IN ESCROW****OCEANFRONT at HONI'S BEACH HALE**

Charming 3 Bed/2 Bath home recently upgraded and turnkey furnished. Just steps to Honi's Beach Park and walk-to-town location. Great Outdoor shower. Successful vacation rental – or build your 3-story dream home (35' height limit).

STUNNING OCEAN & SUNSET VIEWS

MLS #620153 • \$1,450,000

**NEW LISTING****MANGO COTTAGE - KONA ORCHARDS**

Tropical Oasis on lush 1/2 Acre lot with fabulous ocean views and just above Kona Town. Private Hawaiian/Plantation-Style Retreat with 3B/3B plus 1B/1B Guest Quarters. Large pool and Cabana and Park – like grounds. Totally Refurbished & upgraded throughout.

ALL NEW KITCHEN & BATHS

MLS #619947 • \$1,395,000

**REDUCED****KALOKO - 2 HOMES - 2 ACRES**

Charming Scandinavian Chalet-Style home with 2 Bed/2-1/2 Baths plus Loft with ocean views. Cathedral Ceilings, Central Heat, Dehumidifier and Gas Fireplace make this a cozy atmosphere. Separate Cabin has 2 Bed/1 Bath and is away from main home for privacy.

APPROX. 2,500 FT. ELEVATION

MLS #614649 • \$965,000

**REDUCED****ALII VILLAS #328**

Almost oceanfront – with views of Kailua Town and Kona Bay. Top Floor – 2 Bedroom/2 Bath Turnkey Furnished with upgraded Kitchen and Baths.

New Stainless Steel Appliances. Large Covered lanai.

GREAT VACATION RENTAL

MLS #615179 • \$529,000

**REDUCED****OCEANFRONT SEA VILLAGE**

Preferred Bldg. 4 – Best view in Kona with miles of ocean, town and daily sunsets. Partially furnished, 2B/2B – NO STAIRS. Needs Cosmetic TLC – Convenient Café on site. Walk to Town-Oceanfront Pool & Spa. **QUICK SHOW.**

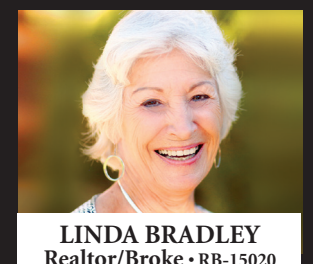
VACATION RENTAL

MLS #609523 • \$409,000

**NEW LISTING****KEAUHOU KAI**

Lovely 2B/2B condo in small, quiet concrete construction complex. Steps to picturesque Keauhou Bay and short walk to Keauhou Shopping Center. Turnkey Furnished, Central Air, Swimming Pool & Elevator. Easy to See.

MLS #621191 • \$380,000



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Featured Property

Organic living



Featuring a fully equipped coffee-farming operation and more than 3,200 thriving coffee trees, the multiple-award-winning Lyman Kona Coffee Farm and accompanying BnB offers a rare opportunity to own an established, income-generating property at an idyllic 2,000-foot elevation.

Located just 15 minutes from downtown Kailua-Kona and 10 minutes from Kona International Airport, this verdant 7.9-acre property includes a two-story, four-bedroom/three-bath main residence, plus a separate, five-bedroom/four-bath residence that operates as the successful Mango Sunset BnB Inn.

The property is zoned A-3A, which allows for possible subdividing. The BnB can continue to operate as is, or be converted into a vacation rental or long-term lease rental. The coffee business includes the production of 100-percent organic Kona Coffee, the prestigious Ly-

man Kona Coffee label, and an established customer list and website.

Farmed organically since its inception in 2003, Lyman Kona Coffee Farm is designed with graded orchards that allow for mechanical farming operations like mowing, fertilizer application and pest control. The coffee production facility includes a bi-level coffee-drying deck, weighing station, staging area, coffee dry mill, fermentation tank, fully screened drying deck, pulping machine, a 10-pound coffee roaster, and an electric finish dryer with de-humidifier. A 40-foot container provides storage for de-humidified coffee.

The average rainfall is 42 inches per year, but if needed there is a drip-irrigation system. In addition to municipal water supply, 47,000 gallons of rainwater catchment storage features four levels of filtering and treatment. Additional equipment includes a tractor, ATV, rotary mower, chipper, power washer, weed whacker, fertilizer spreader and sprayer.

There are many great features on this property besides the multiple business opportunities. Totaling 2,264 square feet, the main house includes 942 square feet of covered lanai. The home is outfitted with bamboo flooring, granite kitchen countertops and crown moulding throughout. All bedrooms are located on the second level. The master bathroom features a luxurious whirlpool bath. On the lower level, the tiled lanai offers views of the tropical surroundings and the Kailua-Kona coastline.

With 1,456 square feet of living area and 312 square feet of covered lanai, the distinctive BnB residence is being sold turnkey with furnishings. The home is beautifully accented with bamboo flooring and tropical furnishings, art and accessories. A breakfast gazebo overlooks the farm and beyond showcasing five panoramic miles of coastline view.

In addition to coffee orchards, there are more than 100 koa trees,

plus approximately 40 types of fruit trees. The gated property is fenced along the perimeter with hog wire. Providing substantial energy savings, a fully paid-for, 40-panel photovoltaic system serves the coffee processing and B&B structures. ■

Featured Home

LISTED BY:

Cindy Griffey, R(S) Associate VP

Agency: MacArthur Sotheby's
International Realty

Phone: 808-937-3370

Email: Cindy@macarthurhawaii.com

Price: \$1,595,000

MLS: 617676

Featuring a fully equipped coffee-farming operation and more than 3,200 thriving coffee trees, the multiple-award-winning Lyman Kona Coffee Farm and accompanying BnB offers a rare opportunity to own an established, income-generating property at an idyllic 2,000-foot elevation.



MLS Statistics

Kona residential market could benefit from a lull in eruption

The North Kona residential market Hawaii Island could be a big beneficiary of the lull in eruptive activity from Kilauea volcano. June and July data had shown some negative impact in sales numbers and price from the eruption onset. The year over year stats are still up because up through April 2018 the market was up substantially over 2017. As of this report date, the inventory is actually up slightly from last year and median price is only up slightly.

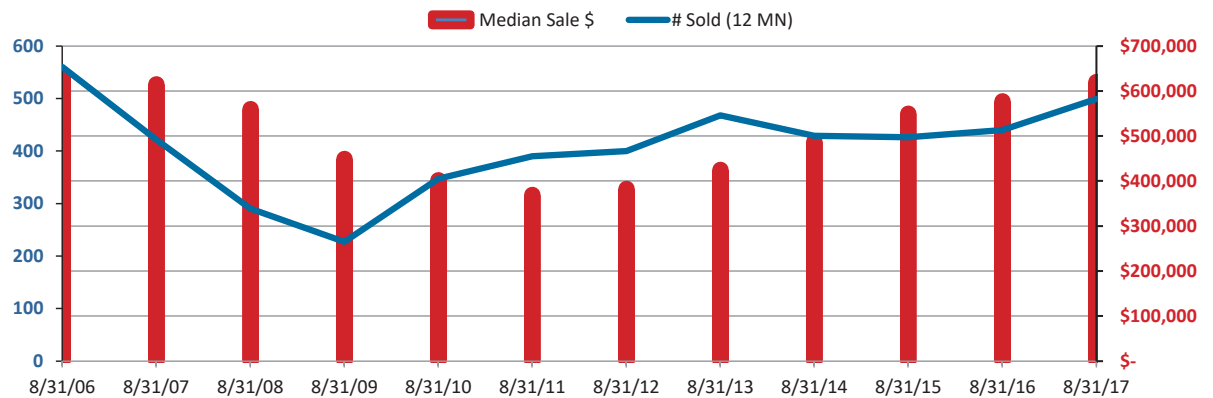
The island wide stats show a slight drop in East Hawaii sales numbers since last year. Average price is still up in East and West Hawaii from the previous 12 months.

Chart 2 — North Kona Condo data is currently looking stronger than Residential stats. Inventory continues to decline. There are now only 126 condo units on the market priced below \$1.5M. The median price is up 2 percent.

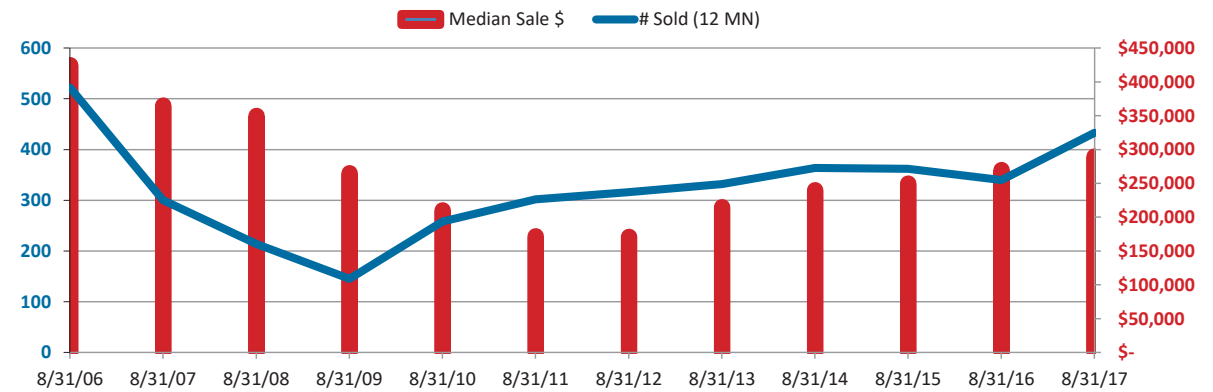
Hopefully it will not take long to see the West Hawaii market celebrate the end of the eruption with strong sales numbers and price increases.

Historically, sales data shows that in market cycles in Kona the previous peak prices are surpassed by a substantial amount at the next market cycles peak. The residential and condo price charts show current prices are below their previous peaks. This suggests it is possible the current price growth trends will continue for the next several years. ■

North Kona Residential # Sold In Past 12 Months vs. Median Sale Price (thousands)



North Kona Condominium # Sold In Past 12 Months vs. Median Sale Price (thousands)



North Kona Homes Priced to \$4.0M

	# For Sale	Sold Last 12 Mos.	Median Sale \$	Sold Last 30 Days
8/31/06	340	560	\$632,000	47
8/31/07	399	422	\$615,000	36
8/31/08	395	290	\$560,000	12
8/31/09	407	227	\$449,000	22
8/31/10	291	347	\$402,000	24
8/31/11	270	390	\$369,000	27
8/31/12	221	400	\$383,000	32
8/31/13	162	468	\$425,100	46
8/31/14	167	429	\$487,900	39
8/31/15	210	426	\$550,000	44
8/31/16	224	440	\$577,000	34
8/31/17	170	499	\$620,000	42
8/31/18	179	484	\$625,000	32
Percentage Change since 2017				
	5%	-3%	1%	-24%

North Kona Condos Priced to \$1.5M

	# For Sale	Sold Last 12 Mos.	Median Sale \$	Sold Last 30 Days
8/31/06	367	522	\$425,000	41
8/31/07	378	300	\$365,000	33
8/31/08	353	214	\$350,000	17
8/31/09	351	145	\$265,000	15
8/31/10	238	258	\$210,000	22
8/31/11	187	302	\$172,000	22
8/31/12	151	316	\$171,000	27
8/31/13	111	332	\$215,000	33
8/31/14	131	364	\$239,900	27
8/31/15	160	362	\$250,000	28
8/31/16	182	340	\$270,000	35
8/31/17	144	433	\$289,900	35
8/31/18	126	405	\$297,000	27
Percentage Change since 2017				
	-13%	-6%	2%	-23%

HAWAII ISLAND HOME SALES PRICES

	2017	2018
HAWAII ISLAND TOTAL		
	\$534,100	\$577,400
EAST HAWAII (3-1 TO 3-4)		
	\$287,900	\$298,400
WEST HAWAII (3-5 TO 3-9)		
	\$837,600	\$890,800

N. Kona Residential Price Range Table

	2017 Sold	2018 Sold	Gain/Loss
TO \$400,000	34	27	-7
\$401,000 to \$500,000	79	74	-5
\$501,000 to \$700,000	195	185	-10
\$701,000 to \$900,000	95	102	7
\$901,000 to \$1.5M	70	73	3
\$1.5M to \$4.0M	29	26	-3
Over \$4.0M	25	26	1
TOTAL KONA HOME SALES (12 MONTHS)	527	513	-14

The data and charts are excerpts from the "Griggs Report". The report is a semi-monthly real estate market perspective compiled by Michael B. Griggs, PB, GRI. The data source is the Hawaii Information Service. If you would like to be added to the e-mailing list for the full report please email: 2mikegriggs@gmail.com.

Realtor Good Neighbor Award finalists honored for their impactful volunteer work

The National Association of Realtors has honored 10 Realtors, members of the National Association of Realtors, as finalists for its 2018 Good Neighbor Awards. This award honors Realtors who have made a positive impact on their communities through extraordinary volunteer service.

This year marks the 19th year the Good Neighbor Awards program has recognized Realtor volunteers. The Realtors being honored have donated their time, money and passion to enrich the lives of the people in their communities.

"This year's 10 Good Neighbor finalists have raised the bar in building stronger communities at home and around the globe," says NAR President Elizabeth Mendenhall, a sixth-generation Realtor® from Columbia, Missouri and CEO of RE/MAX Boone Realty. "They inspire and remind all of us about the true meaning of giving back and we are proud of these Realtors® for dedicating hundreds of hours of their personal time to these important causes."

On October 2, five winners will be named from among the 10 finalists. Winners will receive a \$10,000 grant and national media exposure for their efforts, including a feature in the November/December issue of REALTOR Magazine. The winners will also receive travel expenses to the 2018 REALTORS Conference & Expo in Boston, where they will accept an award in front of thousands of their peers. On October 2, the remaining five finalists will also be named honorable mentions and receive a \$2,500 grant in recognition of their work.

The public is invited to vote for their favorites of the 10 finalists. The top three vote getters will win bonus grants of \$2,500, \$1,250 and \$1,250, respectively, for their nonprofits. Last year's Web Choice Favorite voting program, which is sponsored by realtor.com, generated more than 93,000 votes. Cast your vote at realtor.com/goodneighbor between August 30 and September 28.

The 10 Good Neighbor Awards finalists are:



Omayra Borges, San Juan, Puerto Rico

Chet Choman, Colorado Realty and Land Co., Alamosa, Colorado

Annette Evans, Berkshire Hathaway HomeServices New Jersey Properties, Livingston, New Jersey

Necia T. Freeman, Old Colony REALTORS of Huntington, Barboursville, West Virginia

Richard L. Harris, Richard Harris &

Associates, Inc., Palm Harbor, Florida

Michael LaFargue, Coldwell Banker Residential, Chicago, Illinois

Jeremy Lichtenstein, RE/MAX Realty Services, Bethesda, Maryland

Joy Nelson, Haugan Nelson Realty, Watertown, South Dakota

Jack Persin, Baird & Warner, Naperville, Illinois

Elias Thomas III, Exit Key Real Estate, Shapleigh, Maine ■



HAWAII BUSINESS TOP 100
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LYMAN KONA COFFEE FARM AND BnB
This 7.88 acre property has stunning coastline and ocean views. The 2-story main house has 4 bedrooms and 3 baths, and the successful Mango Sunset B&B operates in a separate 5 bedroom, 4 bath house. Located at a cool 1800' - 2100' elevation the 100% organic, multiple award winning Lyman Kona Coffee farm thrives. This property is zoned A-3A so subdividing is allowed, many opportunities for income with this property!

\$1,595,000 MLS#617676



KEAUHOU ESTATES

Great ready to build lot with beautiful mountain, coastline, ocean, horizon and sunset views. Conveniently located close to Keauhou Shopping Center and Keauhou Bay for all of your water sports.

\$369,000 MLS#610055



KONA PALISADES

Totally remodeled 3 bedroom, 2 bathroom single level home. The kitchen has new custom cherry wood cabinets, granite counter tops and new stainless steel appliances. There is new tiger wood flooring throughout the house excluding bathrooms and a huge 432 sq.ft. bonus room. Professionally landscaped with lots of parking and new carport!

\$629,000 MLS#619309



LOKAHI MAKAI

Well maintained 3 bedrooms, 2 bath home with great natural light. Newly installed central AC, and 28 photo voltaic panels with transferable net metering contract for low bills. Very low maintenance usable yard in the front and the back, perfect for entertaining or taking in the Kona sunsets and coastline views.

\$575,000 MLS#620633



OCEANFRONT CONDO

Top floor oceanfront turnkey furnished 2 bedroom, 2 bath unit in Kona Bali Kai. Great surf spot right out front so you can privately sit on your lanai and watch the wave and surf action, dolphins, whales and year round sunsets! Covered parking, pool, BBQ's and picnic tables are available so you can enjoy outdoor living by the water.

\$499,000 MLS#614398



MAUKA CABIN RETREAT

Mauka side cabin situated on 1 acre at a cool elevation in upper Ocean View. This cabin has one large open room, a partial kitchen and one full bathroom. Fairly private property with ocean, coastline and South Point views!

\$37,500 MLS#620820



KONA PARADISE

Located in the upper part of the subdivision for adequate rainfall. This lot has fabulous unblockable ocean and coastline views. Great Pebble Beach below for all your favorite water sports.

\$62,500 MLS#619824



KONA SEA RANCH

Beautiful ocean, coastline and sunset views from this once cleared 5 ac. parcel in a private gated subdivision. You can see Kailua Kona and Maui on a clear day. Pebble beach and Hookena close by. Build your private get away or family estate. Great for farming.

\$250,000 MLS#294476



KANALOA AT KONA

Premier Keauhou area traveler's resort condominium complex with vintage styled Hawaiian Hales. Turn-key featuring 2 bedrooms, 2 baths plus a spacious loft and located very close to the shoreline with unobstructed shoreline views. Large covered lanai for entertaining and watching sunsets. Many amenities such as 3 swimming pools, lighted tennis courts, concierge and more. Perfect for oceanfront living, or rent it out as an investment property.

\$699,900 MLS#617181



HONOMALINO FARM

Fully fenced and gated 6.73 acres with Hwy. 11 frontage and a number of great house sites. Professionally planted and maintained mature orchard with a 13,000 gallon water tank installed for irrigation and a yurt on the property. Close to Milolii and Honomalino Beach for your ocean activities.

\$320,000 MLS#608992

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Kailua Kona | Keauhou | Waimea (Kamuela) | Hilo

NEW PRICE!



MLS 617275 | This immaculate single-level custom home is located in the lower section of the Kaloko Mauka subdivision. Enjoy ocean views, privacy and comfortable temperatures at 2,000' elevation. This well-maintained one-acre property is gated and fully fenced. Remodeled in 2016 the kitchen and two bathrooms feature solid granite counters, luxurious walk in shower and Pergo flooring throughout. **\$898,000**

617275.clarkhawaii.com



Sean Allen

RS-71868

808.640.9087

seanallenhawaii@gmail.com



Waiki'i Ranch

\$1,523,900

617702.clarkhawaii.com

MLS 617702 | This beautifully designed home lies on 10 acres in a private location over a picturesque hill. Almost every room has large windows looking out to the coast, the mountains and Maui. A beautiful kitchen features maple cabinets and flooring and a lovely eating nook. Waiki'i Ranch has five acres of riding trails, club house, polo field, arena, tennis courts and a gym.



Leslie M. Agorastos

RB-7038

808.937.4022

leslie.agorastos@gmail.com



Kamuela

\$789,000

614989.clarkhawaii.com

MLS 614989 | This charmer is built of Koa wood in the original building. Two of the bedrooms are large and have fireplaces as well as glass doors for light. Property could use a little TLC but the gorgeous koa living room, dining area, and kitchen have a timeless beauty. A large, park-like yard allows for plenty of space, privacy or even a pool.



Leslie M. Agorastos

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808.937.4022

leslie.agorastos@gmail.com

**Holualoa****\$949,000****618927.clarkhawaii.com**

MLS 618927 | Estate Sale! Classic Hawaii home plus cottage, located on one acre near Donkey Mill Art Center, with ocean and sunset views. Three bedroom / 2 bath / 2 office areas, PLUS a separate 2 bedroom / 1 bath guest cottage.

**Cindy Whittemore**

RS-61689, ABR

808.989.1920cwhittemore@clarkhawaii.com**Gerry L. Rott**

RB-11563

808.937.1917grott@clarkhawaii.com**Bayview Estates****\$1,395,000****sellison.clarkhawaii.com/mls/620052**

MLS 620052 | True to island lifestyle this 2,360 sq.ft 3 bed/ 2.5 bath single level home features over 1,000 sq.ft. of covered lanai with ocean views. Enjoy balmy days by the pool or stargaze in the evenings from the spa. The courtyard design allows each guest room an exterior entry. There is even a bonus room which is perfect as a formal dining space, office with exterior entry or media room.

**Steven J. Ellison**

RS-54260, CRS

808.936.3000info@Kona-RealEstate.com**Waikoloa Village****\$153,000****620283.clarkhawaii.com**

MLS 620283 | This .25 acre lot is ready to build a new home in the growing residential community of Waikoloa Village. Beaches, restaurants and shopping located just minutes down the hill. Become a part of the Waikoloa Village Association with amenities including pool and tennis facilities, community room, horse stables and discounted green fees.

gcallaway@clarkhawaii.com**Georgia 'Gae' Callaway**

RB-14841, CRS, GRI, SRS

808.987.2590**Alii Kai****\$468,000****620494.clarkhawaii.com**

MLS 620494 | Honey stop the car! Freshly remodeled 3BD/1.5BA home with gigantic lanai and ocean view. Great breezes, new kitchen, new bath vanity, new paint inside and out. Huge backyard! Located close to town and the ocean.

TeamSold@clarkhawaii.com**Team Sold****Derinda Thatcher**, RB-16450, ABR, SFR, CRS**Jessica McCullum**, RS-80819**Tina Kitchens**, RS-79754**808.960.3433**

Realtors help families navigate back-to-school home shopping

Buying and moving into a new home is already a complicated process, but moving with children adds an entirely different set of requirements and stresses. The National Association of Realtors' 2018 Moving with Kids report explores the unique needs of homebuyers and sellers with children under 18.

"Buying a house is rarely just a financial transaction, especially when children are involved," said NAR President Elizabeth Mendenhall, a sixth-generation Realtor from Columbia, Missouri and CEO of RE/MAX Boone Realty. "Parents are choosing the home they will raise their kids in, the schools their sons and daughters will attend and the neighborhood where they will play and make friends. Realtors help buyers navigate every emotional and financial factor to ensure families find their dream home."

When choosing a home, buyers with children tend to purchase larger homes than their childfree counterparts. The average buyer with children under 18 purchases a 2,100-square-foot home with four bedrooms and two bathrooms, while the average buyer with no children chooses a 1,750-square-foot home with three bedrooms and two bathrooms. Both groups prefer a single-family, detached house.

Unsurprisingly, schools play a critical factor in the purchasing decisions of buyers with children. Fifty percent of buyers with children say the quality of a neighborhood's school district is important, compared to 11 percent of buyers without children. Conve-



"Parents are choosing the home they will raise their kids in, the schools their sons and daughters will attend and the neighborhood where they will play and make friends. Realtors help buyers navigate every emotional and financial factor to ensure families find their dream home." – Elizabeth Mendenhall, NAR President

nience and proximity to schools is also a crucial consideration to buyers with children, with 45 percent saying it is important factor. Just six percent of buyers without children agreed.

More than a quarter of all buyers with children, 27 percent, said childcare expenses delayed the process of buying a home. Those expenses also have an impact on the buying process, forcing buyers with children to

make compromises on the house they purchase. Thirty percent of these buyers compromised on the size of their home, 29 percent compromised on the price of the home and 22 percent on the condition of the home.

Buyers with and without children equally relied on the help of an agent during the home buying process, with 87 percent of all buyers purchasing their home through a real estate agent.

When it comes to selling a home, 24 percent of those with children choose to sell because their house is too small. Only 8 percent of people without children at home sold their house for the same reason. This is further demonstrated when sellers were

asked what they want most from their agent. Sellers with children want their agents to sell their home within a specific timeframe (22 percent), more so than sellers without children (20 percent). However, sellers both with and without children expect their agents to provide a broad range of services and manage most aspects of their home sale, 80 and 79 percent respectively.

For sellers with children, urgent is the word that most often describes their selling situation: 26 percent of sellers with children qualified their need to sell as 'very urgently' and needed to sell their home as quickly as possible. Compare that to only 14 percent of sellers without children. ■

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North Kona

CPR 1 with a **1480 sq.ft. house and 1.19 acre of exclusive use** is listed at \$699,000, if purchased separately, or \$950,000 if both CPR units are purchased together. Private and peaceful in the gated community of Hualalai Farms, this single level 3BD 2BA home has open beam ceilings and a large lanai on a nicely landscaped 1.19 acre with many varieties of fruit trees and approximately 100 coffee trees. The home has a wood burning fireplace and loft areas above the kitchen and 2 bedrooms. Flooring is porcelain tile throughout except the master bedroom which is a laminate flooring. The spacious master bedroom has a large walk-in closet. The entire 5-acre parcel is fenced including the separation between the two exclusive use areas.

MLS# 619690

\$699,000

CPR #2

2 CPRs OF 1 PARCEL



LAND
Coffee Farm with Graded Lot
3.81 ACRES
North Kona



CPR 2, a **3.81-acre coffee farm with Ohana permit and graded house pad**, is listed at \$349,000, if purchased separately, or \$950,000 if both CPR units are purchased together. There are approximately 800 coffee trees and an assortment of fruit trees, including two types of bananas, tangerine, lemon and longan. There is a large graded house pad at the top of the property. Coffee trees are mature with production information provided upon request, the farm had an average of under 10% coffee borer beetle for the production year 2017. The entire 5-acre parcel is fenced as is the separation between units 1 and 2.

MLS# 619697

\$349,000

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SOLD!

August 20 through September 3, 2018

LISTED AT	SOLD FOR	LOCATION	BED/BATH	DAYS ON MARKET
North Kona Condos				
\$170,000	\$170,000	Kona Makai #3207	1 bed / 1 bath	0
\$219,000	\$226,500	Kona Shores #138	1 bed / 1 bath	6
\$235,000	\$238,000	Kailua Bay Resort #3105	1 bed / 1 bath	2
\$299,000	\$305,000	Kona Alii #707	1 bed / 2 bath	46
\$299,900	\$279,900	Kona Mansions V #122	2 bed / 2 bath	161
\$340,000	\$334,000	Alii Lani #AA101	3 bed / 2 bath	75
\$415,000	\$405,000	Pines at Kailua-Kona II #105	2 bed / 2 bath	61
\$429,000	\$420,000	Alii Cove #J22	2 bed / 2 bath	23
\$429,000	\$390,000	Alii Park Place #A101	2 bed / 2 bath	99
\$455,000	\$445,000	Kona Isle #E4	1 bed / 1 bath	4
\$479,000	\$430,000	Kona Alii #303	1 bed / 2 bath	83
\$489,000	\$465,000	Kona Sea Ridge #P1	3 bed / 3 bath	96
\$209,000	\$214,000	Kona Bali Kai #268	0 bed / 1 bath	2
\$350,000	\$330,000	Keauhou Akahi #303	2 bed / 2 bath	87
\$269,000	\$265,000	Kona Coffee Villas #130	2 bed / 2 bath	26
\$319,000	\$305,000	Kona Coffee Villas #324	2 bed / 2 bath	85

LISTED AT	SOLD FOR	LOCATION	BED/BATH	DAYS ON MARKET
North Kona Homes				
\$426,100	\$387,751	73-1114 Ahulani St.	3 bed / 2 bath	47
\$435,000	\$435,000	73-1186 Ahulani Dr. #1	3 bed / 3 bath	8
\$487,000	\$487,000	73-1061 Ahikawa St.	3 bed / 2 bath	0
\$556,000	\$548,000	73-4363 Waipahe St.	3 bed / 2 bath	137
\$625,000	\$625,000	73-1204 Ikenanani Pl.	3 bed / 2 bath	84
\$899,000	\$906,250	73-1203 Ahulani St.	7 bed / 7 bath	6

LISTED AT	SOLD FOR	LOCATION	BED/BATH	DAYS ON MARKET
North Kona Homes				
\$899,000	\$864,000	73-4890 Anini St.	3 bed / 2.5 bath	10
\$292,900	\$275,625	74-5225 Kihawahine	3 bed / 1 bath	53
\$545,000	\$535,000	75-6117 Kaanee Pl.	4 bed / 2.5 bath	45
\$569,000	\$558,000	75-5787 Lopeka Pl.	3 bed / 2 bath	90
\$795,000	\$775,000	75-5818 Lupa Pl.	3 bed / 2.5 bath	26
\$1,095,000	\$1,080,000	75-681 Pualena St.	3 bed / 3.5 bath	179
\$529,900	\$555,000	76-129 Royal Poinciana Dr.	4 bed / 4 bath	14
\$799,000	\$789,000	75-6353 Kaheiau St.	3 bed / 2 bath	21
\$1,799,000	\$1,650,000	76-6348 Kilohana St.	3 bed / 3.5 bath	211
\$499,000	\$526,000	77-6438 Sea View Cir.	3 bed / 3 bath	12
\$559,000	\$559,000	77-162 Hooilina Ct.	3 bed / 2 bath	47
\$765,000	\$765,000	77-6408 Kepano Pl.	5 bed / 4.5 bath	0
\$799,000	\$780,000	Ohai Mauka Estates Lot 13 #1	4 bed / 3 bath	43
\$899,000	\$900,000	77-243 Hookeana St.	3 bed / 2 bath	2

LISTED AT	SOLD FOR	LOCATION	BED/BATH	DAYS ON MARKET
North Kohala Homes				
\$2,695,000	\$3,200,000	56-2961 Puakea Bay Dr.	5 bed / 5.5 bath	382
\$4,795,000	\$4,700,000	59-116 Lauipala Pl.	4 bed / 4.5 bath	205

LISTED AT	SOLD FOR	LOCATION	BED/BATH	DAYS ON MARKET
South Kohala Condos				
\$162,900	\$175,875	Fairway Terrace #D102	2 bed / 2 bath	29
\$207,000	\$215,000	Fairway Terrace #L105	2 bed / 2 bath	40
\$230,000	\$230,000	Waikoloa Hills Condo #403	2 bed / 2 bath	0
\$235,000	\$227,000	Fairway Terrace #J207	2 bed / 2 bath	38

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SOLD!*August 20 through September 3, 2018*

LISTED AT	SOLD FOR	LOCATION	BED/BATH	DAYS ON MARKET
South Kohala Condos				
\$324,500	\$318,000	Waikoloa Villas Ph I & II #B201	2 bed / 2 bath	201
\$629,000	\$615,000	Golf Villas at Mauna Lani Resort #E23	2 bed / 2 bath	78
\$640,000	\$625,000	Kulalani at Mauna Lani #604	2 bed / 2.5 bath	70
\$929,000	\$880,000	Villages at Mauna Lani #603	3 bed / 3.5 bath	372
\$930,000	\$930,000	Ka Milo at Mauna Lani #511	3 bed / 3 bath	7
\$1,880,000	\$1,880,000	Residences at Laulea #16C2	3 bed / 3 bath	478
\$429,000	\$425,000	Fairway Villas at Waikoloa Beach #H21	2 bed / 2 bath	72
\$430,000	\$430,000	Waikoloa Colony Villas #2601	2 bed / 2 bath	0
\$729,000	\$720,000	Waikoloa Beach Villas #11	3 bed / 3 bath	3
\$750,000	\$730,000	Kolea Condo Villas #11H	2 bed / 2 bath	68
\$1,449,000	\$1,375,000	Kolea Condo Villas #8D	3 bed / 3 bath	233

LISTED AT	SOLD FOR	LOCATION	BED/BATH	DAYS ON MARKET
South Kohala Homes				
\$1,400,000	\$1,350,000	62-1235 Anekona	4 bed / 4.5 bath	87
\$165,800	\$153,000	64-5202 Nuuanu St.	2 bed / 1 bath	151
\$289,000	\$289,000	64-5269 Nani Waimea St.	2 bed / 1 bath	4
\$574,000	\$520,000	64-209 Wailani Pl.	3 bed / 2 bath	77
\$390,000	\$390,000	Lindsay Road #B	2 bed / 2 bath	0
\$585,000	\$585,000	Lindsay Road #A	3 bed / 2 bath	0
\$414,900	\$409,000	68-3525 Malina St.	3 bed / 3 bath	25
\$499,000	\$482,000	68-1760 Hookeo St.	3 bed / 2 bath	16
\$525,000	\$502,000	68-1788 Paakea St.	3 bed / 2 bath	22

LISTED AT	SOLD FOR	LOCATION	BED/BATH	DAYS ON MARKET
South Kohala Homes				
\$595,000	\$580,000	68-3712 Eha Ko St.	3 bed / 2.5 bath	29
\$960,614	\$960,614	Lot #37	4 bed / 3 bath	0
\$2,695,000	\$2,725,000	69-1956 Puako Beach Dr.	1 bed / 1 bath	918
\$3,399,500	\$3,450,000	69-1648 Puako Beach Dr.	3 bed / 3 bath	165
Ka'u Homes				
\$149,900	\$147,000	Colony I #4	0 bed / 1 bath	13
\$195,000	\$155,000	92-8828 Leilani Pkwy.	3 bed / 2.5 bath	499
\$269,900	\$267,000	94-1645 Kaulua St.	2 bed / 3 bath	4
\$360,000	\$350,000	94-5839 Kilo Makani Pl.	3 bed / 2 bath	106

Statistics compiled by Kathy Jensen, RB, of Clark Realty Corporation. A list of homes and condos sold in North Kona, South Kona, North Kohala, South Kohala and Ka'u August 20-September 3. Data is from the multiple listing system, Hawaii Information Service. Information has been provided by third parties and has not been independently verified by Hawaii Information Service and is not guaranteed.

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Ben Luthi: What property buyers should know about land loans

If you're thinking about buying land, you'll be hard-pressed to persuade a mortgage lender to finance your purchase. Instead, you'll likely need to apply for a land loan.

Land loans aren't as common as mortgage loans, so your options may be limited. Also, because of different factors, you could end up with a shorter repayment period and higher down payment and interest rate than you'd find with a mortgage loan.

So, if you're considering getting a land loan, it's important to know what you're getting yourself into and what options are available to reduce your costs.

What are land loans?

Land loans are a type of credit you can use to buy a vacant lot to eventually build a home on or raw land that you don't intend to develop. Land loans tend to be riskier for lenders than mortgage loans, says Casey Fleming, a mortgage adviser with C2 Financial Corp. in San Jose, California. And because of that, you may not get as favorable terms as you might get with a mortgage loan.

"Owners of raw land are much more likely to stop making payments and walk away from the property in the event of a financial event in their lives," Fleming says. "And land is much harder to sell (than a home)."

That's primarily because the demand for land is smaller than the demand for new and existing homes. So, if a lender needs to foreclose on the land, there's no guarantee it will get its money back in a timely manner, if at all.

As a result, some lenders require a substantial down payment and charge high interest rates on land loans. Also, some land loans have significantly

shorter repayment terms than a typical 15- or 30-year term you might get with a mortgage loan.

5 land loans to consider to finance your land purchase

There are five common types of land loans you can get to finance your land purchase, each with its own terms and features.

1. Lender land loans

Community banks and credit unions are more likely to offer land loans than large national banks. Your best bet is to find a lender with a presence near the land you want to buy. Local financial institutions know the area and can better assess the value of the land and its potential.

If you're leaving the land undeveloped, interest costs will be very high, Fleming says. Plus, a lender could require a down payment as high as 50 percent.

Some lenders, however, may be willing to take a lower down payment and charge lower interest rates if you have plans to build on the land soon. So, shop around before you apply. Also, local lenders are more likely to offer longer repayment terms, giving you more time to repay the debt.

2. USDA Rural Housing Site Loans

If you're planning on building a primary residence in a rural area, the U.S. Department of Agriculture (USDA) has a couple of loans that can help.

Section 523 loans are designed for borrowers who plan to build their own home, while Section 524 loans allow you to hire a contractor to build the home for you.

Both loans are designed for families with low to moderate income, and they have a repayment term of just two

years. Interest rates, however, can be low. Section 523 loans, for instance, charge just 3 percent, while Section 524 loans charge the current market rate.

Depending on the situation, you may even qualify for a loan with no down payment.

3. SBA 504 Loan

If you're a business owner planning to use the land for your business, you may qualify for a 504 loan through the U.S. Small Business Administration (SBA).

With a 504 loan, you, the SBA and a lender help contribute to the costs of the land purchase:

- The SBA provides a loan for 40 percent of the purchase cost.
- A lender provides a loan for 50 percent of the purchase cost.
- You contribute 10 percent in the form of a down payment.

SBA loans come with a 10- or 20-year repayment period, and the interest rate will be based on current market rates. The terms of the loan you receive through the lender can vary, however, depending on which lender you choose.

4. Home equity loan

If you have an existing home with significant equity, it may be worth getting a home equity loan instead of trying to get a land loan.

There's no down payment on a home equity loan. What's more, you can typically get a low interest rate — regardless of what you plan to do with the land — because your home secures the loan.

The downside is that if you default on the loan, you could lose your home. Also, since you're not using the loan to buy, build or substantially improve the home used as collateral,

you can't deduct the interest you pay when you file your taxes.

Depending on the lender and the loan, your repayment term could be anywhere between five and 30 years.

5. Seller financing

In some cases, the person or company selling the land may be willing to offer short-term financing. In many cases, the seller isn't in the lending business and doesn't have a broad portfolio of loans like a community bank or credit union.

As a result, you can typically expect high interest rates and a high down payment. Also, it's unlikely you'll get a long repayment term. So, consider this option if you can't qualify for any other type of land loan.

How to find the right land loan for you

There's no single best land loan out there for everyone, so it's important to shop around to find the best one for your situation. Before you do anything, Fleming recommends developing a comprehensive plan for what you plan to do with the land.

Doing this can help you determine what type of loan is best and how long you want the repayment term to be.

Keep in mind, though, that some lenders may have limits on how much they're willing to finance. Others, Fleming says, may require a balloon payment, which is a large, one-time payment at the end of the loan term. "So, you may have to have a plan to pay it off before that payment comes due."

As you consider your different options, make sure you choose one that fits within your budget and helps you achieve your ultimate goal with the land. ■

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New homeowners face difficulties when removing photos from online listings

Q: We recently purchased a property and, like many other consumers, we want the listing photos removed for both privacy and security reasons.

However, as you may know, this is a huge problem.

The real estate and property appraisal industry claims that it's bad for business, which trumps individuals' privacy or security concerns. It's a no-win battle that needs to be addressed.

There needs to be a provision for home buyers to opt out of keeping the photos online indefinitely. A program like the "Do Not Call" list to get listings removed upon request is tantamount to personal security, especially online.

In our case, the seller's agent refused our immediate request to remove the listing with photos after closing. Other real estate companies claim the photos are necessary, as they serve as comparables for their clients.

Is there any recourse for consumers regarding this matter?
—Deborah, of Chicago

A: My first move was to turn to Lauren Johnson, a 14-year real estate veteran currently with Kale Realty in Chicago, to help me uncover some answers for Deborah.

I also received some advice from Lesley Muchow, deputy general counsel for the National Association of Realtors.

According to information Johnson received from the Multiple Listing Service (the huge regional database that lists properties for sale and can be searched by price, neighborhood and features), secondary photos can be suppressed from an MLS listing only at the request of the listing or managing broker.

Secondary photos consist of interior shots and any additional exterior shots the listing broker wishes to include. The primary photo always is an exterior shot of the property. Per the MLS:

"Photos submitted to the MLS may not be removed from the Service with the exception of (1) replacing photos to reflect a change in the seasons, (2) reflecting improvements to the home; or (3) substituting a higher quality photo of the same image.

"While secondary photos may not be removed from the Service, a listing broker may instruct the Service to suppress off market secondary photos (but not primary photos) from the Service's data feed to third parties (such as Zillow.com, Realtor.com, Trulia.com and the listing agent's own brokerage site). Unauthorized removal of photos shall result in a \$250 fine and the photos will be restored to the listing."

Which is all to say that neither the buyer's agent nor any other non-listing agent can remove interior photos from an MLS real estate listing. Only the seller's agent can do that.

Johnson additionally shared with me that each real estate site linked to the MLS is required to refresh downloads from the database at least once every 12 hours in order to pull in new data and exclude old data that has been removed.

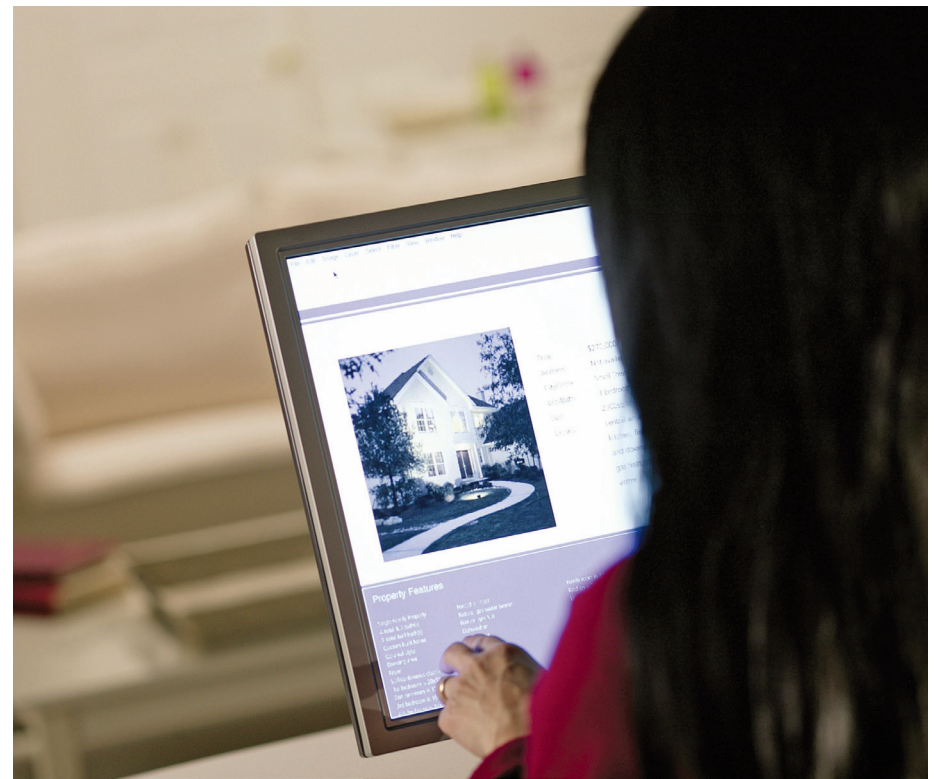
For all intents and purposes, listing photos loaded to the MLS are the "property" of the MLS. Any request to suppress them from public view is considered an exception.

The MLS argues that any information used to market a property via its database must stay with the listing because the data is used for both comparative market analysis and home appraisals.

Johnson recommended Deborah reach out to the listing broker's office manager to request the removal of photos of her new home if she is unable to get the listing agent's cooperation.

A real estate office's managing broker typically is authorized to edit all of the office's real estate postings. Muchow cautioned that for those real estate sites that are not directly populated by the MLS, there is little control over how often information gets updated and moved.

But a homeowner should feel free to request that the third-party site remove unwanted photos. If the request falls on deaf ears, a homeowner should enlist the assistance of his/her broker to get this accomplished, Muchow said. ■



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KeanaainaKehaulani@Gmail.com

Kehau enjoys sharing her Kona home-town. A Oregon State Interior Design & Housing BA aided 16 yrs. in home improvement management.

Scott Hawkins, RB-22117
808-936-8611
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Scott, a long-time Broker, is a resident of Waikoloa Village. When not closing deals he's known to take clients on his boat to deep-sea fish.

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Jinette, from Alaska, is making Hawai'i her home. An active member of the community, she has a home away from home with this Hawai'i Ohana.

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