

Maui Oceanfront Buying Guide

Buyer Summary: What to Know Before Purchasing a Maui Oceanfront Home

A concise buyer-facing guide focused on purchase strategy, shoreline type, location fit, hazards, ownership costs, permitting and due diligence for Maui oceanfront property.

Data note: The underlying market figures contain an internal inconsistency: the narrative states 15 oceanfront home sales during the prior 24 months, while the price-distribution table totals 28. Treat these figures as directional context and verify current MLS data before making a pricing decision. The property-tax example in the underlying research uses FY 2025/26 rates, so current Maui County rates should be verified separately.

1. The Big Picture

- Oceanfront on Maui is not one product. It can mean sandy beachfront, cobblestone beach, rocky or lava shoreline, elevated bluff or cliff, a property behind a seawall, or an actively eroding shoreline.
- The right property depends as much on lifestyle as price: direct beach access, swimming, snorkeling, surfing, sunsets, privacy, proximity to resorts, and tolerance for wind, surf, rain and maintenance all change the best location.
- Lower-priced oceanfront homes often carry trade-offs such as deferred maintenance, smaller size, rural location, coastal-flood exposure, erosion risk or difficult shoreline access.
- Oceanfront ownership usually costs more to carry. Salt air accelerates wear on fixtures, appliances, paint and electronics; insurance is increasingly expensive; flood coverage is separate from standard homeowners insurance; and second-home owners may need professional property management or caretaking.

2. Pricing Reality and Alternatives

The reported median sale price for Maui oceanfront homes over the stated 24-month period was \$6.3 million, with a reported low of \$790,650 and high of \$38.5 million. At the lower end, buyers should expect a reason for the discount. Within the reported five-year data, 56% of oceanfront homes sold below \$2 million were under 1,300 square feet. At the highest end, sales above \$20 million tend to combine large homes, high-end finishes, substantial lots and proximity to resort amenities.

Oceanfront condos can be a more accessible entry point. The reported median for oceanfront condo sales over the prior two years was \$980,000, with a very wide range. Condo buyers still need to budget for maintenance fees, possible special assessments and, for leasehold properties, ground-lease payments in addition to association fees.

3. Define What “Oceanfront” Means to You

Sandy beachfront

This is the version most buyers picture, but it is comparatively scarce. Beachfront can offer direct access and a classic Maui lifestyle, but beach width and usability can be seasonal and erosion risk must still be evaluated.

Cobblestone, rocky and lava shorelines

These coastlines can be dramatic and beautiful but are not interchangeable with a swimmable beach. Cobblestones can become hazardous in surf, larger rocky shorelines may limit entry points, and jagged lava can make ocean access difficult or unsafe.

Bluffs and cliffs

Areas such as Haiku and parts of East Maui can offer commanding coastal views from cliffs roughly 100–150 feet above the ocean. These properties may have less direct exposure to tsunami inundation, but shoreline access can be difficult or nonexistent and buyers may drive elsewhere to reach a usable beach.

Seawalls and armored shorelines

A seawall is not automatically a benefit. Buyers should verify whether it is permitted, who owns it, its structural condition, and what repairs are legally allowed. Existing permitted seawalls may be repairable, but shoreline hardening is heavily restricted and new seawalls generally cannot be assumed as a future solution to erosion.

4. Matching Location to Lifestyle

North Shore: Spreckelsville, Paia, Kuau and Haiku

Best suited to buyers who value wind and water sports, a less resort-oriented setting and a more active ocean. Spreckelsville combines beaches, rocky shoreline and some seawalls with exceptional access to windsurfing, kitesurfing, wing foiling and surfing. Paia and Kuau add restaurants, shops and a bohemian beach-town feel. Haiku becomes more rural, wetter and more cliff-oriented, with larger agricultural parcels and less direct beach access. Indicative North Shore pricing spans approximately \$2.5 million to \$20 million-plus.

South Maui: Kihei, Wailea, Makena and Ma‘alaea

South Maui is the strongest fit for buyers prioritizing sun, calmer water, swimming and snorkeling, beaches and resort access. Kihei ranges from older oceanfront homes and armored shoreline to premium Keawakapu beachfront estates. Wailea has very limited single-family beachfront inventory; much of its oceanfront is occupied by resorts and condos. Makena is among the island’s most expensive oceanfront markets and combines beaches, rocky shoreline and lava coast. Ma‘alaea offers fewer homes and comparatively lower prices, but the setting and wind exposure differ from Wailea and Makena. Indicative South Maui pricing ranges from roughly \$2.8 million to \$78 million-plus.

West Maui: Olowalu, Lahaina, Ka‘anapali, Honokowai, Kahana, Napili and Kapalua

West Maui offers sunny weather, sunsets and strong proximity to resort amenities. Olowalu has a very limited number of oceanfront homes, often on larger lots with rocky beaches and pockets of sand. Lahaina’s oceanfront housing stock was heavily affected by the 2023 fire, and rebuilding is further complicated by shoreline-setback requirements. Ka‘anapali has extremely limited beachfront single-family inventory; Kai Ala Place is notable because hotel zoning can allow vacation-rental potential, subject to other restrictions. Honokowai, Kahana and Napili are dominated by rocky shorelines with occasional pocket beaches. Kapalua offers scarce, high-end oceanfront and beachfront inventory, including bluff properties and a handful of homes near Oneloa Beach. Indicative West Maui pricing ranges from about \$5 million to \$26.5 million.

East Maui and Central Maui

East Maui is for buyers who prefer isolation, natural beauty and a slower pace over golf, restaurants and resort amenities. It is wetter, often rougher and commonly rocky, lava-front or elevated. Indicative East Maui pricing ranges from roughly \$1.5 million to \$4 million. Central Maui, primarily Wailuku, offers some of the island’s lowest oceanfront entry prices and convenient access to healthcare and shopping, but many homes are in lower-lying flood-risk areas, face direct trade-wind salt exposure, and may have substantial deferred maintenance. Indicative Central Maui pricing ranges from about \$1 million to \$3.5 million.

5. The Due-Diligence Issues That Matter Most

Storms, surf and coastal flooding

Oceanfront buyers need to evaluate more than hurricane risk. Kona Lows can bring southwest winds, heavy rain and damaging surf to leeward coasts, while distant Pacific storms can generate large swells that produce erosion or run-up even when the storm itself is nowhere near

Maui. Properties near streams, gulches or drainage areas can have combined shoreline and freshwater-flood exposure.

Tsunami exposure

Most low-lying oceanfront homes are likely to fall within a tsunami evacuation zone, while higher bluffs and cliffs can be exceptions. Tsunami risk can affect building requirements, including elevation of living areas or restrictions on first-floor bedrooms. Buyers should review official evacuation mapping for the specific parcel rather than assuming all oceanfront sites carry the same risk.

Erosion and sea-level rise

Erosion can affect sandy beaches, rocky beaches and exposed soil. Historic shoreline hardening is no longer a dependable future remedy. Owners facing significant erosion should not assume they will receive approval for new armoring or other shoreline-hardening measures. Buyers should review Maui County shoreline-erosion mapping and the State of Hawaii sea-level-rise viewer, then combine those tools with parcel-specific topography, surveys, professional inspections and local history.

Seawall due diligence

- Confirm the seawall or shoreline armoring is permitted and obtain the supporting documents.
- Have an experienced engineer evaluate structural integrity, including collapse risk and possible sinkholes behind the wall.
- Understand what repairs are legally allowed. Permitted seawalls may face limits on repair scope, materials and cumulative repair value over time.
- Determine ownership and responsibility. Seawalls can involve complicated public, private or shared obligations.

Insurance, maintenance and taxes

Get insurance quotes early in the purchase process, not after due diligence is nearly over. Standard homeowners insurance does not include flood insurance, and buyers should also understand wind and hurricane coverage. Salt exposure increases the replacement cycle for exterior finishes, windows, hardware, mechanical systems and electronics. Property tax treatment depends on classification and assessed value; the tax example used in the underlying research is from FY 2025/26 and should not be treated as the current rate without verification.

6. Remodeling, Rebuilding and Permitting

Oceanfront construction receives more scrutiny than ordinary residential work. Coastal properties may sit inside the Special Management Area (SMA), where projects are reviewed for environmental and cultural impacts. Additional SMA review can push permit approvals to a year or longer, and larger SMA projects may require public hearings and Planning Commission approval.

Maui County revised shoreline rules in 2024 to adjust setbacks for future sea-level-rise conditions. Older structures built before modern setbacks may be considered pre-existing non-conforming. Buyers should not assume that an existing footprint can be expanded toward the shoreline. If remodeling, expanding or rebuilding is part of the purchase thesis, involve a shoreline-experienced architect, contractor, land-use consultant and surveyor before closing.

7. Public Shoreline Access and Privacy

Hawaii does not treat beaches as private in the same way some mainland locations do. Hawaii recognizes a public “right of transit” along the shoreline, and owners may be responsible for keeping shoreline-side vegetation from blocking that transit. This does not mean the public may cross private yards wherever they choose, but buyers should understand the legally recognized shoreline-access framework and review nearby County access points when privacy is a major concern.

8. Vacation-Rental and Zoning Reality

Do not assume an oceanfront home can be short-term rented. For the most part, legal vacation rental of single-family oceanfront homes requires hotel zoning. Limited examples exist in Ka’anapali and Makena, and deed restrictions may still prohibit short-term rental even where zoning is favorable. Some homes operate under conditional permits, but those permits may not be transferable to a new owner. Oceanfront condo rules can differ and are subject to ongoing County policy changes, so zoning and legal use must be verified property by property.

9. Oceanfront Buyer Checklist

- Define the desired oceanfront experience: sandy beach, view, surf access, swimming, sunsets, privacy, resort proximity or acreage.
- Verify shoreline type and actual usable ocean access at different tides and seasons.
- Review erosion history, shoreline-erosion maps, sea-level-rise projections, flood zones and tsunami evacuation maps.
- If armoring exists, verify permits, ownership, engineering condition and repair limitations.
- Get homeowners, flood and wind/hurricane insurance quotes during due diligence.
- Budget for accelerated salt-air maintenance and, if applicable, off-island property management.

- Verify current Maui County property-tax classification and current fiscal-year rates rather than relying on the seller's bill or an older example.
- If remodeling or rebuilding matters, investigate SMA status, shoreline setbacks, non-conforming status and realistic permit timelines before closing.
- Understand public shoreline access and nearby formal access points.
- If rental income matters, verify zoning, deed restrictions, permits and transferability; never rely on the seller's current rental activity alone.
- Use current MLS data and parcel-specific professional advice. Oceanfront value and risk can change dramatically from one property—or even one neighboring lot—to the next.

Bottom Line

The best Maui oceanfront purchase is not simply the house closest to the water. It is the property where shoreline type, long-term coastal risk, legal use, insurance, maintenance burden, permitting constraints and lifestyle all line up with the buyer's goals. Maui's oceanfront inventory is scarce and extraordinarily varied, so careful parcel-level due diligence is essential before treating a beautiful view as a sound purchase.