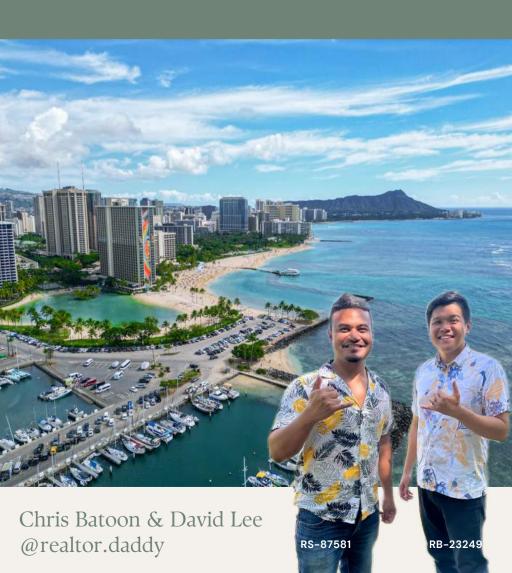
A FUN YET PROFESSIONAL GUIDE FOR MILLENNIAL PARENTS

## The Ultimate First-Time Home Buyer Guide for Families in Hawaii



INTRO

# Welcome to the Home Buying Adventure!

#### To ALL of our millennial parents out there:

You've gone through the late nights, holding your baby in one arm and bottles in another, taking shifts of changing poopie diapers, got a schedule down, learned the perfect way to carry all the groceries in one trip, and have a Costco membership you actually use. Now, you're thinking about taking the next big step: **Buying a home in Hawaii**.

Let's be real. It's not easy. Home prices are high, competition is tough, and you might be wondering if it's even possible to afford a house here without selling a kidney (spoiler: please don't).

But as parents, we don't back down from a challenge. We want to do everything to build an amazing future for our family. That's what we do – we figure sh\*t out. Whether it's setting up a car seat without swearing (too much) or getting through an entire work meeting on three hours of sleep.

HOW IT HOW IT LOOKS FEELS



We're here to say: It's not easy, but it's doable, especially if you have the right mindset, knowledge, and the right realtor(s). And it's not too difficult once you learn the steps and have someone to guide you through this process.

Millennials waiting for the housing market to crash so they can buy their first home



We're here to help more locals stay in Hawaii and avoid being "priced out of paradise" – a struggle many millennials face. We can't predict interest rates, but we can help you start learning the process now. What We'll cover:

- ✓ Expectations: How a good realtor can help you on your journey
- ✓ What you need to get pre-approved (aka "How much house can I actually afford?")
- √ How to choose the right neighborhood (because school districts and commute times matter)
- ✓ How to compete in a fast-moving market (without losing your mind)
- √ How to make homeownership in Hawaii actually work for your budget

THE GOAL

# The goal? To help you find a place to call home without having to move to Vegas, Oregon, Texas, etc.

(unless you really want to)



MEET YOUR REAL ESTATE GUIDES

# Meet the Realtor Daddies!





Meet David Lee, Broker in Charge - A seasoned Realtor with a decade of experience, he leads the Voyager Team and manages Real Broker, LLC (a firm of over 200 agents), with over \$150 million in personal sales, helping hundreds of Hawaii's families build their real estate legacies. A dedicated DIY enthusiast. investor, and mentor, he owns multiple investment properties in Hawaii and understands the nuances of homeownership and wealth-building. His hands-on approach empowers clients with the knowledge they need for a seamless buying or selling experience. When not guiding families toward their real estate goals, he can be found experimenting in the kitchen or preparing for his next international adventure.



David's married to his beautiful wife Nghi and they have a 1-year old baby boy together. Hoping for more kids in the future, David wants a HUGE family! Being a first time dad has shifted David's approach to real estate as he focuses on helping young families build lasting generational wealth, with a focus on financial literacy.



Now a husband to Yuki and a proud dad to their 1 year old daughter Lei, fatherhood has given him a new perspective on life and legacy.

And then there is **Chris Batoon** who started his journey in real estate from the ground up, first in real estate media, then wholesaling, investing, and eventually becoming a Realtor. With a background in psychology and a natural entrepreneurial drive, he's spent years in the trenches building businesses, figuring out what works and what doesn't.

His mission is simple: to learn how to build generational wealth and help others do the same. Splitting his time between Japan and the U.S., he hopes to connect people across cultures and make financial freedom more accessible.

#### CHAPTER I

# Finding the Right Realtor: It's Basically Online Dating But Less Disappointing

Buying a home is one of the biggest financial decisions you'll ever make – right up there with deciding whether to spring for a fancy stroller or just get the Costco one. So, having the right realtor on your team? Game changer.

A great **real estate agent** isn't just someone who unlocks doors and fills out paperwork (as many people think). They should be your home-buying coach, strategy expert, liaison, and the person who keeps you from making expensive mistakes

Here's what to expect from a realtor who actually knows their stuff:

#### they Educate You, Not Just Sell to You

A good realtor will never make you feel like you're being pushed into something. Instead, they'll educate you on the process so you can make confident decisions. Plus, they can see right through the eloquently written descriptions that are written by realtors (and lately ChatGPT).

#### REALTOR "CODE" WORDS

HIDDEN GEM | shit box WON'T LAST | will last MOTIVATED SELLER | desperate UP 6 COMING | in the hood STUNNING | completely normal

COZY | tiny

STUNNING | completely normal FEELS LIKE | doesn't feel like GOOD BONES | about to collapse



What this looks like:

- ✓ Breaking down the home-buying process in a way that makes sense (not just throwing jargon at you).
- ✓ Helping you understand home values, market trends, and what a realistic budget looks like.
- ✓ Answering your 1,000 questions (without making you feel bad for asking them). Ask away!

Red flag : If an agent rushes you into making an offer before explaining things, run.

#### 5 They Help You Stay Within Budget (Instead of Maxing It Out)

You might qualify for a million-dollar loan, but that doesn't mean you should spend a million dollars. A smart realtor will help you:

- ✓ Find homes that fit your lifestyle and your budget.
- ✓ Explain all the extra costs property taxes, HOA fees, maintenance, etc.
- ✓ Make sure your mortgage payment doesn't leave you living off Cup Noodles for the next 30 years. Although sometimes buying real estate takes some delayed gratification.
- **Dad Tip:** The right home is one you can comfortably afford even after buying all those bulk spacks at Costco.

#### They Know the Local Market Like the Back of Their Hand

Hawaii real estate isn't like the mainland. It comes with unique quirks - leasehold vs. fee simple, lava zones, flood zones, multi-generational living, local knowledge and just "local kine tings".

- ✓ Know which neighborhoods fit your lifestyle. Less traffic, safe, easy access to Costco, etc.
- ✓ Guide you on market trends (so you don't overpay).
- ✓ Have relationships with other agents (which can help you get your offer accepted).

Red flag : If your agent suggests using a mainland lender who doesn't understand Hawaii's market, they might not be as experienced as they claim.







#### They Help You Stay Within Budget (Instead of Maxing It Out)

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#### They Handle the Paperwork & Negotiate Like a Pro

Making an offer, handling counteroffers, reviewing contracts, negotiating with sellers - it's a lot. Luckily, a good Realtor knows how to navigate all of it so you don't get stuck in a bad deal.

- ✓ They'll negotiate on your behalf, not just say "offer the asking price" and call it a day.
- √ They'll explain every document before you sign (so you're not blindly agreeing to anything).
- ✓ They'll make sure the contract protects you (with contingencies that allow you to back out if needed).
- **Dad Tip:** A great agent can save you money by negotiating closing costs, repairs, or even purchase price.

#### The Bottom Line: Your Realtor Should Work for YOU

At the end of the day, a great realtor is someone who:

- Educates you so you make informed decisions.
- Responds to calls & messages quickly and keeps you updated throughout the process
- Looks out for your best interests (not just their commission).
- ✓ Negotiates & problem-solves to get you the best deal possible.
- Communicates quickly and keeps things moving.

If your agent does all of the above, congrats – you've found a good one. If not? It's okay to find a better fit. There are 10,000 Realtors in Hawaii, I'm sure one of us is your cup of tea? But if you use another realtor other than us, expect to see this:



#### CHAPTER II

#### Step 1: How to Get Pre-Approved

Getting pre-approved before house hunting is CRUCIAL because it shows sellers you're a serious buyer and gives you a clear idea of what you can afford. In a competitive market, having pre-approval in hand means you can act fast when you find the right home – without any surprises about your budget later. It just makes everything easier! If you aren't pre-approved, yet we're happy to share with you this process step by step!



#### Check Your Credit Score

A higher score means better loan options and lower interest rates. **Aim for at least 620**, but if you're in the 700+ range, you're in an even better position.

**Pro Tip:** If your credit score is low, don't panic. There are ways to improve it, and some loans allow lower scores. **A lender can help you create a game plan.** This is why it's so important to be connected to one from the very beginning, even if you're not ready to buy a home. Just don't skip any steps in the process, please.

Here's a little handy calculator you can use to give you an idea of where you 're at discreetly. Plug in your info and be able to know where you stand (David made it himself!): https://therealtordaddy.com/pac



#### 2 Gather Your Financial Documents

Lenders want to see proof that you can actually afford a home (crazy, right?). Be ready to provide:

- ✓ Pay stubs (last 2 months) Show them your steady income.
- √ Tax returns & W-2s (last 2 years) Because Uncle Samwants a say in this.
- ✓ Bank statements (last 2-3 months) They'll check if you
  have enough for a down payment & closing costs.
- ✓ Debt info Credit card balances, car loans, student loans, etc. (Sorry, they don't count your kid's piggy bank savings.)

#### CHAPTER II

## Step 1: How to Get Pre-Approved Cont.



#### 3 Choose a Local Lender

This seriously matters in Hawaii. Mainland lenders may not understand Hawaii's unique real estate quirks – things like leasehold properties, lava zones, or how appraisals work in our competitive market. A Hawaii-based lender (depicted on the left) will have experience with these challenges and can help you craft a stronger, local-friendly offer. A good lender may also help you find ways to save money and support you in making informed financial decisions.

**Pro Tip:** Work with a lender that's easy to reach. If they take forever to respond now, imagine what'll happen when you're in escrow. Speed matters!

**Pro Pro Tip:** Get your lender's cell phone number, you want to make sure they're available on the weekends too, since a lot of real estate activity happens when your kids aren't at school.



#### 4 Get Your Pre-Approval Letter & Know Your Budget

Once a lender reviews your documents, they'll issue a preapproval letter showing how much they'll lend you. This doesn't mean you should max out your budget, just because they say you qualify for \$900,000 doesn't mean you should spend \$900,000.

✓ REALITY CHECK: Your actual monthly payment is what matters most. This includes:

Mortgage payment (principal & interest)

noperty taxes

→ Homeowner's insurance

5 HOA fees (if applicable)

Utilities & maintenance (because you're the landlord now)

What's Next? Start House Hunting Like a Pro!

# This is JUST the beginning!

Once you have your pre-approval, you're officially ready to shop, but remember well-priced Hawaii homes can go fast, so having your pre-approval in hand means you can make an offer quickly when the right one pops up.

STORY TIME!: Even David, with his 10 years of experience, decided he didn't need to get pre-approved before looking at houses. Lo and behold, he and his wife started looking at homes they couldn't afford (but he thought they could...yikes) After letting his wife fall in love with a home, he finally talked to a lender and guess what....? It was out of their price range...Don't be like David. GET PRE-APPROVED.

#### The Ten Commandments of Buying a Home Thou shalt not change jobs, become selfemployed or quit your job. 2. Thou shalt not buy a car, truck or van (or you may be living in it)!! 3. Thou shalt not use credit cards excessively or let current accounts fall behind. 4. Thou shalt not spend money you have set aside for closing. 5. Thou shalt not omit debts or liabilities from your loan application. 6. Thou shalt not buy furniture. 7. Thou shalt not originate any inquiries into your credit. 8. Thou shalt not make large deposits without checking with your loan officer. 9. Thou shalt not change bank accounts 10. Thou shalt not co-sign a loan for anyone



CHAPTER III

# Step 2: The Game Plan – What to Consider When Buying a Family Home

#### Important things to consider

Buying a home when you're single? Easy. You just need four walls, WiFi, and your bed. Buying a home as a parent? Totally different ball game. Now, you're not just looking for a house, you're looking for a strategic home base for your entire family operation. Every decision matters because the wrong move could mean an hour-long commute, a tiny yard, or, worst of all, being too far from Costco or Don Ouijote (those prices the!).



Your home choice also determines your school district. Consider:

- Public vs. Private Schools Research rankings & tuition costs.
- Parks & Playgrounds Kids need space to burn energy.
- Nearby Family Amenities Libraries, community centers, and Costco (bulk snacks = parenting win).
- Pad Tip: Even if you don't have kids yet, a good school district helps resale value.





#### CHAPTER III CONTINUED

#### Commute & Traffic: The Ultimate Test of Your Patience

Let's talk about Hawaii's most beloved pastime: sitting in H1 traffic. Many will sit in traffic almost half their lives. This is a made up, yet highly true statistic here on Oahu.

- Live in town? Shorter commute, higher home prices.
- Live on the West Side? More space for your money... but H-1 traffic will be your new best friend.
- Central Oahu? Windward Side?
- Before choosing a home, test drive the commute during rush hour.

**Dad Tip:** If you work remotely, bless your soul – but still check out nearby co-working spots or coffee shops (because let's be honest, sometimes you just need to speak to people other than your family).

#### Neighborhood Vibes: Are You a Kailua Beach Parent or a Kaimuki Coffee Shop Parent?

Each area has its own personality:

- Lailua/Windward: Beachy, relaxed, higher prices.
- Maimuki/Makiki: Walkable, coffee culture, compact homes.
- 🌆 Town (Kakaako, Ala Moana): City life, convenience, \$\$\$.
- Mest Side (Ewa, Kapolei): Bigger homes, longer commute.
- A Central Oahu (Mililani, Waipio): Family-friendly, suburban feel. \

Pad Tip: Visit the neighborhood at different times & talk to the neighbors! A great man once said, "life is like a box of chocolates, you never know what you're gonna get!". Do your own research!

#### Space & Storage: Because Kids Come With a Lot of Stuff

Kids = a lot of stuff. Plan ahead:

- Bedrooms Will bunk beds work, or does everyone need their own?
- Storage Closets, garage, extra space for future clutter.

#### Final Thoughts

Make sure your future home checks these boxes:

- Good schools or strong resale value.
- Commute that won't make you lose your mind.
- Neighborhood that fits your lifestyle.
- Enough space for kids, pets, and Costco runs.

Me: \*finally gets in bed to get some rest\*

The neighbor's dog:



Buying a home is like parenting - chaotic, overwhelming, expensive - but totally worth it.

CHAPTER IV

# Step 3. House Hunting: How It Works

Buying a home isn't just about scrolling through Zillow at midnight and daydreaming about your future backyard BBQs. It's a strategic process, and knowing how to navigate it will save you time, stress, and unnecessary heartache.

Finding the right home requires patience and effort. Most buyers need to tour anywhere from <u>ten to twenty properties</u> to grasp market trends and available choices. While the timeline varies, ranging from a single day to over a year, spending around two to six weeks actively searching usually provides a solid understanding of pricing and competition. Since multiple offers are common, it's wise to stay flexible and avoid becoming emotionally invested until everything is finalized and you have the keys in hand.

Now, let's get out there and find you a home!



THIS IS WAR!

## Know Thyself: Know Thy-Home

Be sure to have this thought out with your trusted realtor. This will help to understand what your goals and dreams are for you and your family!

#### Home Preferences & Lifestyle

- · Have you bought or sold a house before? Y
- · Do you prefer to rent or own?
- · What kind of neighborhood best suits your lifestyle?
- · How important is proximity to work, schools, or amenities?
- Do you have specific hobbies or activities that require certain home features?
- · Are you planning to expand your family in the future?
- How important is outdoor space? Do you prefer a yard, patio, or balcony?
- Do you have pets that need specific accommodations?

#### **Motivations & Timeframe**

- What inspired you to start looking for a home?
- What are your top three must-haves in a new home?
- · How soon are you looking to move?
- Are you flexible with your move-in date?
- How long have you been actively searching?
- Do you have a specific deadline to make a decision?

#### **Budgeting & Financing**

- · Have you determined your budget for a home?
- What is your ideal price range?
- Have you spoken with any mortgage lenders yet?
- Do you have a down payment plan in place?
- · Are you aware of additional costs such as property taxes, insurance, and maintenance?
- Do you have a financial cushion for unexpected expenses?

#### The "Maybe" List 🏫

Now that you have a list of potential homes, it's time to create a "Yes," "No," and "Maybe" list.

- Yes: Homes that check most of your boxes.
- Maybe: Homes that have potential but need a second look.
- No: Homes that don't fit your needs.

Your agent will schedule in-person showings for the "Yes" and "Maybe" homes.

#### Touring Homes 🚗

When you tour homes, you'll want to look beyond the surface.

What to look out for:

- Natural Light & Layout: Does the flow of the home work for your family?
- Storage Space: Are the closets big enough? Is there room for your Costco hauls?
- Neighborhood Vibes: Walk around and see if you feel comfortable.
- Noise Levels & Traffic: Visit at different times of day.

Your agent will help point out red flags (bad foundation, old plumbing, potential HOA issues) so you can make an informed decision.

#### Comparing Homes & Choosing a Favorite 📊

Once you've seen a few homes, it's decision time. Compare your top choices based on:

- n Price & Affordability
- ↑ Location & Commute
- Space & Storage
- Potential Resale Value

If you're torn between two houses, your agent will help you analyze which one is the best investment

Now that you've compared your top choices like you're swiping right on Tinder and picked your favorite, it's time to take the next big step – making an offer. This is where strategy, negotiation, and a little patience come into play to help you secure the love of your life (your dream home).

#### The Search Begins 🔍

Before you start touring homes, you'll need to filter your options to avoid wasting time. With thousands of homes on the market, your agent will help you narrow down the search based on:

- ✓ Budget (What can you afford?)
- Location (Which neighborhoods fit your lifestyle?)
- "Must-Have" qualities (How many bedrooms, bathrooms, yard space, etc.)
- Loan Type Compatibility (Some homes won't qualify for certain loans)

This is what the process of searching for a home and setting filters based on your criteria:

# 3500 Active Homes Filter: type, beds and baths, budget, neighborhood 250 Homes Filter: Condition, financing, parking, etc. 40 Homes Filter: Yay or Nay 10-20 HOMES We will see in person!

From your narrowed-down 10-20 home list, we will go on a journey to see these homes in person. This will be the FUN PART!

CHAPTER V

## Step 4: Will You Be My Home?

So you found the house. Now what?

- Work with your agent: to make a competitive offer § Your Realtor will hop on the phone and start making some calls to ensure they're helping you to craft the best offer possible! There's going to be a lot of back and forth so be patient!
- 2 Consider contingencies: (home inspection, financing, appraisal) Making an offer on a home involves a lot of contract knowledge (it's 14 pages long...) But don't worry, the entire contract is designed to protect you during the buying process. In a competitive market, where you are competing against a few other offers, expect to shorten certain contingencies to make them more "seller" friendly. If you're making an offer on a home that's been sitting on the market for a while, you'll have more power here to call the shots.
- 3 Be patient: Some of our clients don't get the house they want on the first try, and sometimes they do! But don't lose hope, we believe there's a home out there for everyone, hang in there and keep your eyes on the prize.
- 4 Under Contract! Keep in mind, there may be one or two counter offers being exchanged as your Realtor is helping to negotiate the best terms possible. Once your Realtor successfully helps you secure your new home under contract, it's time to open escrow and get things going!

This is also when you'll schedule home inspections. Because while "fixer-upper" sounds fun, nobody wants surprise plumbing problems two weeks after movein. (Unless you enjoy making friends with your plumber.)

#### Dad Joke Break:

"Are you a new listing? Because I want to be the first to make a move on you." 😌 🖖



Or wait wait...how about this one:

"I'm not here for a walkthrough, baby - I want to do a deep inspection." 😌

Too much? To fast? Okay...let's take it slow.

CHAPTER VI

# Step 5. In Escrow - The Dating Process (Getting to know them)

So you think you've found "The One". But how do you KNOW this is "The One"? Time to bust out the magnifying glass, check for any skeletons in the closet, and maybe check out those pipes too? (seriously, you're gonna want to schedule a sewer scope if it's an older home)

Remember, the entire purchase contract that you've just signed is designed to arm you with as much information as possible, so you can decide if this home is right for you and your family. If it's not the right fit, kick him to the curb! Like your Bestie in a Tessie always said, there are plenty of other fish in the sea.

But first! "What is "Escrow"? To put it simply, Escrow is a mutual third party that helps the Buyers and Sellers make sure all the contract terms are met, and that the money is being distributed to the right people.

- Be prepared to make your first deposit into Escrow. This will help to start things up on their end and it shows the Seller you've got some skin in the game. It's kinda like when you guys were first dating, you go out for some coffee, a couple of dinner dates, except if this one doesn't work out, you get your money back! (with some exceptions of course) WHAT A SWEET DEAL §
- 2During the first week, your Realtor will help you schedule a home inspection. This is an important time to learn as much as you can about your future boo thang. The home inspector will give you a snapshot of what you're getting yourself into; wouldn't that have been nice...lol



#### CHAPTER VI CONTINUED

#### 3 You'll also be given a Seller's Real Property Disclosure

Statement (SRPDS for short) during that first week. It'll tell you everything that the seller knows about the home, any repairs that were made, renovations that were done, and any issues (past or present) that you should be aware of. Kind of like meeting with the parents before going on your first date, except they lay it all out on the table for you, before you commit to their son/daughter.

#### Preliminary Title Report, Appraisal, Property Survey, HOA Docs, and Termite Reports

Don't buy that ring just yet, we're just getting past that honeymoon phase and there's still a lot more to learn. Now comes the hard questions:

- Are they hiding something about their past? A baby momma? A jealous ex trying to insert themselves into the picture again? (Preliminary Title Report)
- Is this still worth my time and effort? (Appraisals)
- Do we have clear boundaries? Are they fully committed or is someone else claiming space in their life? Are they still sharing a Netflix account with their EX?! (Property Survey)
- What does the future hold for us, how will we be financially and are they high maintenance? (HOA Docs)
- Are they "clean"? (**Termite Inspections**, seriously though..like STDs, they can stick with you forever but with proper treatment, we can keep them at bay (?)

Seriously, don't buy the ring yet. In fact, don't you dare touch that credit card, DO NOT open a new Macy's Card, AND FOR THE LOVE OF GOD, DO NOT buy that new car just yet.

IPlenty of time to do that after you tie the knot. Doing any of the things above will affect your Debt to Income Ratio and negatively impact your credit score. It'll land you in some hot water with a higher interest rate, or you might not be able to afford the home anymore! Do you wanna explain to your spouse why you can't afford to buy the house anymore? Because I'm not going to, you're on your own buddy.

#### 6 Conditional Loan Approval

You've done the work, you're ready to pop the question and move on to the I do's. This is when the lender tells you we are just about ready for the big day!



CHAPTER III

# STEP 7: Moving In & Dad-Life Homeownership Tips

Congrats! You're a homeowner! Now what?



 Budget for home maintenance (AC repairs, termite checks, water bills): Welcome to Hawaii homeownership!

Seriously though, buy some tools and familiarize yourself with YouTube. Unless you're made of money, you'll want to learn how to fix things on your own. But leave the Plumbing and Electrical stuff to the pros.

- Childproof the house (outlet covers, baby gates, and padding for all the things) - Trust me, if you've got a little one or are expecting, you have no idea how important this is!
- Meet your neighbors (because good neighbors = free mangoes & aloha spirit) Making friends with your neighbors, and being a good one yourself, is the key to happiness in a new home. Happy Wife, Happy Life right? Same thing here.
- Host a backyard BBQ & show off your grill master skills ☼ Unless your crippling social anxiety gets the best of you, invite your friends, family, and neighbors over for a fun-filled housewarming! Maybe potluck style and BYOB cuz..you just bought a place...maybe let your wallet recover, haha.



Owning a home in Hawaii is more than just securing a place to live - it's about building a life filled with community, memories, and a few surprises along the way.

There will be challenges, from unexpected repairs to getting to know new neighbors, but those moments are what make the journey worthwhile. With a little preparation and an open mind, you'll find joy in the ups and downs of homeownership. It's not always easy, but it's definitely worth it. Ready to start your adventure?

BONUS CHAPTER

## 5 Realtor Daddy Tips: How to Stay in Hawaii



So we wanted to save the best for last - we know you're looking for a house and maybe even considering moving to the mainland. It's no secret that Hawaii's cost of living (eggs, milk, just existing here etc.) can feel like you're **living on hard mode everyday**. But before you start packing your bags for Vegas, Oregon, Colorado, or Texas, let's talk about ways to stay in Hawaii and whether it makes sense for you and your family. Jokes and memes aside, we want this to be a special chapter as this one hits home for us.

#### Pros of Moving to the Mainland:

- Lower home prices = More house for your money
- Higher salaries in some industries
- More career opportunities, especially in tech & finance (other than hospitality and service industry)
- Cheaper groceries, gas, and utilities

#### X Cons of Moving Away:

- No more year round beach weather (snow is fun...until it's not)
- Adjusting to a completely different lifestyle
- Less ahi poke, loco moco, meat jun, and all the local favorites (da real broke da mouth kine tings)
- Leaving behind ohana, culture, and community

#### At the End of the Day

Staying in Hawaii is about prioritizing what matters most - family, culture, and the aloha spirit. If homeownership here is your goal, it's absolutely possible with the right planning and strategy. We're here to help you every step of the way and provide insight where we can.

#### BONUS CHAPTER

If your heart is in Hawaii but your wallet is struggling, here are some tried and true strategies to make it work:

#### 1. Learn Real Estate

Learning real estate isn't just about buying and selling property – it's about understanding the process, recognizing good deals, and knowing where to find discounts. When you learn how to navigate the market, you become empowered to make smarter financial decisions. You'll be able to spot undervalued properties, negotiate better deals, and even identify opportunities to build wealth through investing.

But it's more than just money. When you learn real estate, you become the first in your family to master a skill that can change your entire family's future. You become the one who changes the trajectory of your family's financial legacy. Just like Ed Mylett says, "Be the one who breaks the chain. Be the one who changes everything."

By learning real estate, you're not just buying a home – you're creating a legacy. You're building knowledge that can be passed down, ensuring that future generations have the tools they need to thrive in Hawaii.

#### 2. Buy a home with multi-generational living in mind

A larger house that accommodates extended family can help share the mortgage and living expenses. Hawaii is all about ohana, and buying a home with multi-generational living in mind can help make homeownership more affordable. A larger house that accommodates extended family allows you to share the mortgage and living expenses. When you hui together and help each other pay, it allows you to depend on each other.

There's NO SHAME in living with parents, grandma, grandpa, hanai family - this is OUR CULTURE of helping each other. We can't compare our situation to mainland families because 1. We're not from the mainland. and 2. Our situation here is not like the mainland.

Whether it's grandparents helping with childcare or adult children contributing financially, multi-generational living is a great way to keep your family together while reducing costs.

Plus, having extended family under one roof means more support, stronger bonds, and the priceless benefit of raising keiki **surrounded by love and wisdom** from multiple generations.

#### BONUS CHAPTER

#### 3. Consider a duplex or ADU (Accessory Dwelling Unit)

Renting out part of your property can generate extra income and offset costs. Buying a property with a duplex or an ADU isn't just about having more space – it's about creating extra income. By renting out one unit while living in the other, you can offset mortgage payments and make homeownership more affordable. In some cases, rental income can even cover the entire mortgage, freeing up your finances for other priorities. Or even renting out a section or room in your house can help a ton. In Hawaii's high-demand rental market, ADUs are a smart investment, providing passive income while maintaining privacy and independence for you and your tenants. It's a win-win! We truly understand this fact.

#### 4. Look into Hawaii-Specific Homebuyer Programs

Hawaii has unique challenges when it comes to homebuying, but there are **programs designed to help**. The Hawaii Housing Finance & Development Corporation (HHFDC) offers affordable loan options, down payment assistance, and other incentives to make buying a home more accessible. Whether you're a first-time homebuyer or looking to make the leap back into the market, these programs can provide the support you need. Don't overlook these opportunities...they could be the key to staying in Hawaii without breaking the bank.

#### 5. Building Businesses and Find Side Hustles

In Hawaii, finding **creative ways to generate income** can make all the difference. Building a business or finding a side hustle allows you to diversify your income streams while maintaining the island lifestyle you love.

Consider exploring side hustles that align with local needs, such as offering photography sessions, starting an online store featuring Hawaiian-inspired products, or even teaching your skills through workshops or online courses. Leveraging your talents and passions can provide extra income while adding value to the community.

Building a business doesn't always mean opening a storefront. Think digital! Whether it's freelancing, consulting, or running an online service, the internet allows you to reach a global market from the comfort of your home. Building a business is not easy – but it's worth it as it is going to be the beginning of you building your lineage thereafter.

By thinking outside the box and staying open to new opportunities, you can create multiple income streams that help you thrive in Hawaii.

Dad Tip: Start small, test the waters, and grow your hustle steadily. You might be surprised how your passion project turns into your main gig! Reach out if you need ideas!

CONCLUSION

# Final Thoughts: Home is Where the Heart (and Plate Lunch) Is

Buying a home in Hawaii isn't just about owning property. It's about building a legacy, staying connected to the community, and creating a safe place for your family to grow. It's about morning walks to the beach, backyard BBQs with neighbors who become friends, and knowing that your keiki are growing up surrounded by aloha and people you love.

Yes, **Hawaii is expensive**, and the journey to homeownership is challenging, but it's worth every penny when you realize you've built something that lasts for generations. You're not just buying a house – you're investing in your life: Memories, in your family's future, and in staying close to the people and places you love.

So, as you begin this journey, remember: it's not just about finding a house; it's about finding a home. And if you ever need help along the way, we've got your back.



## Let's Talk Story!

The faces you see here are the Realtor Daddies – a community of dedicated fathers, dreamers, and doers committed to tackling Hawaii's housing crisis head-on. We stand for our fellow millennials and local families, fighting to keep our roots strong in the islands we call home. Through education, empowerment, and action, we illuminate the path to homeownership, legacy building, and securing a future where our children can thrive. This isn't just about real estate – it's about keeping ohana together, preserving culture, and proving that home is not just where we live, but where we rise.

Follow us and reach out! We're here to guide, support, and help you build a future in Hawaii you and your family deserve!



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