PACIFIC LUXE GROUP

OAHU BUYER GUIDE 2026

Aloha, and welcome home

YOUR OAHU HOME, START TO KEYS

Everything you need to buy a home on Oahu. Tap five times and get a plan made just for you.

- YOUR HOME PLAN
- 37-AREA MAP
- PRICES BY AREA
- PAYMENT ESTIMATOR
- VA AND PETS FAQ

START YOUR OAHU PLAN

BOOK A STRATEGY CALL

Open the interactive guide: plg-buyer-guide-2026.netlify.app

Teondra "Tee" Mills
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BROKERED BY
TALK REALTY

talk.

INSIDE

Your *guide*

01	What clients say	p. 4
02	Your Oahu home plan	p. 6
03	How I work with you	p. 8
04	The buying process	p. 9
05	Offer to closing	p. 10
06	What it costs	p. 12
07	Payment estimator	p. 13
08	Meet my lender	p. 14
09	Explore Oahu	p. 15
10	Prices at a glance	p. 19
11	New construction	p. 24
12	VA, pets and FAQ	p. 28
13	Building long-term wealth	p. 32
14	Touring homes	p. 34
15	Your buyer agreement	p. 35
16	Words to know	p. 37
17	Questions buyers ask me	p. 39
18	Your next step	p. 40

PICKED FOR YOU

Explore the map | Prices by area

HOW TO READ THIS GUIDE

Every page of this guide is also online as an interactive flip book with your own home plan: plg-buyer-guide-2026.netlify.app

A NOTE FROM TEE

Thanks so much for reaching out!

I'm Tee, and I'm so happy you're thinking about buying a home here on Oahu.

Buying a home in Hawaii has its own steps and costs. So I made this guide to walk you through it in plain words. My goal is simple. When you are ready, I want you to feel sure of every step.

Wherever you are right now, there's no pressure. I'm here to guide you at your pace, and you're in great hands. I'll make this process smooth, clear and even fun.

I'm cheering you on,

Tee

TEONDRA "TEE" MILLS · RS-81936

★ Luxury Hawaii Realtor ★ Founder, The Pacific Luxe Group ★ Powered by Talk Realty ★ License RS-81936

BOOK A STRATEGY CALL TEXT TEE

> *"Let's find the home that fits your life, not just your budget."*
>
> TEE

PACIFIC LUXE GROUP

01 WHAT CLIENTS SAY

Real words from *real clients*

REALSATISFIED

5.0 ★★★★★

9 total

All 9 show 5.0 stars

ZILLOW

5.0 ★★★★★

16 team reviews

Zillow counts reviews for the whole team

★★★★★ REALSATISFIED

"Teondra was very attentive and willing to answer any and all questions that we had as first time home buyers. Anytime we wanted to go and visit a house we were able to go within a couple of days. She was very supportive and helped us lay out the pros and cons to each place we saw until we found our first home! Teondra was the best!"

Jaron Y.

Buyer · Oct 10, 2025

★★★★★ REALSATISFIED

"Working with Teondra Mills was an outstanding experience, especially as an out-of-state and deployed military member. ... She provided honest, straightforward feedback on every property and never tried to oversell anything, which I truly appreciated."

Cameron C.

Buyer · Feb 11, 2026

★★★★★ REALSATISFIED

"As first-time homebuyers we had many questions, all of which she answered clearly and confidently. Where Tee truly stood out was after we made our initial offer. She was outstanding at coordinating inspections, bringing in the right contractors, and arranging expert evaluations in the areas where we wanted a closer look."

Elinor & Yangzhi

Buyer · Dec 27, 2025

★★★★★ REALSATISFIED

"She explained everything clearly, guided me through the whole process, eased my anxiety, and even negotiated seller concessions that covered almost all of my closing costs. ... I own a home in HAWAII!"

Justin

Buyer · Sep 30, 2025

Read more on RealSatisfied Read more on Zillow

Reviews are quoted word for word from RealSatisfied, checked Oct 29, 2026. Some are shortened, and ... shows where. Names are shown as first name and last initial. Ratings are as each site shows them. Every move is different, and past results do not promise future results.

BOOK A STRATEGY CALL TEXT TEE

01 WHY BUYERS WORK WITH ME

Why buyers *work with me*

I moved to Hawaii from Ohio, so I know how big this move feels. Here is what I do for every buyer.

01

We plan first, then we tour

Homes here sell fast. So we get your money, your lender and your plan ready first. Then when the right home comes up, we move.

02

I tell you the truth

If a home doesn't make sense for you, I will tell you, even if you love it. I once told a buyer not to buy a home with only 12 years left on its lease.

03

I read the fine print with you

A builder's sales office works for the builder. I work for you. We go through the contract together, so you don't miss a thing.

04

I help from far away

Video tours when you can't visit. Market updates that fit what you want. I work with your lender, escrow and inspector for you.

5.0	5.0	RS-81936
REALSATISFIED	ZILLOW	HAWAII LICENSE
9 reviews, all 5 stars	16 team reviews	Brokered by Talk Realty

> *"It's your investment and your decision. My job is to give you the facts so you can make the best choice for you and your family."*
>
> TEE

Ready to start? Book a strategy call. No cost, no pressure.

BOOK A STRATEGY CALL

TEXT TEE

Source: Ratings from RealSatisfied and Zillow, checked Oct 29, 2026. Past results do not promise future results.

02 YOUR PLAN IN 5 TAPS

Let's build *your* Oahu plan

Tap your answers and your plan appears on the next page. Everything stays on your device.

Your first name

Optional

Q1 Where on Oahu are you drawn to?

- Ko Olina — West Oahu
- Kapolei · Makakilo — West Oahu
- Ewa Beach — West Oahu
- Mililani · Waipio — Central
- Pearl City · Aiea — Central South
- Town · Kaka'ako · Manoa — Honolulu
- Hawaii Kai — East Honolulu
- Kailua · Kaneohe — Windward
- North Shore — Haleiwa and beyond
- West Side — Waianae Coast

Q2 What kind of home?

- Condo
- Townhome
- Single family home
- Open to anything

Q3 When would you like to move?

- Next 3 months
- 3 to 6 months
- 6 to 12 months
- A year or more
- Just exploring

Q4 Your price range?

- Under $750K
- $750K to $1M
- $1M to $1.5M
- $1.5M and up
- Not sure yet

Q5 Using a VA loan? Anything else?

- Yes, VA loan
- No VA loan
- Moving with pets
- Curious about new construction

Open the interactive guide at plg-buyer-guide-2026.netlify.app to tap your answers. Your plan builds itself on the next page.

02 YOUR PLAN

Your *Oahu* home plan

AREA

Let's find your fit

Tap a pin on the Explore Oahu map, or take the 5-tap side quiz to find your match.

HOME TYPE

Condo or house?

Condos and houses come with different monthly costs. I'll walk you through them.

TIMING

Whenever you are ready

Wherever you are right now, there's no pressure. I'm here to guide you at your pace.

PRICE RANGE

Your comfort zone

Your lender will help you find your numbers.

YOUR NEXT 3 MOVES

1. Book a strategy call with me so we can map out your goals and timing.
2. Get pre-approved with a trusted local lender.
3. Start browsing on teondra.talkrealty.co while I set up your MLS search.

SCREENSHOT OR SEND IT

Your Oahu Home Plan

AREA	Take the side quiz
MATCH	Side quiz: not taken yet
EXTRAS	Tell me anything else on our call

SEND ME HOMES LIKE THIS

BOOK A STRATEGY CALL

Your plan stays on this device until you text it to me.

Teondra "Tee" Mills · RS-81936

Build your own plan in the interactive guide at plg-buyer-guide-2026.netlify.app.

03 HOW I WORK WITH YOU

What working with *me* looks like

Six simple steps, and you always know what comes next.

01

A strategy call

We talk through your goals, your timing and what you're looking for in a home.

02

A trusted lender intro

I stay close to your loan from start to finish. That way you can feel good about your rate and your monthly payment.

03

Your buyer agreement

Sent through DocuSign so you can sign from your phone, and I'll walk you through what it means.

04

Your home search

I set up your search in the MLS so new listings that fit come straight to your inbox.

05

Tours, offer and escrow

My team and I are here EVERY STEP of the way, from the first tour to signing day.

06

After you close

This isn't goodbye. I check in after closing, and I'm always just a message away.

AFTER YOU CLOSE, I CHECK IN AT

1 week	1 month	6 months	1 year
AFTER	AFTER	AFTER	AFTER

Ready for step 01? Book a strategy call. No cost, no pressure. BOOK A STRATEGY CALL

04 THE BUYING PROCESS

Five steps to your *new home*

Here is a quick overview of what it takes to buy a home on Oahu.

1

Get pre-approved

Pre-approval: a lender checks your money and credit and says how much you can borrow. It shows the seller you are ready to buy. I will introduce you to a local lender I trust. Each lender has different loans and rates, so it is smart to compare a few.

2

House hunting

This is the fun part! First we set your budget and your must haves. Then I set up your search and plan your tours. I will work hard to find your dream home.

3

Offer accepted

When we find the one, we write your offer together. I send it to the seller. Then I bargain for the best deal for you.

4

Inspections, appraisal and financing

Once the seller says yes, the clock starts. We do the home inspection, title work, insurance and appraisal. Appraisal: an expert checks what the home is worth for the bank. Your lender and I work side by side.

5

Welcome home

Escrow: a neutral company holds the money and papers until the sale is done. You send the rest of your money to escrow. We walk the home one last time. Then you get ready to move into your new HOME SWEET HOME.

GOOD TO KNOW IN HAWAII

Homes in Hawaii are sold “as is.” The seller does not have to pay for repairs. There is no promise from the seller after the sale is done. That is why we check the home closely before you buy.

05 OFFER TO CLOSING

About *30 days* to keys

Every closing in Hawaii is a little different. Here's what happens, day by day, once you say yes.

30 DAYS IS ABOUT HOW LONG MOST HAWAII CLOSINGS TAKE

Most close in about 30 days. Some take up to 45.

05 YOUR TIMELINE

What happens after you say *yes*

Day 1	**Offer accepted.** You and the seller sign the offer, and we're officially in escrow.
Day 2 to 4	**Documents and earnest money.** We send the seller your pre-approval letter and proof of funds. Escrow tells you how to send your earnest money. Always call escrow to check before you wire.
Day 5	**Seller disclosure.** The seller gives you a disclosure form, called the SRPDS. The law says they must. It tells you what the seller knows about the home.
Day 6 to 8	**Home inspection.** Your inspector checks the home from top to bottom. They go over what they found with you. The full report comes by email within 48 hours.
Day 10 to 15	**End of inspection period.** Earnest money: a good faith deposit that shows you are serious. In Hawaii, you can cancel for any reason during the inspection period. You get your earnest money back in full.
Day 12 to 14	**HOA documents.** HOA: a homeowners association that sets building rules and collects monthly dues. If the home has one, the seller sends you its rules to read.
Day 15 to 25	**Appraisal.** If you use a loan, the bank hires an appraiser to check the value. The buyer pays for it.
Day 17	**Survey.** For a house or land, the seller usually pays for a survey. It shows where the lot lines are. It also shows if anything crosses them.
Day 20	**Termite inspection.** You pick the termite company and the seller pays for the inspection.
Day 25	**Conditional loan approval.** Your lender gives you a conditional loan approval, or CLA. We share it with the seller.
Day 30	**Final approval and down payment.** About 5 days after the CLA, your loan gets final approval. Then you send the rest of your down payment.
Day 30 to 32	**Signing and final walkthrough.** You sign your papers with escrow and your lender. We walk the home 1 to 2 days before closing. We make sure it is in the shape you agreed to.
Day 30 to 45	**Closing.** Escrow records the deed with the state. That takes at least 2 to 3 days after you sign. On closing day we get the call around 9 AM. Keys!

PLAN TO BE HERE FOR SIGNING

Signing usually happens the week before closing. If you'll be away, just let us know and we'll plan around it.

06 WHAT IT COSTS

What buying *costs*

EARNEST MONEY DEPOSIT

$1,000 to $40,000

Typical range. Paid to escrow early on, around Day 2 to 4.

HOME INSPECTION

About $350 to $800

Paid by you, the buyer.

CLOSING COSTS

Plan for 2 to 3%

Your lender and escrow give you exact figures.

PROPERTY TAX

$3.50 per $1,000

Honolulu home rate, July 2026 to June 2027. Live there? The first $120,000 of value is not taxed.

WHO USUALLY PAYS FOR WHAT

ITEM	WHO PAYS
Home inspection	You, the buyer
Termite inspection	The seller (you still choose the company)
Appraisal (if you're using a loan)	You, the buyer
Survey (single family home or land)	Normally the seller
Remaining down payment	You, around Day 30

CONDO OR SINGLE FAMILY? MONTHLY COSTS

CONDOS AND TOWNHOMES

HOA dues often cover sewer, water and much of the building insurance. They keep up shared spaces too.

SINGLE FAMILY HOMES

Many have no HOA. Plan about $150 a month for sewer and water, and about $150 for insurance.

Figures from Tee's Oahu Relocation Guide (Feb 2026) and the City and County of Honolulu Real Property Assessment Division. Estimates only.

07 PAYMENT ESTIMATOR

Estimate your *monthly* payment

Enter your own numbers. Nothing you type leaves this page.

IN THE INTERACTIVE GUIDE

Open plg-buyer-guide-2026.netlify.app and type in a price, your down payment and your rate. The tool adds up your loan payment, property tax, HOA dues and insurance. It uses $3.50 per $1,000 for tax, after the $120,000 home exemption. It also shows 2 to 3% for closing costs. Prefer to talk it through? Book a strategy call with me and I'll connect you with a trusted local lender.

Estimate only. Not a loan approval, rate quote or offer to lend. Tax uses the Honolulu home rate of $3.50 per $1,000 (July 2026 to June 2027).

08 MEET MY PREFERRED LENDER

Get pre-approved with *Ben Fransen*

A pre-approval is a letter from a lender. It shows how much you may be able to borrow. It helps you shop with a clear budget, and sellers like to see it with your offer.

Ben Fransen

MORTGAGE BROKER · HI FIVE TEAM

EMAIL	ben@hifiveteam.com
WEBSITE	hifiveteamloans.com
NMLS #	2004153
COMPANY	Kama'aina Mortgage Group Inc. (NMLS 1276471)
SERVING	Hawaii, California and Florida

START MY PRE-APPROVAL

EMAIL BEN

WHY I SHARE BEN

Buyers often ask me who I like to work with. Ben is the lender I point to first. A short talk with him is an easy way to see where you stand.

You choose. You may choose any lender you like. You never have to use Ben to work with me. Compare a few if you want to.

Name, title, NMLS number, company, email, website and pre-approval link from Ben's own email signature (Oct 15, 2026). Photo from Ben's email. Check any loan officer on NMLS Consumer Access at nmlsconsumeraccess.org. General information only, not a loan offer.

09 EXPLORE OAHU

Find *your side* of the island

Ten areas, one island. Take the quick side quiz or tap a pin on the map. You will see real prices, true facts and my honest take.

TAKE THE SIDE QUIZ

OPEN THE MAP

09 SIDE QUIZ

Which side of Oahu *fits you*?

Five quick taps. There are no wrong answers, just your answers.

1 of 5 Your perfect Saturday morning?

- Calm lagoon swim
- Surf check and shave ice
- Coffee and a walk in town
- Sunrise hike
- Park, errands, easy parking

2 of 5 The view you want to wake up to?

- Sunset over the water
- Green Ko'olau ridges
- City lights
- A marina and boats
- Wide-open North Shore beach
- Trees and rolling green

3 of 5 Your home vibe?

- Newer and move-in ready
- Resort-style amenities
- Walkable high-rise
- Room to spread out
- Beach cottage feel

4 of 5 Your everyday pace?

- Lively, everything close
- Relaxed resort
- Small-town and slow
- Rooted and quiet
- An easy commute

5 of 5 Your ideal weekend?

- Snorkel and paddle
- Golf and the lagoons
- Farmers market and food trucks
- Fishing and beach days
- Trails and a picnic
- Dinner out and a show

Take the side quiz in the interactive guide at plg-buyer-guide-2026.netlify.app to see your match.

09 THE MAP

Explore *37 neighborhoods*

Tap a region to zoom in. Tap a pin to see the price and open its area card.
Pinch or drag to move around.

Town: Kaka'ako, Ala Moana, Waikiki **$1,000,000**, Downtown, Kalihi, Makiki, Manoa **$1,300,000**, Kaimuki **$1,100,000**

East Honolulu: Kahala **$2,500,000**, Hawaii Kai **$1,400,000**

Central: Salt Lake **$1,200,000**, Moanalua, Aiea **$1,200,000**, Pearl City **$1,200,000**, Waipahu, Waikele, Mililani **$1,100,000**, Wahiawa, Royal Kunia **$937,000**

Leeward and Ewa: Ewa Beach **$885,000**, Ocean Pointe, Hoakalei, Ho'opili **From $469,460**, Kapolei **$970,000**, Makakilo **About $1.1M**, Ko Olina **$1,600,000**

West Side: Nanakuli, Waianae **$570,000**, Makaha

North Shore: Haleiwa **$1,400,000**, Sunset Beach, Laie, Kahuku

Windward: Kaneohe, Kailua **$1,500,000**, Waimanalo, Lanikai **$3,500,000**

New communities: Koa Ridge **From the $380s**, Ka'ulu by Gentry, Ward Village, Kuilei Place **From $833,400**, Alia and Kali'u. Plus Ho'opili, Kekainani at Hoakalei and Aria Lane Manoa.

Map drawn for this guide from OpenStreetMap data, © OpenStreetMap contributors, ODbL. Pin spots from OpenStreetMap Nominatim and are approximate. Prices are past medians from my Relocation Guide (Feb 2026) or the builder, as noted. Not an appraisal.

ALL TEN AREAS

Ko Olina WEST OAHU

A resort area on the west coast. It has a marina, a golf course and calm lagoon beaches. The pace is relaxed, with nice places to eat.

Median price (guide): Ko Olina $1,600,000. Condos: ask me. 5 photos in the online guide.

Kapolei and Makakilo WEST OAHU

Oahu's planned second city. It has shops, places to eat, parks and lots of newer homes. Makakilo sits on the hill above.

Median price (guide): Kapolei $970,000; Makakilo About $1.1M. Condos: ask me. **Watch:** Kapolei: what to know before you move, youtube.com/watch?v=bCvlrNArkP4

Ewa Beach, Ocean Pointe and Hoakalei WEST OAHU

Life by the coast, with beach parks and local shops. It is growing. Ocean Pointe and Hoakalei are two of its neighborhoods.

Median price (guide): Ewa Beach $885,000. Condos: ask me. **Watch:** Ho'opili new construction, the full breakdown (2026), youtube.com/watch?v=5JPQDBjAfg8

Mililani, Waipio and Royal Kunia CENTRAL OAHU

Planned neighborhoods in the middle of the island. There are parks and rec centers. It sits right off the H-2. Waipio and Royal Kunia are close by.

Median price (guide): Mililani $1,100,000; Royal Kunia $937,000. Condos: ask me. **Watch:** Living in Mililani, youtube.com/watch?v=6j3prTxSzIQ

Pearl City, Aiea and Salt Lake CENTRAL SOUTH

Established neighborhoods near Pearl Harbor and Pearlridge with easy highway access, plus Aiea Heights trails up the ridge.

Median price (guide): Pearl City $1,200,000; Aiea $1,200,000; Salt Lake $1,200,000. Condos: ask me. 4 photos in the online guide.

Town, Kaka'ako, Manoa and Kaimuki HONOLULU

City living, from high-rise condos in Kaka'ako and Ward Village to the green, cooler streets of Manoa and the shops of Kaimuki.

Median price (guide): Honolulu $1,500,000; Manoa $1,300,000; Kaimuki $1,100,000; Waikiki $1,000,000. Condos: ask me. **Watch:** Living in Kaka'ako, youtube.com/watch?v=64mfSblQ0Ys

Hawaii Kai and Kahala EAST HONOLULU

A marina area on the southeast shore. You get ocean and mountain views and homes on the water. Koko Head is right next door.

Median price (guide): Hawaii Kai $1,400,000; Kahala $2,500,000; Hawaii Loa Ridge $3,500,000. Condos: ask me. **Watch:** What Hawaii Kai costs in 2026 (short), youtube.com/watch?v=H8qudSXt9w4

Kailua and Kaneohe WINDWARD

Beachside homes, local shops and cafes in Kailua, and the Kaneohe Bay side under the Ko'olau mountains.

Median price (guide): Kailua $1,500,000; Lanikai $3,500,000. Condos: ask me. **Watch:** Where to live on the Windward side (2026), youtube.com/watch?v=YPVpURRZkoM

Haleiwa and the North Shore NORTH SHORE

Historic Haleiwa town with boutiques, galleries and surf culture, and Waimea Bay just up the road.

Median price (guide): Haleiwa $1,400,000. Condos: ask me. 5 photos in the online guide.

Nanakuli, Waianae and Makaha WAIANAE COAST

Calm coast life with deep local roots. Think beaches, fishing and hikes out toward Ka'ena Point.

Median price (guide): Waianae $570,000. Condos: ask me. 4 photos in the online guide.

10 PRICES AT A GLANCE

Oahu prices *at a glance*

OAHU SINGLE-FAMILY

$1,110,000

Median sale price, Sept 2026. 293 sales, 16 median days on market. HBR / HiCentral MLS.

OAHU CONDOS

$523,000

Median sale price, Sept 2026. 375 sales, 41 median days on market. HBR / HiCentral MLS.

OAHU MEDIAN, FEB 2026

$1,122,500

Median home price in Tee's Oahu Relocation Guide, Feb 2026, p.8.

HOMES BY AREA

AREA AND SOURCE	MEDIAN PRICE
Ko Olina West Oahu · Guide p.34	$1,600,000
Kapolei West Oahu · Guide p.29	$970,000
Makakilo West Oahu · Q1 2026 market report, Tee's Makakilo notes	About $1.1M
Ewa Beach West Oahu · Guide p.30	$885,000
Mililani Central Oahu · Guide p.32	$1,100,000
Royal Kunia Central Oahu · Guide p.35	$937,000
Pearl City Central South · Guide p.38	$1,200,000
Aiea Central South · Guide p.28	$1,200,000
Salt Lake Central South · Guide p.36	$1,200,000
Honolulu Honolulu · Guide p.25	$1,500,000
Manoa Honolulu · Guide p.26	$1,300,000

AREA AND SOURCE	MEDIAN PRICE
Kaimuki Honolulu · Guide p.45	$1,100,000
Waikiki Honolulu · Guide p.39	$1,000,000
Hawaii Kai East Honolulu · Guide p.31	$1,400,000
Kahala East Honolulu · Guide p.37	$2,500,000
Hawaii Loa Ridge East Honolulu · Guide p.33	$3,500,000
Kailua Windward · Guide p.27	$1,500,000
Lanikai Windward · Guide p.46	$3,500,000
Kaneohe Windward · Ask me for current sales	ASK ME
Haleiwa North Shore · Guide p.41	$1,400,000
Waianae Waianae Coast · Guide p.40	$570,000

Want this month's numbers for your street? **ASK ME**

As of Feb 2026 and Sept 2026, sources as listed. Median home prices from Tee's Oahu Relocation Guide, as of Feb 2026, guide pages shown. Island-wide medians from the Honolulu Board of REALTORS® (HiCentral MLS data), as of Sept 2026. Prices are past medians for reference only, not an appraisal, a price opinion or a promise of value. Prices change every month. Ask me for current sales before you make any decision.

10 CONDO PRICES

Condo and townhome *prices*

OAHU CONDOS

$523,000

Median sale price, Sept 2026. 375 sales, 41 median days on market. HBR / HiCentral MLS.

HO'OPILI NEW HOMES

$469K to $1.19M

Uluwehi condos to Nanahea detached homes, D.R. Horton listings checked Oct 28, 2026.

HO'OPILI MASTER FEE

$87.69 a month

2026 master association fee. Condo and townhome buildings add their own fee.

CONDOS BY AREA

AREA AND SOURCE	CONDO MEDIAN
Ko Olina condos West Oahu · Ask me for current condo sales	ASK ME
Kapolei and Makakilo condos West Oahu · Ask me for current condo sales	ASK ME
Ho'opili condos West Oahu · D.R. Horton listings, checked Oct 28, 2026	From about $469,000
Other Ewa condos and townhomes West Oahu · Ask me for current sales	ASK ME
Mililani and Waipio condos Central Oahu · Ask me for current sales	ASK ME
Pearl City and Aiea condos Central South · Ask me for current sales	ASK ME

AREA AND SOURCE	CONDO MEDIAN
Kaka'ako and Ward Village Honolulu · Ask me for current building sales	ASK ME
Hawaii Kai condos and townhomes East Honolulu · Ask me for current sales	ASK ME
Kailua and Kaneohe condos Windward · Ask me for current sales	ASK ME
North Shore condos North Shore · Ask me for current sales	ASK ME
Waianae coast condos Waianae Coast · Ask me for current sales	ASK ME

WHY SO MANY "ASK ME"?

I only print a condo price when I have a sourced number for it. Condo prices swing by building, age, fees and view, so I pull real recent sales for the buildings you like.

Tell me your building wishlist. I'll pull the real sales. TEXT TEE

As of Sept 2026 (HBR / HiCentral MLS) and Oct 28, 2026 (D.R. Horton). Prices are past medians for reference only, not an appraisal, a price opinion or a promise of value. Prices change every month. Ask me for current sales before you make any decision.

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10 OAHU TRIVIA

True or *false*?

Tap your guess and the answer flips open.

01

Mililani was named an All-America City in 1986.

Answer: True. It was honored for a community effort to clean up its drinking water.

Source: Wikipedia, Mililani, Hawaii

02

In Hawaiian, Kailua means “two seas.”

Answer: True. Kailua means two seas or two currents.

Source: Wikipedia, Kailua, Hawaii

03

The Koko Crater trail climbs about 1,048 old railway ties.

Answer: True. The ties are left from a World War II era tramway.

Source: Tee's Hawaii Kai research notes

04

Ko Olina has two lagoons.

Answer: False. Ko Olina has four calm, man-made lagoons linked by more than 1.5 miles of paths.

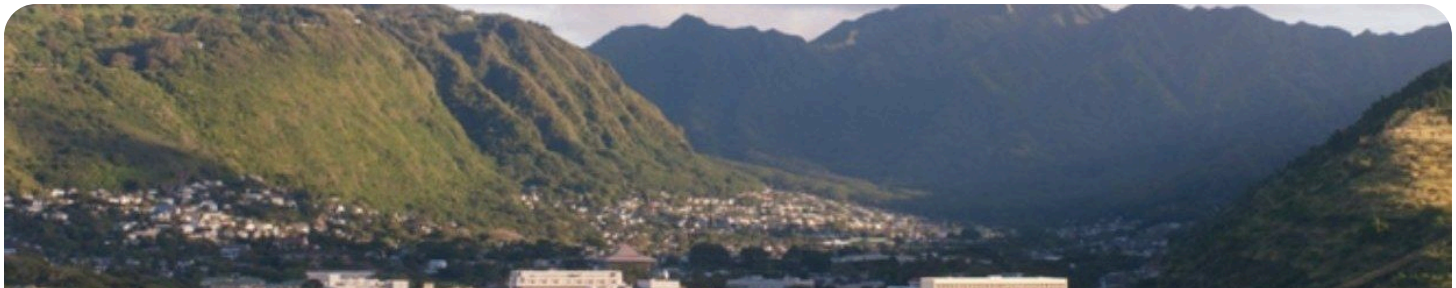
Source: Tee's Ko Olina research notes

05

Hanauma Bay is open seven days a week.

Answer: False. Hanauma Bay is closed every Monday and Tuesday.

Source: Tee's Hanauma Bay research notes



10 ISLAND LIFE

Start with *where you'll work*

The island looks small, but traffic here is real. So we start with where you will work. Then we pick areas that fit that drive. Tap a job hub to see an area.

Downtown Honolulu
Nearby: Kaka'ako, Makiki, Manoa and Kaimuki

Kaka'ako
Nearby: Ala Moana, McCully, Makiki and downtown

Kapolei city center
Nearby: Kapolei, Makakilo, Ewa Beach and Ho'opili

Pearl Harbor area
Nearby: Aiea, Pearl City, Waipahu and Ewa Beach

Waipio and Mililani Tech Park
Nearby: Mililani, Waipio and Wahiawa

The airport
Nearby: Salt Lake, Aiea and Pearl City

Windward and Kailua
Nearby: Kailua and Kaneohe

Hospitals: Queen's and Kapiolani
Nearby: Makiki, Manoa, Kaimuki and Kaka'ako

UH Manoa
Nearby: Manoa, Moiliili, McCully and Kaimuki

West side to town

Many people work right in Kapolei. A drive to town on the H-1 can take 35 to 50 minutes or more at rush hour.

Ride the train

Skyline runs from East Kapolei to the Middle Street area, with stops at Pearl Harbor and the airport.

"Living here is very different from visiting. Let's plan for real life."

Tell me where you'll work. I'll map your best areas. In the military? See military moves.

BOOK A STRATEGY CALL

Sources: The Pacific Luxe Group Relocation Guide: Kapolei City Center, and Ho'opili Parks and Skyline Rail Stations.

10 MILITARY MOVES

Military moves: *start with your base*

Got PCS orders? We start with where you will report. Then we pick areas that fit that drive. Tap a base to see an area.

Joint Base Pearl Harbor-Hickam
JBPHH

Nearby: Aiea, Pearl City and Ewa Beach

Schofield Barracks
ARMY

Nearby: Mililani, Wahiawa and parts of the North Shore

Wheeler Army Airfield
ARMY

Nearby: Wahiawa and Mililani

MCBH Kaneohe Bay
K-BAY

Nearby: Kaneohe and Kailua. Some pick Hawaii Kai if they don't mind the drive.

Camp H.M. Smith
CAMP SMITH

Nearby: Aiea, Pearl City and Salt Lake

Tripler Army Medical Center
TRIPLER

Nearby: Salt Lake, Moanalua and Aiea

Fort Shafter
ARMY

Nearby: Salt Lake, Moanalua and Kalihi

Coast Guard Base Honolulu
SAND ISLAND

Nearby: Kaka'ako, downtown and Kalihi

Drive it at rush hour

A Marine couple at K-Bay liked Mililani. We drove it at rush hour, and it took an hour and fifteen minutes each way. They picked Kailua.

PCS tip: plan from your report date

Tell me your report date. We get your pre-approval and tour by video if you are not here yet. Then we pick a closing date that fits your orders.

Using a VA loan?

Read how VA loans work here, then let's run your BAH math together.

READ THE VA LOAN PAGE

Have PCS orders? Let's plan your move right.

BOOK A STRATEGY CALL

11 NEW CONSTRUCTION

Buying *brand new* on Oahu

> *Talk with me before you sign up with a builder or tour a model home.*

NEW COMMUNITIES TO KNOW

Ho'opili	Koa Ridge	Ward Village	Aria Lane Manoa
Ewa Beach and East Kapolei	Central Oahu	Kaka'ako	Manoa Valley

1 Get on the list

Most new places start with an interest list. Some use a lottery to pick buyers for each release. Call me first, so I can be named as your agent when you sign up.

2 Sign the contract

You sign the builder's contract and put down a deposit. It is long, and it is written for the builder. We read it together before you sign.

3 Wait for the build

A house can take months. A tower can take years. Prices and deals can change from phase to phase. I keep you posted at each step.

4 Do the walkthrough

Before closing, we walk the home with the builder and list anything to fix. Then you close and get your keys.

WHY BRING YOUR OWN AGENT?

- The sales team works for the builder. I work for you.
- Some builders want your agent with you on your very first visit. Koa Ridge says so on its own site.
- We always talk about my pay before you sign, so there are never any surprises.

A REAL STORY

One buyer had been to a sales office twice and was ready to put down earnest money. We read the contract together first and found three things he had missed. That is why you want someone on your side.

Touring a new community soon? Call me first. BOOK A STRATEGY CALL

Sources: Koa Ridge broker note, koaridge.com, checked Oct 29, 2026. Steps are general. Each builder's process can differ.

11 NEW CONSTRUCTION

Know *before you sign*

Four things I check with every new construction buyer.

Builder deals come and go

Builders sometimes offer a deal, like help with closing costs, a design credit or a lower rate. Most deals have an end date. Some only work if you use the builder's lender. I help you compare it with your own lender.

Example: Kekainani at Hoakalei offered a $20,000 design credit for a short time. That deal ended Aug 31, 2026.
Haseko news release, Aug 6, 2026

Monthly fees

Most new places have a monthly fee for things like pools, parks and upkeep. Condos often add a building fee too. Ask what the fee covers and how it can change.

Ho'opili master fee
$87.69 a month
2026 rate, my Ho'opili notes

Kekainani at Hoakalei
$315 a month
kekainani.com, checked Oct 29, 2026

Fee simple or leasehold?

Fee simple means you own the home and the land under it. **Leasehold** means you own the home but rent the land for a set number of years. The land rent can go up, and the lease ends.

Koa Ridge lists its homes as fee simple. Ho'opili homes are fee simple too. For any other home, ask me and I will check.

Read the public report

In Hawaii, a condo builder must give you a public report. It lists fees, rules and the build plan. Some towers also hold back affordable or reserved homes with rules on who can buy. Kuilei Place lists 603 of its 1,005 homes this way. We read it all together.

Found a new home you like? Send it to me before you sign up. BOOK A STRATEGY CALL

Sources: kekainani.com and Haseko news release (Aug 6, 2026); koaridge.com; kuileiplace.com; Tee's Ho'opili notes. All checked Oct 29, 2026. General facts, not legal advice.

11 NEW COMMUNITIES

New communities: *West and Central*

D.R. HORTON · EWA BEACH AND EAST KAPOLEI

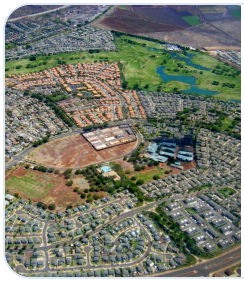
Ho'opili **Condos, townhomes and single-family condo homes**

A big new town on old farm land. It has a Skyline rail stop, a community center with a pool, a dog park and over 200 acres of farm land.

From $469,460
Uluwehi condos, 1 to 3 bed. drhorton.com, checked Oct 29, 2026.

ASK TEE ABOUT THIS COMMUNITY

Builder site: drhorton.com



GENTRY HOMES · KALAELOA, KAPOLEI

Ka'ulu by Gentry **Townhomes and single-family homes**

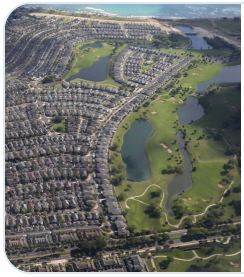
Homes are sold in numbered releases. Buyers sign up, and a lottery picks who gets to buy in each release.

Ask me for current pricing
Release 17 is listed on gentryhawaii.com, checked Oct 29, 2026. No current prices posted.

ASK TEE ABOUT THIS COMMUNITY

Builder site: gentryhawaii.com

Watch: Kapolei area tour



HASEKO · EWA BEACH

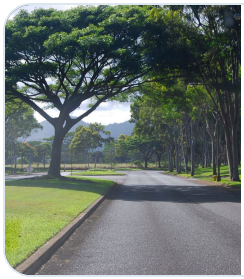
Kekainani at Hoakalei **Single-family homes, 3 to 5 bedrooms**

The last 32 homes in Kuapapa, near One'ula Beach. Plans run from 2,436 to 4,159 sq ft. The $315 monthly fee covers the Wai Kai Hale Club and the Kuapapa Recreation Center.

Lowest listed: $2,715,000
Lot 95 on the kekainani.com listings page, checked Oct 29, 2026.

ASK TEE ABOUT THIS COMMUNITY

Builder site: kekainani.com



CASTLE & COOKE · CENTRAL OAHU, NEAR WAIPIO

Koa Ridge **Townhomes, condo homes and single-family condo homes**

A new town in Central Oahu. Plans include the 7.5 mile Ho'ala Trail and a shopping area called The Gateway. Homes are fee simple.

From the $380s
Lau Le'a townhomes, studio to 2 bed. koaridge.com, checked Oct 29, 2026.

ASK TEE ABOUT THIS COMMUNITY

Builder site: koaridge.com

Builder prices and releases change often. Prices are as posted on the date shown, not a quote. Ask me for today's numbers. Not an appraisal, a price opinion or a promise of value.

11 NEW COMMUNITIES

New communities: *in town*

HOWARD HUGHES · KAKA'AKO

Ward Village — Condo towers, studio to 3 bedrooms

Towers by the water in Kaka'ako, near shops and parks. Selling now: Mahana, 'Ilima, Melia, The Launiu, Kalae and The Park Ward Village.

Ask me for current pricing
No prices posted on wardvillage.com, checked Oct 29, 2026.

ASK TEE ABOUT THIS COMMUNITY

Builder site: wardvillage.com

KOBAYASHI GROUP AND BLACKSAND CAPITAL · MO'ILI'ILI

Kuilei Place — Condo tower, 1 bedroom homes and lofts

A new tower on Kapi'olani Blvd with 1,005 homes. 603 of them are set aside as affordable homes, and those have rules on who can buy.

From $833,400
Market price, 1 bed, 650 sq ft. kuileiplace.com pricing page, checked Oct 29, 2026.

ASK TEE ABOUT THIS COMMUNITY

Builder site: kuileiplace.com

KOBAYASHI GROUP AND BLACKSAND CAPITAL · KAKA'AKO

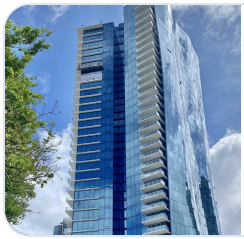
Alia — Condo tower, 43 stories

On Ala Moana Blvd in Kaka'ako, with 417 market homes and 40 reserved homes. The builder's estimate to finish is early 2027.

Ask me for current pricing
No prices posted on kobayashi-group.com, checked Oct 29, 2026.

ASK TEE ABOUT THIS COMMUNITY

Builder site: kobayashi-group.com



PROSPAC HOLDINGS · KAKA'AKO

Kali'u Ala Moana — Condo tower, 1 to 3 bedrooms

285 homes on 39 floors at Cooke St and Ala Moana Blvd. Homes run from 682 to 1,888 sq ft inside.

Ask me for current pricing
No prices posted on kaliualamoana.com, checked Oct 29, 2026.

ASK TEE ABOUT THIS COMMUNITY

Builder site: kaliualamoana.com

AVALON · MANOA VALLEY

Aria Lane Manoa — Single-family homes, 3 to 4 bedrooms

76 new detached homes on Pamoa Road in lower Manoa Valley. Plans run from about 1,200 to 1,700 sq ft.

$2,239,000 to $2,907,000
Phase I pricing from my Manoa notes. Ask me for the current release.

ASK TEE ABOUT THIS COMMUNITY

Builder site: arialanemanoa.com

Builder prices and releases change often. Prices are as posted on the date shown, not a quote. Ask me for today's numbers. Not an appraisal, a price opinion or a promise of value.

12 VA LOANS

Buying with your *VA loan*

Thank you for your service. Here are the answers VA buyers ask me most.

What is a COE, and how do I get one?

Your Certificate of Eligibility, or COE, shows your lender you can get a VA home loan. Most lenders can get it for you online. You can also get it yourself on VA.gov.

Can I really buy with $0 down?

With full entitlement, VA does not require a down payment as long as the price is not above the appraised value. Your lender may have its own rules, so ask me for a lender intro.

What is the VA funding fee?

A one-time fee you can pay at closing or roll into the loan. There is no monthly mortgage insurance on a VA loan.

FIRST USE	FEE
Less than 5% down	2.15%
5% to less than 10% down	1.5%
10% or more down	1.25%
Later use, less than 5% down	3.3%
Assuming a VA loan	0.5%

Some people do not pay it. This includes Veterans paid by VA for a disability from service. It includes Purple Heart winners on active duty and some surviving spouses. Your COE shows your status.

What is an assumable VA loan?

A buyer who qualifies can take over the seller's VA loan. Often it keeps the old rate. The lender and VA must say yes. The fee to take it over is 0.5%. Ask me which listings have one.

12 MOVING WITH PETS

Bringing your *pets* home

Start early. The rules are strict, and the timing matters.

Why is Hawaii strict about pets?

Hawaii is rabies-free, so dogs and cats arriving here go through the state's rabies quarantine rules (HDOA).

Can my pet skip quarantine?

Yes, if your pet qualifies for direct airport release or the 5-Day-or-Less program. Your pet needs two rabies shots and a microchip. It needs to pass a FAVN rabies blood test. Then you wait 30 days after the test. Pets that don't qualify can face up to 120 days of quarantine.

When are the papers due, and what does it cost?

Your documents need to reach HDOA at least 10 days before arrival, through the online portal.

PROGRAM	FEE PER PET
Direct airport release, Honolulu (papers in 10+ days ahead)	$185
5-Day-or-Less	$244

How long does it take to get ready?

- Plan on 1 to 2 months for FAVN blood test results.
- Airport inspections run 8:30 a.m. to 4:30 p.m., so book a flight that lands by 3:30 p.m.
- Puppies and kittens usually can't qualify until about 6 months old.
- Questions: rabiesfree@hawaii.gov

Buying a condo with a pet?

Every building sets its own pet rules. I read the house rules with you before you write an offer.

Moving with a pet? I can help you plan the timing. TEXT TEE

12 SELLER CONCESSIONS

Seller *concessions*, explained

Ways a seller can help with your closing costs.

What are seller concessions?

Concessions: money the seller agrees to pay toward your closing costs. Closing costs: the fees you pay to finish the sale. We write it into your offer.

How much can a seller pay?

LOAN TYPE	LIMIT
Conventional, less than 10% down	3%
Conventional, 10% to 25% down	6%
Conventional, more than 25% down	9%
Conventional, investment property	2%
FHA	6%
VA	4%

Your lender confirms what applies to your loan.

Will a seller say yes?

It depends on the home and the market. Median means the middle number. In Sept 2026, the median Oahu condo was on the market 41 days. The median house was on the market 16 days (HBR / HiCentral MLS). I look at the home's days on market and recent sales to decide how we ask.

Want to know what to ask for on a home you love? ASK ME

Sources: Fannie Mae Selling Guide B3-4.1-02; HUD FHA Handbook 4000.1; VA Lenders Handbook; HBR / HiCentral MLS Sept 2026.

12 RENTING IT OUT

Renting it out *someday*?

Buying now and renting later is a common plan. Here is how I can help.

Can you help me manage it if I rent it out?

Ask me about management options. Services can include:

- Move-in condition reports with photos
- Inspections every 6 months
- Maintenance requests checked three times a day
- Lease renewals offered at least 45 days ahead
- Owner updates you can count on

What about short-term rentals?

Honolulu has strict rules on vacation rentals. Ask me about the current rules for any home before you buy.

What does management cost?

Ask me. Every home is different, and I'll walk you through your options on a call.

Thinking about renting it out someday? Let's talk. BOOK A STRATEGY CALL

Sources: Tee's property management service standards, Oct 2026.

13 GENERATIONAL WEALTH

Building *long-term* wealth

Owning your home here can be part of a long-term plan for the people you love. No one can promise what a home will be worth later, and I won't. Here is what you can count on.

01

You build equity

Every mortgage payment pays down part of your loan balance, so more of the home becomes yours over time.

02

Fee simple or leasehold

Fee simple means you own the land under your home, not just a lease. I check the tenure on every listing with you.

03

A lower tax bill as an owner

If you live in your home, you can claim the Honolulu home exemption. It takes $120,000 off the taxed value. At 65 and older, it is $160,000.

04

Plan who it goes to

How you hold title matters. Talk with an estate attorney or CPA about the right setup for you.

EXAMPLE: THE HOME EXEMPTION ON A $1,110,000 HOME

WITHOUT IT

$3,885

a year in property tax at $3.50 per $1,000

WITH IT

$3,465

a year on $990,000 of taxable value

YOU KEEP

$420

a year, every year you qualify

Example math only, using the Sept 2026 Oahu single-family median (HBR / HiCentral MLS) and the FY 2026-27 Residential rate. Source: City and County of Honolulu Real Property Assessment Division. General information, not financial, tax or legal advice. Home values can go down as well as up.

13 YOUR FIRST STEPS

Use your home *exemption*

1 **Close and move in**

The home exemption is for owner-occupants, so it starts with living in the home you buy.

2 **File your claim by September 30**

File with the City and County of Honolulu Real Property Assessment Division. Claims filed by September 30 count for the next tax year.

3 **Watch for the 2027 increase**

On July 1, 2027, the exemption rises to $140,000, or $180,000 at 65 and older.

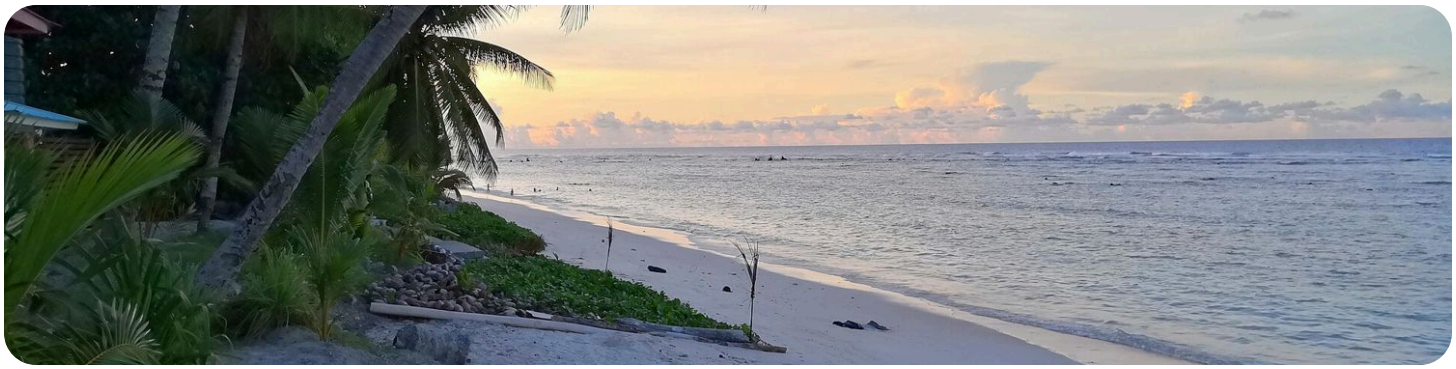
4 **Revisit your plan**

Each year, check your insurance, your title and your goals. I'm always just a message away.

THINKING LONG TERM?

Some buyers live in a home first and rent it out later. Before you buy, ask me about the rules for the home and how management could work.

READ THE RENTING PAGE



Source: City and County of Honolulu Real Property Assessment Division, Home Exemption page (realproperty.honolulu.gov), checked Oct 30, 2026. General information, not tax or legal advice.

14 TOURING HOMES WITH ME

How *showings* work

Once your search is set up, here's what to expect.

01

Your search comes to you

New homes that fit show up in your inbox. Tap the heart on any home you like. It helps me learn your style. Don't see my emails? Check your spam folder just in case.

02

Tell me what you'd like to see

Send me the homes you want to see. Or name an area, and I'll find a few that fit.

03

In person or by video

Still on the mainland or can't make it in? We can tour by video so you never miss a good one.

04

I plan the whole day

I put the homes in the best driving order. We spend about 20 to 30 minutes at each one. I set up every showing for you.

05

One simple confirmation

Once every stop is confirmed, you get one text with the order, the times and where we'll meet.

06

After the tour

I'll ask for your top pick. If one feels like home, we talk about a second look or writing an offer.

BEFORE OUR FIRST TOUR

We sign a buyer agreement first. It comes by DocuSign, an easy way to sign online. I explain every part, so you know just how I work for you.

WHAT'S IN THE BUYER AGREEMENT?

15 YOUR BUYER AGREEMENT

The buyer agreement, *made simple*

> *"I'm your Realtor. I help you find the right home and guide you all the way to the keys. I only get paid if you buy a home, and that happens at closing. Nothing is due now."*
>
> TEE

In most cases my pay comes out of the sale at closing, and we agree on it together up front. The agreement also lists my work for you and what you agree to do. In Hawaii the form is called the **Buyer Representation Contract (Exclusive Right to Represent)**, from the Hawaii Association of REALTORS®.

01

How we set it

We agree on my pay together, up front. It is written in the agreement as a clear amount or rate. It is not set by law, and it is negotiable (NAR).

02

Who pays it

Most of the time the seller pays my fee at closing. A seller may pay some or all of it, through an offer or a concession (NAR). The agreement says what happens if not.

03

Why we sign first

Since August 17, 2024, an agent who works with you must have a written agreement before you tour. That goes for in person and live video tours (NAR).

04

No surprise pay

Most times the seller does pay, but we will always talk about my pay before you make an offer, so there are never any surprises. I can't take more than we agree on (NAR).

I walk every buyer through it when we talk.

LET'S GO OVER IT TOGETHER

15 BUYER AGREEMENT

Common *questions*

Tap a question to see the answer.

Do I pay you anything now?

No. Nothing is due now. My pay is only covered if you buy a home, and it is paid at closing.

How is your pay set?

We agree on it together, up front, in writing. It is written in the agreement as a clear amount or rate. It is not set by law, and it is negotiable. I can't be paid more than what we agree to (NAR). I don't list numbers here, because we set them together.

Who pays you at closing?

Most times the seller does pay, but we will always talk about my pay before you make an offer, so there are never any surprises. A seller may offer to pay some or all of it. We can also ask for it in your offer, sometimes as a concession (NAR). The agreement says what happens if a seller does not cover it, so we read that part together first. Your loan type sets a limit on concessions.

Why do I sign before we tour?

It is the rule since August 17, 2024. An agent who works with you needs a written agreement before any tour, in person or by live video (NAR).

Do I need one for an open house?

No. You can walk into an open house on your own without one (NAR).

How long does it last?

It has a start and end date that we choose together. You can see them before you sign.

What if I have questions about a part?

Ask me! I explain each part in plain words. I can't give legal or tax advice. You can always have a lawyer look at it before you sign.

How do I sign it?

It comes by DocuSign, so you can sign on your phone. We go over it together on our call first.

THE PARTS OF THE FORM

Agency · Appointment of Exclusive Agent · Term of Agreement · Dual Agency · Buyer's Brokerage Firm Obligations · Buyer's Obligations · Nondiscrimination · Megan's Law · Mediation and Arbitration · Compensation

16 WORDS TO KNOW

Home buying *words*, made easy

Hear a new word? Tap it to see what it means.

Pre-approval
A lender checks your money and credit and says how much you can borrow.

Buyer agreement
A written promise that says how your agent works for you and gets paid.

Offer
A written plan of the price and terms you want to buy a home for.

Earnest money
A good faith deposit that shows the seller you are serious.

Escrow
A neutral company holds the money and papers until the sale is done.

Contingency
A part of your offer that lets you back out if something you need doesn't happen.

Inspection period
The days you have to check the home closely and decide if you still want it.

Appraisal
An expert checks what the home is worth for the bank.

Closing costs
The fees you pay to finish the sale, on top of your down payment.

Concessions
Money the seller agrees to pay toward your closing costs.

Down payment
The part of the price you pay up front, not with the loan.

VA funding fee
A one-time VA loan fee. Some Veterans don't have to pay it.

HOA
A homeowners association that sets building rules and collects monthly dues.

Closing
The day the sale is recorded and the home is yours. Keys!

Still have a question? Just ask me. No question is too small.

TEXT TEE

16 YOUR CHECKLIST

Your buyer *checklist*

GETTING READY

- [ ] Book a strategy call
- [ ] Talk with a trusted local lender
- [ ] Get pre-approved
- [ ] Gather pay stubs, W-2s and bank statements for my lender
- [ ] Sign my buyer agreement in DocuSign

SEARCHING

- [ ] Get my MLS search set up
- [ ] Heart the homes I like in my search emails
- [ ] Pick my top areas (try the side quiz)
- [ ] Test-drive my commute at rush hour
- [ ] Tour homes in person or by video

UNDER CONTRACT

- [ ] Wire my earnest money (call escrow to confirm the wire instructions first)
- [ ] Book my home inspection
- [ ] Get homeowners insurance quotes
- [ ] Plan to be here for signing, or tell Tee early
- [ ] Do my final walkthrough

Wire fraud tip: always call escrow at a number you already know before you send any money.

17 QUESTIONS BUYERS ASK ME

Questions buyers *ask me*

Here are questions buyers often ask me, with my honest answers. Tap one to open it.

Can I buy from the mainland without flying out?

Yes. Many of my clients buy this way. I walk every home with you on FaceTime, from the street to the closets. I can film the area at different times of day. We can do the inspection by video, and a notary can come to you to sign.

Does the highest offer always win?

No. Price matters, but terms matter just as much. Sellers want an offer they can trust. Be fully pre-approved and keep your asks simple. A clean offer can beat a higher one.

When should I start?

Early. Most of my clients find me about 12 months before they move. We start with your timeline, not homes. Good homes move fast here, so when the right one comes up, you are ready.

Can I plan my move for closing day?

Plan a little extra time. Your closing date is a target, and a loan or appraisal can push it back a few days. Give yourself about a week, not a day.

Will you tell me if a home is a bad buy?

Yes. I will tell you when a home doesn't make sense, even if you love it. Honest advice is how I earn your trust.

What happens on our strategy call?

It is a relaxed talk with no sales pitch. We go over your budget, your areas and your next step. There is no cost.

18 YOUR NEXT STEP

Your next step

NO COST, NO PRESSURE

Let's talk story about your Oahu home

We'll map out your goals and your timing, and you'll leave with a clear plan.

BOOK A STRATEGY CALL

Call
(808) 646-2882

Text
(808) 646-2882

Email
teondra@pacificluxe.group

Browse homes
teondra.talkrealty.co

YOUR FIRST STEPS

1. **Book a strategy call.** We'll map out your goals and your timing.
2. **Get pre-approved.** I'll connect you with a local lender I trust. Then you know your numbers before we tour.
3. **Start browsing** on teondra.talkrealty.co, and I'll set up your MLS search so new listings come to you.
4. **Tour, make an offer and get your keys.** I'm with you every step of the way, all the way home.

Good to know: most Hawaii sales take about 30 to 45 days from yes to keys, and many close in about 30. Have a move date in mind? Start early, and you will have more homes to choose from.

Open the interactive guide

plg-buyer-guide-2026.netlify.app

Scan or tap to build your home plan, take the side quiz and open the map.

PACIFIC LUXE GROUP

MAHALO AND ALOHA

When you are ready, I am here.

YOUR OAHU HOME, START TO KEYS

Book a strategy call. No cost, no pressure. We will go over your budget, your areas and your next step.

BOOK A STRATEGY CALL

EMAIL TEE

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Luxury Hawaii Realtor · Founder, The Pacific Luxe Group · Powered by Talk Realty

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