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FREE GUIDE FOR OAHU HOME SELLERS

The Ultimate Home Seller's Guide for Oahu

What to expect from the first pricing conversation to the day your sale records, in 29 short chapters, including Hawaii disclosures, condo and leasehold sales, taxes and selling from off-island.



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Selling a home on Oahu follows five stages, from pricing to closing. The 29 chapters are grouped into seven parts plus special situations. Read the first few chapters now, then come back to each part as you reach it. Chapter titles link to their pages.

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> **Also online:** the latest version of this guide, with updated market figures and links to every source, is at TheSalazarGroupHawaii.com/resources/ultimate-home-sellers-guide.

CHAPTER 1 · PART 1 · GETTING READY

First things first: how selling on Oahu works

Selling a home is exciting, and at times stressful. Most of the stress can be avoided, or handled better, when you know what to expect and what to do ahead of time. This guide walks you through every step, from the first pricing conversation to the day your sale records. Read it once now, and come back to it as you go.



THE MAP

Five stages, from first call to closing

1. **Prepare and price.** We meet at your home, look at recent sales and estimate what you would walk away with. See Chapter 3 and Chapter 5.
2. **List.** You sign the listing contract, choose a marketing package and start your disclosure statement. See Chapter 8 and Chapter 10.
3. **Market and show.** Photos, the MLS, open houses and showings, with regular updates from us. See Chapter 14 and Chapter 16.
4. **Accept an offer.** We compare every offer with you and negotiate the best overall terms. See Chapter 19.
5. **Escrow and close.** Inspection, appraisal and contract deadlines, then you sign, the sale records and you are paid. See Chapter 26.

START HERE

Three things to do first

Talk with us early

A first conversation costs nothing and commits you to nothing. Even if you plan to sell next year, knowing your likely price, costs and timing helps you plan your next move.

Gather your paperwork

- [ ] Your deed or title documents, and any mortgage or home equity statements
- [ ] Permits and receipts for work done on the home
- [ ] Warranties, solar or security system agreements
- [ ] Association documents if you own a condo or are in an HOA
- [ ] Your lease and lease rent schedule if the land is leasehold
- [ ] Three recent electric bills (the disclosure statement asks for them)

Plan where you are going next

Are you buying another home on Oahu, moving off-island or downsizing? Your next step shapes your timing, and we can line up both sales so you are not left with two mortgages or nowhere to live.

Read the chapters that apply to you

Selling a condo or leasehold property? See Chapter 12. Living off-island or renting the home out? See Chapter 27. Selling an investment property? See Chapter 28.

> **What it means:** this guide won't cover every detail. Much of the work happens behind the scenes, and we take care of it. It does cover what you should know to save time, money and stress. Thank you for considering us to sell your home.

CHAPTER 2 · PART 1 · GETTING READY

Our mission as your listing agent

Our mission is simple: help you sell your home for the highest price the market will bear, in as short a time as possible, on terms that fit your plans. We can't promise quick. How long a home takes to sell depends on many things, and we cover them in this guide. What we can promise is to work for you, and only you, at every step.



WHO WE WORK FOR

How representation works in Hawaii

RR101 A-1(a)

Seller's agent

When you list with us, our brokerage represents you. We owe you the highest duties of confidentiality, loyalty, and due care and diligence. Your price limits, your reasons for selling and your timeline stay private.

RR101 A-1(c)

Dual agency, only with your consent

If a buyer working with our brokerage wants your home, we could represent both sides. That only happens if you agree on the listing contract, and a separate written consent is signed with the purchase contract. Dual agents must stay neutral and cannot advance either side over the other.

RR228

Designated agency

Hawaii also has a designated agency form (HAR RR228), used when a brokerage designates different licensees to work with the seller and the buyer. We explain it before you are ever asked to sign it.

RR101 A-1(d)

Buyers without an agent

If a buyer has no agent, we can help them as a customer, for example by writing up their offer and passing it to you. We still represent only you.

WHY IT MATTERS

What sellers ask an agent to do

In the National Association of REALTORS® 2026 Profile of Home Buyers and Sellers, 92% of sellers used an agent, a record high. The Association's 2025 Profile found sellers most wanted help with three things: marketing the home to buyers, pricing it competitively and selling it within a set time. Those are the three jobs this guide is built around.

Pricing

A careful market analysis of recent sales near you, adjusted for condition, upgrades, views and lot. See Chapter 3.

Marketing

Photos, the MLS, our website and social media, open houses and the Coldwell Banker Island Properties network. See Chapter 14.

Timing

A plan from preparation to closing, with every contract deadline tracked. See Chapter 18.

> **What it means:** the best results come when you make well-informed decisions along the way. Our job is to give you the facts, our honest opinion and the choices. The decisions are always yours.

Pricing your home: the CMA

Before anything else, we work out what your home is likely to sell for. We prepare a comparative market analysis (CMA) from recent sales near you, homes now under contract and homes competing with yours. We give you our honest recommendation. You choose the list price, and buyers decide what the home is worth.



HOW IT WORKS

What goes into your CMA

The comparable homes

- ☐ Similar homes near you that recently sold
- ☐ Homes now under contract (pending)
- ☐ Active listings you will compete with
- ☐ Listings that expired or were withdrawn without selling

The adjustments

No two homes match. We adjust for size, condition, upgrades, views, lot, parking, land tenure and, for condos, the building and its fees. You see every comparable we use and why.

A CMA is not an appraisal. It is our professional opinion of market value for setting a list price. A buyer's lender orders a separate appraisal later. See Chapter 23.

PRICING MISTAKES

Why overpricing usually costs more

Many owners start high for understandable reasons. Each one tends to backfire:

"We need room to negotiate"

Buyers and their agents compare your price with the same recent sales we do. A price out of line with them gets fewer showings, so there is no one to negotiate with.

"Someone might pay more"

Sometimes a buyer does, but usually when several buyers compete for a well-priced home, not when one home is priced above the rest.

"We need to net a certain amount"

What you need does not change what buyers will pay. We start from the market, then work out your net proceeds so you can decide with real numbers.

"We put a lot into this house"

Improvements add value, but rarely dollar for dollar. A new kitchen helps; the cost of it is not automatically added to the price.

> **What it means:** in our experience, the most buyer attention comes in the first two weeks after a home goes live. A home that sits accumulates days on market, and buyers start to ask what is wrong with it. Listen to the data from day one; it saves time, money and frustration.

ONLINE ESTIMATES

Why your online value may be off

Automated estimates cannot see your remodeled kitchen, your view or the age of your roof. Zillow publishes how far its own estimates can miss, and on Oahu prices even a small percentage is a large dollar amount. Use them as a starting point, then ask us for the real number.

> **Our tip:** if a home near you sold recently, we will tell you how it really compares, including what it had that yours does not, and the reverse.

CHAPTER 4 · PART 1 · GETTING READY

The Oahu market right now

Pricing starts with the market, and on Oahu the market differs by neighborhood, price range and property type. In October 2026, single-family homes were still selling quickly while condo sales slowed. Here are the island-wide numbers; for your home, we look at your own neighborhood and price range.



OCTOBER 2026 SNAPSHOT

Oahu resales, compared with October 2025

$1,150,000
Single-family median price, down 1.1% from $1,162,500

239 sales
Single-family homes sold, down 8.4% from 261

15 days
Single-family median days on market, down from 26

$499,000
Condo median price, down 6.7% from $535,000

339 sales
Condos sold, down 23.5% from 443

49 days
Condo median days on market, up from 44

Source: Honolulu Board of REALTORS data for October 2026, as reported by the Honolulu Star-Advertiser on November 7, 2026. Deemed reliable but not guaranteed.

What it means: well-priced single-family homes were going under contract in about two weeks, so house sellers who price right from the start can expect early interest. Condo sellers faced fewer sales and more time on market, which makes careful pricing and presentation more important. The Board's president pointed to higher mortgage rates than a year ago as a pressure on buyers' budgets.

YOUR PART OF THE MARKET

What we look at for your home

- ☐ Recent sales in your neighborhood, building or price range
- ☐ How many similar homes are for sale now, and their prices
- ☐ How fast they are going under contract
- ☐ How close sale prices are to asking prices
- ☐ Price reductions and homes back on the market
- ☐ Condo fees, leasehold terms and other costs buyers will weigh

These numbers change every month, and we update this page when the Honolulu Board of REALTORS® releases new figures. Ask us for the latest numbers for your area. See also Chapter 18, how long it takes to sell.

CHAPTER 5 · PART 1 · GETTING READY

What it costs to sell, and your net proceeds

Before you list, we prepare a seller net sheet: an estimate of what you will walk away with after the loan payoff, closing costs and prorations. The numbers are estimates. The escrow company prepares the final accounting at closing. Here is what goes into it.



WHO PAYS WHAT

The seller's side of the customary split

Cost	Seller
Listing brokerage compensation	Negotiable, agreed in the listing contract. General excise tax (GET) applies to commissions. See Chapter 7.
Compensation for the buyer's agent	Only if you offer it or agree to it in the purchase contract. Negotiable.
Escrow fee	50% (the buyer pays the other 50%)

Cost	Seller
Standard owner's title insurance premium	60% (the buyer pays 40%)
Conveyance tax	Seller pays. See the rates below.
Required staking or survey	Seller pays
Recording fees to clear your title	Seller pays
Your notary fees	Seller pays their own
Loan payoff	Your mortgage or home equity balance, plus interest to the payoff date
Association or leasehold documents	Costs of documents Hawaii law requires the seller to provide
Repairs or credits	Whatever you agree to in the purchase contract

The Hawaii Purchase Contract sets these customary splits, and buyer and seller can agree to change them. The listing contract (D-13) lists the customary costs a seller pays. Escrow confirms every figure.

CONVEYANCE TAX

Hawaii's tax on the transfer

Hawaii charges a conveyance tax when property changes hands, and the seller customarily pays it. The rate depends on the price and on whether the buyer can claim a county homeowner's exemption for a condo or single-family home.

Sale price	Buyer can claim the exemption	Buyer cannot
Under $600,000	$0.10 per $100	$0.15 per $100
$600,000 to under $1 million	$0.20 per $100	$0.25 per $100
$1 million to under $2 million	$0.30 per $100	$0.40 per $100

> **Example:** on a $1,150,000 sale, $1,150,000 ÷ 100 × $0.30 = $3,450 if the buyer will live in the home, or × $0.40 = $4,600 if not. Higher brackets apply above $2 million.

THE REST OF THE NET SHEET

Prorations, GET and withholding

Prorations

Shared bills are split as of the closing date: property tax, association fees, lease rent and similar items. If you prepaid, the buyer credits you; if you owe, you credit the buyer.

General excise tax on commissions

Hawaii's GET applies to commissions. On Oahu the rate is 4.5%, including a 0.5% county surcharge, and the most a business may visibly pass on to a customer is 4.712%. Your listing contract shows whether GET is added to the compensation.

Tax withholding

If you are not a Hawaii resident, or not a U.S. person, part of the price may be withheld at closing for state or federal tax. It is a prepayment, not a fee. See Chapter 6.

Title and escrow

Title insurance protects the buyer against problems with title. The escrow company holds the money and documents and makes sure everything is in order before the sale records.

What it means: the net sheet turns a price into a number you can plan with. We update it whenever an offer comes in, so you can compare offers by what you would actually receive.

CHAPTER 6 · PART 1 · GETTING READY

Taxes when you sell

Three tax questions come up in most Oahu sales: whether your gain is taxable, whether tax must be withheld at closing because you live outside Hawaii or the U.S., and whether an investment property can be exchanged to defer tax. Here are the basics. Your CPA decides how they apply to you, and we work with them on timing.



YOUR HOME

The federal home sale exclusion

If you sell your main home at a gain, you may be able to exclude up to $250,000 of that gain from federal income tax, or up to $500,000 on a joint return. To qualify, you generally must have owned the home and lived in it as your main home for at least two of the five years before the sale. IRS Publication 523 covers partial exclusions and exceptions.

Not your main home? Gains on rentals and second homes are generally taxable, and Hawaii also taxes income from Hawaii property. Ask your CPA before you list.

WITHHOLDING AT CLOSING

HARPTA and FIRPTA

HRS §235-68

HARPTA (state)

When a nonresident of Hawaii sells Hawaii real property, the buyer generally must withhold 7.25% of the amount realized and send it to the State. Escrow handles it. Before closing you can apply on Form N-288B to reduce or waive it, and after closing you can apply for a tentative refund on Form N-288C. You still file a Hawaii tax return for the year.

IRC §1445

FIRPTA (federal)

When the seller is a foreign person, the buyer generally must withhold 15% of the amount realized for the IRS. If the buyer will use the home as a residence, the rate is 10% for sales over $300,000 up to $1,000,000, and no withholding is required at $300,000 or less. The seller can apply to the IRS for reduced withholding.

> **Our tip:** if either may apply to you, tell us at the start. Applications take time to process, and escrow will withhold the full amount if approval has not arrived by closing.

INVESTMENT PROPERTY

1031 exchanges

If you sell an investment or business property and buy another, a like-kind exchange under Section 1031 can defer the tax on your gain. The timeline is strict: you identify replacement property within 45 days after the sale and complete the purchase within 180 days. A qualified intermediary must be in place before your sale closes. See Chapter 28 and our 1031 exchange guide for Oahu investors.

> **What it means:** taxes can be the largest cost of a sale you didn't plan for. We are not tax advisors, and this chapter is not tax advice. Talk with a CPA early, and we will coordinate the timing with escrow.

CHAPTER 7 · PART 2 · THE LISTING AGREEMENT

How we get paid

You pay us only when your home sells, or in the few other situations the listing contract spells out. Our compensation is not set by law and is fully negotiable. Since August 2024, how buyers' agents are paid has changed too, and you now decide whether and how to offer them compensation.



GOOD NEWS, BAD NEWS

You pay us when it sells

Here is the good news: you don't pay us until, and unless, your home sells. The bad news, for us, is the same sentence. We invest time, advice and marketing money up front, and take the risk that the home does not sell. We think of the relationship as a partnership: we carry the cost of getting it sold, and you commit to the process and to working with us through it.

RR101 A-7, A-9

When compensation is earned

- [ ] A buyer is found on your price and terms, or on terms you accept, during the listing, no matter who finds them
- [ ] You refuse a buyer who meets your full price and terms
- [ ] You default on an accepted purchase contract
- [ ] You withdraw the home without our consent and proper notice
- [ ] You sell during the protection period to a buyer on our written prospect list

What it is not

Commissions are not set by law and are fully negotiable. They are not shown on the MLS. Hawaii general excise tax applies to commissions, and the contract shows whether it is added. See Chapter 5.

THE BUYER'S AGENT

Offering compensation to buyers' agents

Since August 17, 2024, offers of compensation to buyers' agents are not allowed on the MLS, and buyers must sign a written agreement with their agent before touring homes. Sellers can still offer compensation off the MLS, and can offer buyer concessions such as closing-cost credits on the MLS.

RR101 A-8(a)

Option 1: offer it up front

You set an amount or rate for any brokerage that brings a buyer, and we share it off the MLS. Many buyers rely on the seller to cover their agent's pay, so an offer can widen your pool of buyers. A buyer may still ask for a different amount in their offer.

RR101 A-8(b)

Option 2: negotiate offer by offer

You don't commit in advance. Each buyer asks in their purchase contract, and you accept, counter or decline as part of the deal.

> **What it means:** there is no single right answer. It depends on your price range, your buyer pool and your goals. We show you how recent buyers in your area have been asking to be paid, and you decide.

The listing contract, explained

Before we market your home, you sign a listing contract with our brokerage. It sets your price, how long the listing lasts, how either of us can end it, and how we and the buyer's agent are paid. We go through every paragraph with you before you sign.



WHAT YOU SIGN

The Hawaii Exclusive Right-to-Sell Listing Contract

On Oahu, most listings use the Hawaii Association of REALTORS® standard form RR101, the Exclusive Right-to-Sell Listing Contract. The current version is Rev. 4/26. It is six pages, and each paragraph has a letter and number, so you will see references like "A-5" below. Here is what the main paragraphs mean in plain language.

A-1

Who represents you

We are your seller's agent, which means we owe you the highest duties of confidentiality, loyalty and care. On the first page you choose whether you agree to dual agency, where our brokerage would represent both you and a buyer. If you agree and it happens, a separate written consent form is signed with the purchase contract.

A-3

Exclusive right to sell

You list with one brokerage for the whole term. If the home sells during that time, the listing compensation is owed no matter who finds the buyer, including you. Any inquiries you receive go to us, so every buyer is handled the same way.

A-4, A-5

Price and term

The contract states your list price, a start date and an end date. Hawaii real estate rules require every exclusive listing to state a definite termination date. The form also sets how many days of written notice either of us must give to end the listing early, and the earliest date that notice can take effect.

A-6

What stays with the home

Fixtures and built-in appliances are included unless you exclude them in Exhibit A, the MLS input sheet. Personal property and staging items are excluded. If you plan to keep a chandelier, a mounted TV or a water filtration system, tell us before we list so buyers know from the start.

A-7

Our compensation

The form says it in capital letters: commissions are not set by law and are fully negotiable. You and we agree on the amount and write it in. It is not shown on the MLS. It is earned when a buyer is found on terms you accept, and in a few other cases the form lists, such as withdrawing the home without our consent and proper notice. See Chapter 7, how we get paid.

A-8

Compensation for the buyer's agent

You choose one of two options. You can offer a set amount or rate to any brokerage that brings a buyer, which we share off the MLS, or you can negotiate it with each buyer through the purchase contract. Since August 17, 2024, offers of compensation are not allowed on the MLS. Either way, a buyer may ask for a different amount in their offer.

A-9

Protection period

For a number of days you choose after the listing ends, compensation may still be owed if you sell to a buyer who toured during the listing. Within 10 days after the listing ends, we must give you a written list of those buyers. If we miss that deadline, the protection period does not apply. A live virtual tour through a buyer's agent counts as a tour.

A-10

Earlier listings

If you listed with another brokerage before, give us any prospect list you still owe them under that agreement before you sign. That prevents owing compensation twice for the same buyer.

What it means: the listing contract is a business agreement between you and our brokerage. Price, term, the notice to end it, our compensation and the buyer's agent offer are all filled in by agreement. Nothing should be on the form that you have not discussed with us.

WHO DOES WHAT

Our promises and yours

Sections B through D of the form list what each side agrees to do while your home is on the market.

Section B

What we agree to do

- Use our best efforts to sell at a price and terms you accept
- Put up a sign and lockbox where allowed, and market your home on the MLS, online, on social media and at open houses
- Keep you informed of interest and present every offer promptly
- Help you evaluate and negotiate offers
- Guide you through escrow so you meet your obligations under the purchase contract
- Follow all fair housing laws

Sections C, D

What you agree to do

- Tell us in writing about any notice of default, overdue taxes or association dues, liens, lawsuits, special assessments or code violations
- Keep the home ready to show, and provide keys and reasonable access
- Get written permission from any tenant for a lockbox
- Lock away valuables and medications
- Consider every offer and answer each one in writing
- Disclose all material facts about the property (see Chapter 10)
- Pay customary seller closing costs (see Chapter 5)

Photos and other marketing enter the public domain once they are published and cannot be pulled back, so we plan them carefully with you (B-2). The form also asks you to talk with an attorney or accountant about legal and tax questions, because we cannot give that advice (D-5).

BEFORE YOU SIGN

Five things worth a careful read

1. **The end date and the earliest cancellation date.** Choose them together, with your moving plans and the season in mind.
2. **The notice period to end the listing.** Know how many days of written notice either side must give.
3. **Your choice under A-8.** Decide whether to offer compensation to buyers' agents now or handle it offer by offer. We will walk through the trade-offs with you.
4. **The indemnification paragraph (F-4).** It is printed in capital letters. It says you are responsible for securing your belongings and for what you disclose, and it releases the brokerage from claims arising from marketing your home.
5. **Disputes (D-11).** If we disagree, you agree to try nonbinding mediation first, through the local Board of REALTORS® or another mediator you both agree on.

> **Our tip:** sign when you are ready to sell, not before. Once the contract is signed, we start spending time and money on your marketing. Ask us anything on the form first. We would rather answer every question at the table than have a surprise later.

Your marketing package

No two listings are alike, so no two marketing plans should be either. A Mililani starter home, a Kakaako condo and an oceanfront estate each draw different buyers. That is why we offer five levels of marketing service, plus custom packages, and every level is full service. You choose the level that fits your home, your timeline and your budget.



FIVE LEVELS

From a solid foundation to full-scale promotion

Acacia

Our foundation package.

- Detailed home preparation
- Professional photography
- Exposure on Zillow, Realtor.com and other sites
- Standard yard sign, where allowed
- National and international network distribution
- Full-color flyers
- Two open houses or broker's opens
- Transaction coordination
- Standard lockbox

Kiawe

Everything in Acacia, plus:

- Upgraded for-sale sign and post, where allowed
- SentriLock electronic lockbox, for licensed agents only, with real-time access alerts
- Four open houses or broker's opens
- 200+ just-listed postcards
- Two-sided flyers
- Virtual staging and light staging, plus a staging credit
- Targeted social media campaigns
- Private showings with your listing agent

Mango

Everything in Kiawe, plus:

- Six open houses and two broker's opens
- A blog post on our website
- A pre-listing home inspection
- A larger staging credit
- Tri-fold brochures on heavy stock
- 3D walkthrough tour, video tour and floor plan
- A custom single-property website
- A home warranty during the listing, transferable to the buyer

Bamboo

Everything in Mango, plus:

- Open houses until sold
- A full-page magazine ad, subject to publishing deadlines
- A larger staging credit
- Who's Who in Luxury Real Estate exposure for listings of $2 million or more
- Vendor coordination: we schedule, meet and give access to the vendors you hire

Koa

Everything in Bamboo, plus:

- A twilight open house with refreshments
- Full staging credit
- Permit package, when applicable
- Pre-listing cleaning, yard service and handyman credits
- Condo, HOA or leasehold documents, when applicable
- Project management: we get quotes, you approve the vendors, and we send weekly progress reports

Custom

If none of the five fits, we build a package around exactly what your home and your plans need.

What it means: every package is full service: pricing, disclosures, negotiation and escrow management are included at every level. The levels add reach and ways to showcase your home. We go through the details and costs with you at your consultation, and your signed listing contract governs.

HOW WE CHOOSE

Matching the plan to your home

- ☐ Who the likely buyers are, and where they look
- ☐ How much competition your home faces
- ☐ Whether staging, video or a 3D tour will make the biggest difference
- ☐ Your timeline and how hands-on you want to be

See Chapter 14 for how the marketing works and Chapter 15 for open houses.

CHAPTER 10 · PART 3 · DISCLOSURES

Your seller's disclosure statement

Hawaii law requires most sellers of a home to give the buyer a written statement of every material fact they know about the property. We start it with you before you list. Here is what it asks, when it is due and why a careful one protects you.



WHAT THE LAW REQUIRES

Disclose every material fact you know about

Hawaii's seller disclosure law, HRS Chapter 508D, defines a material fact as any fact, defect or condition, past or present, that would be expected to measurably affect the value of the home to a reasonable person. You disclose facts that are within your knowledge or control, that can be seen from visible and accessible areas, or that the law specifically requires, such as whether the home is in a flood hazard area, an airport noise area, a military air installation zone, a tsunami inundation area or the State's sea level rise exposure area.

It is not a warranty

The statement tells the buyer what you know. It does not promise the home's condition, and it does not replace the buyer's inspections. The form says so in capital letters, and it encourages sellers to get professional advice or an inspection before filling it out.

Being thorough protects you

Buyers, their agents and our team are allowed to rely on what you write. Sellers who purposely or negligently fail to disclose can be liable for damages. If an inspection turns up something that contradicts your statement, Hawaii law requires us to share it with you, the buyer and the buyer's agent.

A few sales are exempt

Sales between co-owners, to a spouse, parent or child, by will or court order, by foreclosure or other operation of law, and a few others are exempt under HRS §508D-3. Ask us whether yours qualifies. Even when it does, the purchase contract may still ask for disclosures.

What you may leave out

Under HRS §508D-8, you are not required to disclose that an occupant had or was tested for HIV or AIDS, or that something happened at the home that had no effect on its physical structure or environment.

TIMELINE

When it is due and what the buyer can do

1. **Before you list.** We start the form with you during listing preparation. The law requires it to be signed and dated within six months before, or 10 days after, you accept an offer. Finishing it early means buyers can see it sooner and you are not rushed.
2. **Within 10 days after acceptance.** You deliver it to the buyer, unless the purchase contract sets a different number of days (paragraph I-1). The buyer signs a receipt.
3. **The buyer's 15-day review.** The buyer has 15 calendar days after receiving it to review it and, if they choose, rescind the contract in writing. Their deposits are then returned. The contract can shorten or lengthen this period (paragraph I-3).
4. **If you learn something new before closing.** If a new fact directly, substantially and adversely affects the value, you give the buyer an amendment (HAR form RR114) within 10 days of finding out, and no later than 12 noon on the last business day before the sale records. The buyer then has another 15 days to review it.
5. **After the sale records.** The right to rescind ends when the deed records, although a buyer may still pursue other remedies the law allows.

THE FORM ITSELF

What the Seller's Real Property Disclosure Statement asks

The current form is RR109, Rev. 4/26. For each question you answer Yes, No, NTMK (not to my knowledge) or NA (not applicable), and you explain every Yes in Section G. If you have rented the home, you also disclose material facts you can get from your property manager. Each separate structure, such as an ohana unit, gets its own statement.

A. General

Covenants and restrictions, short-term rental use and licensing, land leases, flood zones, tsunami evacuation zones, the State's sea level rise exposure area, easements, encroachments, permit or zoning violations, past damage from water, fire or wind, and environmental hazards.

B. Utilities and services

Water source and metering, sewer or cesspool, and your electricity costs for the last three months the home was occupied. If solar, solar water heating or a security system is included, you attach the lease, financing or warranty documents. Hawaii requires most cesspools to be upgraded, converted or connected to sewer before January 1, 2050 (HRS §342D-72).

C and D. Condos and associations

Association and management company, fees and what they cover, known fee increases, special assessments, loans or lawsuits, parking stalls, storage, pet rules and any leaks into or out of your unit. See Chapter 12.

E and F. Improvements and repairs

Work done with or without permits, open permits, owner-builder work, roof age and repairs, mold, pests, termites and transferable warranties. Section F lists 42 items, from air conditioning to windows, where you note any past or present defects and repairs.

Our tip: answer from what you actually know, and don't guess. "NTMK" is the right answer only when it is true. Before we list, gather permits, repair receipts, warranties, solar documents and three recent electric bills. Ten minutes with that folder can save days of back-and-forth in escrow.

What it means: a complete, honest disclosure statement is one of the best protections a Hawaii seller has. It sets expectations early, makes surprises at inspection less likely and gives a buyer fewer reasons to walk away later. We help you prepare it, and we review it with you before it goes to any buyer.

Hawaii-specific disclosures

Some disclosures are unique to Hawaii, or matter more here: flood and tsunami zones, sea level rise, cesspools, solar systems, unpermitted work and rental use. Others, like lead-based paint, are federal. Knowing which apply to your home before you list avoids surprises in escrow.



LOCATION

Where your home sits

RR109 A-12

Flood zones

The disclosure statement asks whether the home is in a FEMA Special Flood Hazard Area, whether it was built before the flood maps (September 3, 1980 in Honolulu County), whether you have an elevation certificate and whether it ever received federal disaster funds.

RR109 A-5, A-14

Tsunami and shoreline

It asks about tsunami evacuation zones, shoreline frontage and any erosion control structures, permitted or not. Hawaii law requires disclosure of tsunami inundation areas shown on official maps, and of any erosion control structures on shoreline property.

RR109 A-13

Sea level rise

It asks whether the home is within the sea level rise exposure area designated by the Hawaii Climate Change Mitigation and Adaptation Commission. Hawaii law requires this disclosure where the maps identify the property.

RR109 A-9 to A-11

Aircraft and military areas

It asks about regular aircraft noise, airport noise areas, military Air Installation Compatibility Use Zones and known unexploded ordnance in the area.

THE HOME ITSELF

Systems and history buyers ask about

RR109 B-3

Cesspools

Hawaii requires cesspools without an exemption to be upgraded, converted or connected to sewer before January 1, 2050. The form asks about your wastewater system, pumping history and any reports to government agencies.

RR109 B-4 to B-6

Solar and other systems

If solar, solar water heating or a security system is included, say whether it is leased, financed or owned, and attach the agreements and warranties. HAR form RR232 is the photovoltaic disclosure.

RR109 E-1 to E-3

Permits and unpermitted work

The form asks about work done without permits, permits never closed, owner-builder work and electrical or plumbing work done without a licensed contractor. Disclose what you know; we can help you look up permit records.

RR109 A-2

Rental use

It asks whether the home is or was used for transient accommodations, such as short-term vacation rentals, and whether it has a license. See Chapter 28.

FEDERAL AND OTHER RULES

Lead-based paint and more

Homes built before 1978

Federal rules require sellers of most housing built before 1978 to disclose known lead-based paint and hazards, give the buyer the EPA pamphlet and available records, attach a disclosure form to the contract, and give the buyer a 10-day opportunity to test for lead unless the buyer waives it. Keep the signed acknowledgments for three years.

RR101 D-10

Registered sex offenders

The listing contract notes that if you know a registered sex offender lives in the immediate area, you must disclose it to the buyer.

What it means: most of these are yes-or-no questions you can answer from what you already know and from public records we help you check. Answering them carefully up front is far easier than explaining a missed item in escrow. See Chapter 10 for how the disclosure statement works.

Selling a condo or a leasehold home

Condo and leasehold sales come with extra documents that Hawaii law requires the seller to provide, and the buyer gets time to review them. Ordering them early keeps escrow on schedule, and knowing what buyers and lenders look for helps you price and prepare.



CONDOS AND ASSOCIATIONS

The association documents

For a condo, or a home in a planned community, you provide the association's documents at your expense to the extent they exist. The listing contract counts these costs among your customary costs.

What buyers receive

- ☐ Declaration, bylaws, amendments and house rules
- ☐ Current and proposed budget and financial statement
- ☐ Reserve study or summary
- ☐ Recent board and annual meeting minutes
- ☐ Insurance summary
- ☐ Project information form (HAR RR105c)
- ☐ Any lawsuits by or against the association

What buyers look for

Reserves compared with planned repairs, fee increases and special assessments, house rules on pets, rentals and parking, and the master policy deductible. A building with low reserves or a pending assessment can narrow your buyer pool, so we look first and price accordingly.

Timing: the buyer has a set number of days after receiving the documents to review them and cancel (15 if the contract leaves it blank). If the association issues new documents during escrow, you pass them on within the days set in the contract (3 if blank). Order early: management companies can take time.

LEASEHOLD

Selling leasehold property

The lease review

For a leasehold residential lot, Hawaii law requires the seller to give the buyer the recorded lease and amendments within 10 calendar days after acceptance. The buyer then has 10 days to review the terms and may cancel. A similar law covers leasehold condos (HRS chapter 516D).

RR101 D-8

Your leasehold disclosure

The listing contract has you provide a current leasehold disclosure at your expense, and HAR forms RR212 (disclosure), RR210 (addendum) and RR211 (receipt) are used in the sale.

Years left matter

Lenders look at how many years remain on the lease. For Fannie Mae loans, the lease must run at least five years past the loan's maturity, so on a 30-year loan at least 35 years must remain. Fewer years can mean fewer financed buyers.

Ask about a fee purchase

Some landowners will sell the land. We can ask whether yours will, which can affect your price and your buyer pool. We cannot confirm that option until we ask.

> **What it means:** condo and leasehold homes sell well when buyers can see the full picture early. We gather the documents with you before listing and point out anything buyers will ask about. For a full review of a lease or association documents, we recommend a Hawaii real estate attorney.

Buyer-side detail: condo documents and leasehold vs. fee simple.

CHAPTER 13 · PART 4 · PREPARING AND MARKETING

Preparing your home, and getting ready for photos

Buyers see your home online before they ever walk in, and they decide from the photos whether to visit. A home that looks its best tends to sell faster and for a better price. We walk your home with you and recommend the changes that pay for themselves, and skip the ones that don't.



BEFORE LISTING

Where a dollar is most likely to come back

Popular projects

- [ ] Deep cleaning
- [ ] Curb appeal and landscaping
- [ ] Fresh paint
- [ ] Small repairs and handyman work
- [ ] Flooring and carpentry touch-ups
- [ ] Electrical and plumbing fixes
- [ ] Staging

Usually not

A major remodel right before selling rarely returns its full cost, and it delays your listing. We point out what buyers in your price range expect and where small fixes make the biggest difference.

A pre-listing inspection

An inspection before you list can show what buyers will find, so you can fix it, price for it or disclose it on your terms. Keep in mind that what you learn becomes something you know, and material facts you know must be disclosed. See Chapter 10.

Termites

Oahu homes are often treated for termites, and a termite inspection is commonly part of a sale. If you have treatment records or a warranty, gather them now.

Our tip: we can connect you with contractors our clients have used. Use licensed contractors where the work requires it, and keep every receipt and permit. Buyers will ask.

PHOTO DAY

Getting ready for the photographer

We take considerable care with photography. A few things you do ahead of time make a big difference:

- [ ] Declutter every room and clear counters
- [ ] Clean the whole house, windows included
- [ ] Make the beds and put laundry away
- [ ] Hide trash cans, laundry baskets, vacuums and cords
- [ ] Take down family photos and items on the fridge
- [ ] Replace burned-out bulbs and open the blinds
- [ ] Move cars from the driveway and tidy the yard and lanai

Our tip: if your home has a time of day with the best light, or a view that shines at sunset, tell us so we can schedule the photographer then.

Honest photos: we use real photos of your home. If we use virtual staging, the photo is labeled as virtually staged so buyers know what is real.

The MLS and our 360° marketing

The Multiple Listing Service does much of the heavy lifting: it puts your home in front of every agent and feeds most home search websites. But some buyers aren't actively searching yet. Our marketing plan reaches them too, through our website, social media, email, the Coldwell Banker network, mail, print and open houses.



THREE IMPORTANT LETTERS

The MLS

On Oahu, listings go into HiCentral MLS, the database agents use to find homes for their buyers. From there, your listing feeds to many other websites through a system called IDX, so it shows up almost anywhere a buyer looks. We make sure your MLS listing is accurate in every detail and presented in the best light, from the photos to the description.

> **Searching online:** in the National Association of REALTORS® 2026 Profile of Home Buyers and Sellers, 46% of buyers said looking at listings online was the first step in their search.

360° MARKETING

How we reach buyers beyond the MLS

Our network

Before your home goes live, we announce it to the agents of Coldwell Banker Island Properties, so they can match it with their buyers. Coldwell Banker Island Properties closed about $2 billion in sales volume in 2025.

Online

Your listing on TheSalazarGroupHawaii.com, Coldwell Banker's websites, Realtor.com, Zillow and the many sites the MLS feeds.

Social media

Posts and campaigns on our Instagram, Facebook and YouTube channels, including Instagram video tours.

Email

Announcements to a targeted segment of our email list, reaching buyers, agents and their networks.

Direct mail and print

Just-listed postcards to your neighbors, who often know someone looking, plus flyers, brochures and, in some packages, magazine ads.

A website for your home

In some packages, a single-property website keeps buyers focused on your home, without ads or competing listings.

> **What it means:** the MLS reaches buyers who are looking. The rest of the plan reaches the ones who aren't yet: the neighbor's cousin, the renter down the street, the buyer who sees a post and calls. Which tools we use depends on your package. See Chapter 9.

> **Public once published:** photos and other marketing enter the public domain once they are published and cannot be pulled back (RR101 B-2). We plan them with you.

CHAPTER 15 · PART 4 · PREPARING AND MARKETING

Open houses and showings

Showings are where buyers decide. We use three ways to show your home: a traditional open house, private showings and a virtual open house. Our 4-1-2 Open House Formula covers the days before and after each open house. Your part is keeping the home ready, being flexible, and stepping out while buyers look.



OUR FORMULA

The 4-1-2 Open House Formula

1. **4 days before.** We walk the neighborhood and talk with your neighbors. Many know someone who wants to live nearby.
2. **1 day before.** We call agents and invite them to bring their buyers.
3. **2 days after.** We follow up with every visitor, and share what we hear with you.

Traditional open house

A chance for buyers to experience the space and the neighborhood, with sensible safety measures in place.

Private showings

With your permission, serious buyers and their agents book a time to see the home without other buyers around.

Virtual open house

A live or recorded tour for buyers who are off-island or can't visit yet.

SHOWING REQUESTS

Making showings work

Be accommodating

Showings can be tiring: keeping the house ready, leaving on short notice, staying out longer than you'd like. Buyers and agents remember a pleasant seller, and it can carry into how they negotiate. If you prefer, we can be present at every showing and group showings into a few set times a week.

Please step out

Buyers need space to imagine the home as theirs, and their agent knows what to point out. If you're home, you might share your reasons for selling or answer a question in a way that hurts you later. Run an errand or take a walk. If you can't leave, stay outside or on the other side of the house.

Every day before a showing

- [ ] Beds made, dishes put away
- [ ] Lights on and blinds open
- [ ] No food, crumbs or odors
- [ ] Pets out of the house or secured
- [ ] Bathroom counters cleared

RR101 D-4

Protect your things

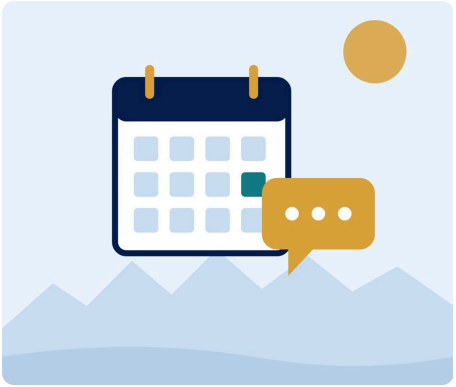
Lock away valuables, prescription medications and important papers. The listing contract asks you to, and the brokerage is not responsible for loss or damage.

> **Tenants and lockboxes:** a lockbox needs written permission from any tenant (RR101 D-3), and Hawaii law generally requires two days' notice to a tenant before entering to show the home. See Chapter 27.

CHAPTER 16 · PART 5 · ON THE MARKET

Going live, and when you'll hear from us

The day your home goes live on the MLS is a big day. In our experience, the most activity comes in the first two weeks, and the most serious buyers in your price range tend to show up early. We keep you informed the whole way, on a set schedule and whenever something happens.



THE FIRST TWO WEEKS

What we watch, and when we reassess

If an offer comes quickly, wonderful. If not, don't worry; not every home sells in the first couple of weeks. After about two weeks we sit down with you and look at:

- [ ] How many showings there were
- [ ] Whether any buyer made an offer, and if not, why
- [ ] What buyers and agents said
- [ ] Whether few showings point to the market, the home or the price

New buyers start looking every day, and interest changes week to week. We adjust based on what the data tells us.

COMMUNICATION

When to expect to hear from us

One of the most common complaints about agents is "they put a sign in the yard and I never heard from them again." That is not how we work.

Every week

A weekly update on Thursdays, by phone, email or text, whichever you prefer.

As it happens

We contact you when a showing is requested, when we have feedback and when an offer comes in. Every written offer goes to you promptly, and we set a time to go over it together.

Reaching us

Text, email or call anytime. We respond as quickly as we can, though sometimes we are with other clients or our families. Our regular hours are Monday to Friday, 9 a.m. to 5 p.m. On Sundays we are usually preparing for or hosting open houses, and Saturdays are family time. Leave a message after hours and we will get back to you first thing.

Your listing contract

We agree to keep you informed of interest in your home and to present all offers in a timely way (B-3). Hawaii rules require every written offer to be passed to the listing broker and on to the seller immediately.

CHAPTER 17 · PART 5 · ON THE MARKET

Keep it private, and stay calm

Two habits protect your sale more than almost anything else: keeping the details of your sale to yourself, and staying calm when things get frustrating. A small piece of information can travel fast, and a rushed decision is one of the most common ways sellers lose money.



KEEP YOUR LIPS SEALED

Don't discuss your sale with anyone but us

What to keep private

- [ ] What price you would accept
- [ ] Why you are selling, or how soon you need to move
- [ ] How many showings you have had
- [ ] Complaints about the market

Why it matters

Word gets around, through neighbors, friends, social media and other agents. Buyers and their agents can use what they hear to shape their offer. The less anyone else knows, the stronger your position.

Fair housing: Hawaii's protected classes include race, color, national origin, ancestry, religion, sex including gender identity or expression, sexual orientation, disability, familial status, marital status, age and HIV infection. Decisions about offers must be based on price and terms. Personal letters, photos and social media can reveal protected traits, so we keep your focus on the offer itself.

STAY CALM

Frustration is normal. Rash decisions aren't.

Selling can be stressful, and this is your home and your money. When sellers get frustrated, they sometimes take it out on their agent, the trust between them breaks down, and decisions get rushed. We do this every day, and we have learned to stay steady when things get tough.

> **Our tip:** if you need to vent, vent to us. That's part of our job, and we'll help you sort out the next step. Just remember we are on the same side: we both want your home sold, for as much as possible.

CHAPTER 18 · PART 5 · ON THE MARKET

How long will it take to sell?

There is no way to predict exactly how long any home will take to sell. It depends on the market, the number of buyers and competing homes at the time, and above all on how well the home is priced. Here is what the numbers say for Oahu, and how to think about time on market.



THE NUMBERS

Oahu days on market, October 2026

15 days

Single-family median days on market, down from 26 a year earlier

49 days

Condo median days on market, up from 44 a year earlier

Source: Honolulu Board of REALTORS data for October 2026, as reported by the Honolulu Star-Advertiser on November 7, 2026. Deemed reliable but not guaranteed.

Days on market counts time until a home goes under contract. Escrow comes after that: most of our sales close in about 30 to 45 days, depending on the buyer's financing and the dates in the contract. Your own neighborhood and price range can differ a lot from the island-wide median. See Chapter 4.

TWO COMMON FRUSTRATIONS

Too fast, or too slow

"It sold too fast"

When a home sells in the first two weeks, some sellers worry they priced too low. Usually it means the price was right. Turning down a strong early offer to wait for a better one, or raising the price, often ends with a lower sale weeks or months later.

"It's taking too long"

A few months may be normal in some markets and price ranges. If showings are steady but there are no offers, or showings are few, we look at the data with you and decide whether price, condition or marketing needs to change.

> **What it means:** if it happens quickly, celebrate. If it takes longer than you hoped, be patient, and let's keep making decisions from the data, not from frustration.

CHAPTER 19 · PART 6 · OFFERS

Reviewing offers

When an offer arrives, we send it to you right away and set a time to go through it together. The best offer isn't always the highest price. We look at the price, the terms, the buyer's financing and how likely the sale is to close on time, and we show you what you would net from each.



THE PURCHASE CONTRACT

What we look at in every offer

Price and net

The price, any credits or seller-paid costs, and any request for you to pay the buyer's agent. We update your net sheet for each offer.

C-2

Deposits

How much earnest money, and when it goes into escrow. The deadline for the initial deposit and any additional deposit is in Section C.

H-1 to H-5

Financing

All cash with no contingency, cash with a contingency on obtaining funds, or a loan with a financing contingency. We check the prequalification letter and the deadlines for loan approval and the appraisal.

G, I, J, M

Contingencies

The inspection period, the buyer's review of your disclosures, title, condo or leasehold documents and, sometimes, the sale of the buyer's own home. Each has a deadline and gives the buyer a way out.

Dates

The closing date, and whether the buyer needs early occupancy or you need to stay after closing. See Chapter 25.

I-1

Your deadlines

Offers also set your obligations, such as delivering the disclosure statement within 10 days of acceptance unless another number is written in.

What it means: compare offers by what you would net and how likely each is to close, not by price alone. A slightly lower offer with strong financing and fewer contingencies can be the better deal.

HOW IT WORKS

From offer to accepted contract

1. **We present every offer.** Hawaii rules require written offers to reach you immediately, and we review each one with you.
2. **You respond in writing.** You accept, reject or counter. The listing contract asks you to consider every offer and answer each one in writing.
3. **Counteroffers go back and forth** on HAR form RR204 until you and the buyer agree, or decide not to. See Chapter 20.
4. **Acceptance.** The contract becomes binding when it is fully signed and delivered. Every "days after Acceptance" deadline counts from that date, in calendar days ending at 11:59 p.m. Hawaii time.

Low offers, multiple offers and backup offers

A low offer can feel insulting, and multiple offers can feel like a dream that turns complicated. Both are manageable with a calm plan. And when you accept an offer, a backup offer can keep a second buyer waiting in case the first one falls through.



LOW OFFERS

How to handle a "low-ball" offer

Not every seller gets one. When it happens, many sellers are offended and don't respond at all. But a buyer who makes an offer has real interest in your home. You don't know how far they will come up until you negotiate.

> **Our tip:** respond with a counteroffer instead of silence. Keep emotions out of it. If the buyer shows they aren't willing to be realistic, we can move on, but let's give it a real try first.

MULTIPLE OFFERS

When more than one buyer wants your home

There is more than one way

We might counter the strongest offer, ask every buyer for their highest and best terms by a set deadline, or accept one outright. The right approach depends on the offers and your goals, and we decide it together.

Highest is not always best

Compare net proceeds, financing strength, contingencies and closing dates. The buyer most likely to close on time can be worth more than a slightly higher price.

Counteroffers

Counteroffers use HAR form RR204 (Rev. 9/26). Because a counteroffer can become a binding contract when the buyer accepts it, we structure counters carefully when more than one buyer is involved.

Fair and consistent

We present every offer, treat every buyer's agent the same and keep the decision about price and terms, never about who the buyers are.

> **No guarantee:** multiple offers depend on the market and on pricing. Nobody can promise them, but a well-priced, well-presented home gives you the best chance.

BACKUP OFFERS

A second buyer in line

With HAR's Backup Offer Addendum (RR229), you can accept a second buyer in backup position. If your first contract ends, the backup moves up without you starting over. We explain the terms and timing before you sign one.

CHAPTER 21 · PART 6 · OFFERS

Negotiating

Negotiating is an art. The approach that gets you the best result depends on the buyer, their agent, how much interest your home is getting and your own situation. Playing hardball works sometimes, and backfires often. We write the right script for the right moment.



WHAT SHAPES OUR APPROACH

Three things we weigh

The buyer

How strong their financing is, how motivated they are and what matters to them besides price.

The market

How many showings and offers you have, and how fast similar homes are selling.

You

Your timing, your next move and the terms that matter most to you.

MORE THAN PRICE

Terms you can trade

- ☐ The closing date
- ☐ A rent-back after closing, if you need time to move (see Chapter 25)
- ☐ Repairs, or a credit instead of repairs
- ☐ Selling as-is
- ☐ Deposit amounts and deadlines
- ☐ Who pays which costs, including any request to pay the buyer's agent
- ☐ Items that stay with the home

> **What it means:** hardball can make sense, and we play it well when it does. In a home sale, though, it can hurt you more than help. Sometimes a softer approach gets the buyer to where you want them. That isn't giving in; it's negotiating for the result, not the feeling.

Negotiation continues after acceptance, during inspections and the appraisal. See Chapter 22 and Chapter 23.

CHAPTER 22 · PART 7 · ESCROW TO CLOSING

Inspection, repairs and as-is sales

Once you accept an offer, the buyer usually inspects the home. Inspection reports list everything, so even a well-kept home can look alarming on paper. Take a deep breath. We review the buyer's requests with you objectively and help you decide what to fix, credit or decline to keep the sale on track.



THE INSPECTION PERIOD

What happens and when

1. **The buyer inspects.** Within the inspection period set in the contract, the buyer can inspect the home and review permits, the wastewater system, flood zone and more. You keep the utilities on, including propane, at your expense so inspectors can test everything.
2. **The buyer decides.** Before the period ends, the buyer accepts the home, asks for repairs or a credit, or cancels in writing. If they do nothing in writing by the deadline, they have waived this contingency.
3. **We respond together.** You can agree, offer a credit or price change, offer some repairs, or decline. We help you weigh each request against the deal as a whole.
4. **Agreed repairs get done.** Use licensed contractors where required and keep receipts. If agreed repairs aren't finished by closing, escrow can withhold 150% of the estimated cost from your proceeds.

> **Termites:** if the termite report shows visible damage that directly, substantially and adversely affects value, it must be disclosed, and the buyer gets a right to rescind. See Chapter 10.

SORTING REQUESTS

What you will probably need to address

Usually addressed

Structural problems, safety issues and systems that don't work, such as a roof leak, faulty wiring or a broken water heater.

Often declined

Cosmetic items and minor wear the buyer could see when they made the offer.

> **What it means:** "probably" is the honest word. Depending on the market and the buyer, you may be able to decline things other sellers would fix, or need to handle small items others could refuse. Keep the big picture in mind: is it worth losing the sale over this request? More often than not, a compromise beats a flat no.

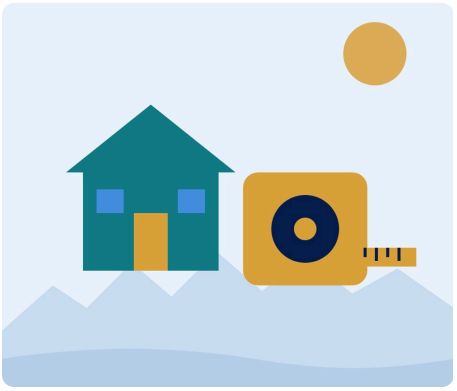
Selling as-is. With HAR's As-Is Condition Addendum (RR213), you tell buyers you won't make repairs. Buyers can still inspect and may still cancel within their contingency periods, and you still must disclose all material facts you know.

Hawaii does not license home inspectors, so reports vary in quality and tone.

CHAPTER 23 · PART 7 · ESCROW TO CLOSING

The appraisal

If your buyer is getting a loan, the lender orders an appraisal to confirm the home supports the amount it is lending. Most appraisals are not a problem. Sometimes the value comes in below the price, often because there are few truly similar recent sales. If that happens, there are several ways forward.



BEFORE THE APPRAISAL

How we prepare

The appraiser is independent and works for the lender. We can give the appraiser recent sales that support your price and a list of upgrades and features that are easy to miss, so the report starts from complete information.

IF IT COMES IN LOW

Five ways forward

The buyer covers the gap

The buyer adds cash to make up the difference between the appraisal and the price.

You lower the price

You reduce the price to the appraised value.

Meet in the middle

You come down some and the buyer brings more cash. This is often how it ends.

Ask for a reconsideration

If the appraisal has errors or missed better sales, the buyer can ask the lender for a reconsideration of value. Since 2024, Fannie Mae, Freddie Mac and FHA require lenders to have a process for this. Results are not guaranteed.

A new appraisal

In some cases, a different loan or lender means a new appraisal.

H-3, H-4(b)

Watch the deadlines

The contract sets how many days before closing the buyer must have loan approval and the appraisal. A low value can let the buyer use the financing contingency, so we move quickly.

> **What it means:** don't worry about the appraisal in advance. Most go fine. If one comes in low, we know how to handle it, and we look at what keeps the sale together for you.

CHAPTER 24 · PART 7 · ESCROW TO CLOSING

Don't forget these things

Between acceptance and closing it can seem like you have plenty of time. Time flies. As soon as you're under contract, start on this list. A little each day makes your move much less stressful.



RIGHT AWAY

Under contract: start here

Book movers early

Good movers book up, and finding one you trust takes time. If friends and family are helping, line them up now, and have a backup plan.

Start packing

Waiting until the last days adds stress and risks not finishing in time. Keep the home show-ready for the inspection and appraisal while you pack.

Loan payoff

Escrow requests your payoff statement from your lender. If you have a home equity line of credit, stop drawing on it; escrow will arrange for it to be paid off and closed.

Keep it insured and running

Keep your homeowners insurance until the sale records. Keep the utilities on through the buyer's inspection period and until closing, as the contract requires.

A WEEK OR TWO BEFORE CLOSING

Wrap-up list

- [ ] Schedule your utilities to stop on the day the sale records, not before: Hawaiian Electric online, and the Board of Water Supply at (808) 748-5030
- [ ] Set up mail forwarding with the post office
- [ ] Cancel or transfer internet, TV, security monitoring and pest service
- [ ] Tell your association or management company you are selling
- [ ] Gather keys, remotes, gate cards, alarm codes and appliance manuals
- [ ] Collect warranties and service records that transfer to the buyer
- [ ] If HARPTA or FIRPTA applies, confirm your forms with escrow (see Chapter 6)

> **Our tip:** the buyer opens their own utility accounts. Your accounts stay in your name until you stop them, so don't stop them early, and don't forget to stop them at all.

CHAPTER 25 · PART 7 · ESCROW TO CLOSING

Moving out, rent-backs and the walk-through

A few days before closing, the buyer and their agent walk through the home to make sure it's in the condition they agreed to. Being fully moved out, with the home clean and agreed repairs done, makes it quick and uneventful. If you need more time in the home, a rent-back can be arranged in writing.



THE WALK-THROUGH

What the buyer checks

- [ ] No new damage since they agreed to buy
- [ ] Agreed repairs finished, with receipts
- [ ] Fixtures, appliances and systems working
- [ ] Everything you agreed to leave is still there
- [ ] Your belongings and trash removed
- [ ] Cleaning done, if the contract calls for it
- [ ] Any animal-related treatment done, if required

The Purchase Contract covers removal of items (J-5), cleaning (J-6), animal-related treatment (J-7) and keeping the home in the same condition through the walk-through (J-8). If something isn't finished, escrow can withhold 150% of the estimated cost (J-9).

> **Our tip:** when the furniture comes out, you'll notice scuffs, nail holes and dust you never saw before. Move out a little early if you can, and budget a few dollars and some elbow grease for patching, touch-up paint and cleaning. It saves a lot of grief at the walk-through.

TIMING YOUR MOVE

If you need more time, or the buyer needs less

RR227

Rent-back

If you need to stay after closing, a Post-Closing Occupancy Contract (HAR RR227) sets the dates, rent, deposit and condition. Agree on it before you accept the offer if you can.

RR202

Early occupancy

Occasionally a buyer asks to move in before closing. HAR form RR202 covers it. It carries real risk for a seller, so we talk it through carefully.

RR304

Vacating instructions

HAR form RR304 gives written move-out instructions, useful when a tenant or occupant is leaving.

Fully moved out

You'd be surprised how often a buyer arrives and the seller isn't close to being out. Plan to be completely moved before the walk-through.

CHAPTER 26 · PART 7 · ESCROW TO CLOSING

Closing day

In Hawaii you sign your closing documents with escrow a few days before closing day. The sale becomes official when the deed records at the State Bureau of Conveyances, and then your proceeds are released. We call you as soon as it records.



THE LAST WEEK

From signing to recording

1. **Review your final numbers.** Escrow prepares your closing statement. We go through it with you and question anything that looks off.

2. **Sign with escrow.** Usually a few days to a week before recording, with your escrow officer or a mobile notary. Bring a valid government-issued photo ID, and check with escrow which IDs they accept. If you are off-island, escrow arranges signing where you are.
3. **Recording.** The Bureau of Conveyances records documents between 8:01 a.m. and 3:29 p.m. When the deed records, the home belongs to the buyer.
4. **Your proceeds.** Escrow pays off your loan, pays closing costs and sends your proceeds as you instruct, after the sale records. Confirm the timing and method with your escrow officer.
5. **Hand over keys.** Keys, remotes, gate cards and alarm codes go to the buyer, as we arrange.

PROTECT YOUR MONEY

Wire fraud targets sellers too

Criminals send fake emails that look like they come from escrow or an agent, asking you to change where your proceeds are sent. In 2025 the FBI received 12,368 real estate fraud complaints with $275.1 million in reported losses.

- [ ] Give your payout instructions directly to escrow, and confirm by phone at a number you already know
- [ ] Never change payout instructions because of an email or text
- [ ] We will never email you wiring instructions
- [ ] If something feels off, stop and call us

After closing

Keep your closing statement for your tax records, cancel your homeowners insurance once the sale has recorded, and stop any automatic payments for the home. Escrow sends you your final documents.

> **What it means:** Mahalo for trusting us with one of the biggest sales of your life. Our work doesn't end at closing. We hope to stay in touch, and to help you, your friends and your family with real estate for years to come.

CHAPTER 27 · LOCAL SITUATIONS

Selling from off-island, or with tenants

Many of our sellers live on the mainland or overseas, or are selling a home with tenants in it. Both are very doable. We handle access, contractors, showings and electronic signing for owners who aren't here, and we work with tenants and property managers to keep showings smooth and lawful.



SELLING FROM AWAY

When you are not on Oahu

We are your eyes and hands

We coordinate access, repairs, cleaning, photos and showings, and send you regular updates and photos. Some packages include vendor coordination and project management. See Chapter 9.

Signing from anywhere

Most documents can be signed electronically. For documents that need notarizing, escrow arranges signing where you live.

Tax withholding

If you are not a Hawaii resident, HARPTA withholding generally applies at 7.25% of the amount realized unless you qualify for less. Start the paperwork early. See Chapter 6.

Your disclosures

The disclosure statement asks for the date of your last visit if you don't live there, and asks you to disclose material facts you can get from your property manager. See Chapter 10.

Inherited or estate property: we work with your attorney or personal representative on who can sign and when, and on the documents escrow will need.

TENANT-OCCUPIED HOMES

Selling with tenants in place

Notice before showings

Under Hawaii's Residential Landlord-Tenant Code, a landlord generally must give a tenant at least two days' notice before entering, including to show the home to buyers, and enter only at reasonable hours.

RR101 D-3

Lockbox permission

A lockbox requires written permission from the tenant.

RR201 N-2

Rental documents

The buyer receives the rental agreement and related documents within the days set in the contract, and can review them.

Investor or owner-occupant?

A home with a good tenant can appeal to investors; a vacant home often appeals to owner-occupants. We help you decide which buyer is likely to pay more, and when the tenant should leave, if at all.

> **What it means:** whether a tenant stays after the sale depends on the lease and Hawaii law. Talk with your property manager or a Hawaii attorney before you list, and treat your tenants well. Their cooperation shows in your showings.

CHAPTER 28 · LOCAL SITUATIONS

Selling an investment or vacation rental

Investor buyers look at different things: legal use, rents, expenses and the numbers. If your property is a rental, especially a short-term or vacation rental, verifying what is legally allowed comes first, because Oahu's rules have changed repeatedly in recent years. Then we market it to the buyers who value it most.



LEGAL USE FIRST

Short-term and vacation rentals on Oahu

Honolulu's rules on short-term rentals changed with Ordinance 22-7 in 2022, which raised the minimum rental period outside resort areas, and parts of it were challenged in federal court. Whether a property can be rented for short stays depends on its zoning, any permit or nonconforming use certificate and the current law. Buyers and lenders will ask, and the disclosure statement asks whether the home is used for transient accommodations and whether it has a license.

> **Before we list:** we verify the property's status with the City's Department of Planning and Permitting and the documents you have, and we describe its use accurately in the listing. Read our Oahu short-term rental rules guide, and confirm the details with DPP or a Hawaii attorney.

WHAT INVESTOR BUYERS WANT

Have these ready

- ☐ Current leases, rent roll and security deposits
- ☐ Twelve months of income and expenses
- ☐ Property tax, insurance, association and utility costs

- [ ] Permits, licenses or certificates for the current use
- [ ] Property management agreement and contact
- [ ] Repair and maintenance records

The buyer receives rental documents within the days set in the contract and can cancel if they don't accept them (RR201 N-2). See Chapter 27 for tenant-occupied sales.

YOUR NEXT INVESTMENT

1031 exchanges and your options

If you plan to buy another investment property, a 1031 exchange can defer tax on your gain, with strict 45-day and 180-day deadlines and a qualified intermediary in place before closing. We can help you find replacement property on Oahu. A Delaware Statutory Trust is one option some investors consider; we are not licensed to sell securities, and we refer clients interested in a DST to a specialist. See Chapter 6 and our 1031 exchange guide.

> **What it means:** an investment sale goes smoothest when the legal use is clear and the numbers are documented. Talk with your CPA about depreciation and taxes before you list.

CHAPTER 29 · LOCAL SITUATIONS

Short sales and distressed properties

If you owe more than your home will sell for, or you have fallen behind on payments, you still have options. A short sale lets you sell for less than you owe with your lender's approval. The sooner you talk with us, your lender and the right advisors, the more options you keep.



TELL US EARLY

What the listing contract asks you to share

The listing contract asks you to tell us in writing about any notice of default or pending foreclosure, delinquent taxes or association dues, bankruptcy, liens or judgments, and any debts that may be more than the sale proceeds and need short sale approval (RR101 C-1 to C-9). We keep it confidential. It lets us plan the sale properly.

SHORT SALES

How a short sale works

1. **Talk with your lender.** Ask about options, including whether they will consider a short sale and what they need from you.
2. **List with the right addenda.** HAR's Short Sale Addendum to Listing Contract (RR110), or Distressed Property Addendum (RR111), sets out how the sale works with your lender.
3. **Accept an offer subject to approval.** Buyers use HAR's Short Sale Addendum to the Purchase Contract (RR223). The lender must approve the price and terms.
4. **Wait for approval.** Lender approval can take weeks or months, and may not come at all. We keep the buyer informed and the file moving.

> **Tax and legal questions:** forgiven debt, credit impact and deficiency questions are for a Hawaii attorney and a CPA. A HUD-approved housing counselor can also help you understand your options at no or low cost.

FORECLOSURE

If foreclosure has started

Hawaii has both judicial and non-judicial foreclosure. Either way, time matters. Call us, your lender and an attorney right away. Selling before a foreclosure is completed may protect more of your equity and credit than letting it run its course, depending on your situation. Buyers see this from the other side in our foreclosures and short sales chapter.

> **What it means:** a distressed sale is stressful, and it is not the end of the road. We handle these sales with discretion and care, and we will give you honest information about your options.

Appendix: sources by chapter

Laws, programs and market figures change. Each chapter online links to these sources.

1. First things first

- Each chapter lists the sources for its topic. This chapter summarizes the guide.

2. Our mission as your listing agent

- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Association of REALTORS® Designated Agency Disclosure and Agreement, RR228 Rev. 9/24
- National Association of REALTORS®: Buyers, sellers rely on agents more than ever (2026 Profile of Home Buyers and Sellers, Nov 10, 2026)
- National Association of REALTORS®: Top 10 takeaways from NAR's 2025 Profile of Home Buyers and Sellers

3. Pricing your home

- Zillow: What is a Zestimate? (accuracy figures)
- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.

4. The Oahu market right now

- Honolulu Star-Advertiser: High rates put squeeze on Oahu housing market (Nov 7, 2026), reporting Honolulu Board of REALTORS® data

5. What it costs to sell

- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Association of REALTORS® Purchase Contract RR201 Rev. 9/26 (For Release 11/26), Sections F-5, F-6 and F-7. Ask us for a copy.
- Hawaii Department of Taxation: Form P-64A instructions (conveyance tax rates)
- Hawaii Department of Taxation: Tax Facts 37-1, General Excise Tax
- Hawaii Department of Taxation: Announcement 2006-15, Oahu county surcharge and the 4.712% maximum pass-on rate

6. Taxes when you sell

- IRS Topic No. 701, Sale of your home
- IRS Publication 523, Selling Your Home
- Hawaii Department of Taxation: Form N-288 instructions (Rev. 2024), 7.25% HARPTA withholding
- Hawaii Department of Taxation: Tax Facts 2010-1, Understanding HARPTA
- Hawaii Department of Taxation: Form N-288C instructions (tentative refund)
- IRS: FIRPTA withholding
- National Association of REALTORS®: FIRPTA changes you need to know (residence thresholds)
- IRS: Like-kind exchanges under IRC Section 1031
- The Tax Adviser: Like-kind exchanges of real estate (45-day and 180-day periods), Sept. 2025

7. How we get paid

- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- National Association of REALTORS®: What the NAR settlement means for home buyers and sellers
- National Association of REALTORS®: Practice change implementation reminder (Aug. 1, 2024)
- Hawaii Department of Taxation: Tax Facts 37-1, General Excise Tax

8. The listing contract, explained

- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Administrative Rules §16-99-3(t): an exclusive listing shall state a definite termination date
- National Association of REALTORS®: What the NAR settlement means for home buyers and sellers (practice changes effective August 17, 2024)

9. Your marketing package

- The Salazar Group marketing packages, Coldwell Banker Island Properties Oahu listing presentation (2026). Package contents as of November 2026 and subject to change.

10. Your seller's disclosure statement

- HRS §508D-1 Definitions (material fact, disclosure statement)
- HRS §508D-3 Exemptions
- HRS §508D-4 Prohibitions on sales of residential real property (when the statement must be signed)
- HRS §508D-5 Delivery of disclosure statement to buyer; procedures
- HRS §508D-13 Later material facts
- Hawaii Association of REALTORS® Seller's Real Property Disclosure Statement, RR109 Rev. 4/26, and Amendment, RR114 Rev. 2/26 (both For Release 11/26). Ask us for copies.
- Hawaii Association of REALTORS® Purchase Contract RR201 Rev. 9/26, paragraphs I-1 and I-3, and Exclusive Right-to-Sell Listing Contract RR101 Rev. 4/26, paragraph D-7

11. Hawaii-specific disclosures

- Hawaii Association of REALTORS® Seller's Real Property Disclosure Statement, RR109 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Association of REALTORS® Photovoltaic Disclosure, RR232 Rev. 8/25
- HRS §508D-15 Notification required (flood, airport noise, military and tsunami areas)
- EPA: Lead-Based Paint Disclosure Rule (Section 1018 of Title X)
- EPA: As a seller, what if I'm selling target housing?

12. Leasehold and condo sellers

- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Association of REALTORS® Purchase Contract RR201 Rev. 9/26 (For Release 11/26), Sections F-8 and M-1 to M-4. Ask us for a copy.
- HRS 514B-154.5: Association documents to be provided
- HRS 516-71: Residential lease; disclosure
- HRS chapter 516D: Residential leasehold condominiums and cooperatives
- Fannie Mae Selling Guide B2-3-03: Leasehold estates
- Hawaii Association of REALTORS® forms RR105c, RR210, RR211 and RR212

13. Preparing your home and photos

- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Coldwell Banker Island Properties Oahu listing presentation (2026), Maximize your selling price

14. The MLS and our 360° marketing

- National Association of REALTORS®: Buyers, sellers rely on agents more than ever (2026 Profile of Home Buyers and Sellers, Nov 10, 2026)
- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Coldwell Banker Island Properties 2025 sales volume, based on Coldwell Banker financial data as of 12/31/25 (CBIP Oahu listing presentation, 2026)

15. Open houses and showings

- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- HRS §521-53 Access (two days' notice to a tenant)
- The Salazar Group 4-1-2 Open House Formula and showing practices (CBIP Oahu listing presentation, 2026)

16. Going live, and when you'll hear from us

- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Administrative Rules §16-99-3, Conduct

17. Keep it private and stay calm

- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.

18. How long will it take to sell?

- Honolulu Star-Advertiser: High rates put squeeze on Oahu housing market (Nov 7, 2026), reporting Honolulu Board of REALTORS® data

19. Reviewing offers

- Hawaii Association of REALTORS® Purchase Contract RR201 Rev. 9/26 (For Release 11/26), Sections C, G to J, M, S-1 and S-2. Ask us for a copy.
- Team reference: Purchase Contract Contingencies (RR201 Rev. 9/26), updated November 14, 2026
- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Administrative Rules §16-99-3, Conduct

20. Low, multiple and backup offers

- Hawaii Association of REALTORS® Counter Offer, RR204 Rev. 9/26, and Backup Offer Addendum, RR229 Rev. 7/21. Ask us for copies.
- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.

21. Negotiating

- Hawaii Association of REALTORS® Purchase Contract RR201 Rev. 9/26 (For Release 11/26), Sections F, J and S. Ask us for a copy.
- National Association of REALTORS®: What the NAR settlement means for home buyers and sellers

22. Inspection, repairs and as-is sales

- Hawaii Association of REALTORS® Purchase Contract RR201 Rev. 9/26 (For Release 11/26), Sections I-5, J-1, J-9 and L-3. Ask us for a copy.
- Team reference: Purchase Contract Contingencies (RR201 Rev. 9/26), updated November 14, 2026
- Hawaii Association of REALTORS® As-Is Condition Addendum, RR213 Rev. 6/24
- Hawaii State Auditor, Report 19-09: Sunrise Analysis, Regulation of Home Inspectors (2019)

23. The appraisal

- Fannie Mae: Reconsideration of Value (ROV)
- HUD Mortgagee Letter 2024-07: Appraisal Review and Reconsideration of Value
- Hawaii Association of REALTORS® Purchase Contract RR201 Rev. 9/26 (For Release 11/26), Sections H-3 and H-4(b). Ask us for a copy.

24. Don't forget these things

- Hawaii Association of REALTORS® Purchase Contract RR201 Rev. 9/26 (For Release 11/26), Section J-1. Ask us for a copy.
- Hawaiian Electric: Start, Stop or Move Service
- Honolulu Board of Water Supply: FAQ

25. Moving out and the walk-through

- Hawaii Association of REALTORS® Purchase Contract RR201 Rev. 9/26 (For Release 11/26), Sections J-5 to J-9. Ask us for a copy.
- Team reference: Purchase Contract Contingencies (RR201 Rev. 9/26), updated November 14, 2026
- Hawaii Association of REALTORS® Post-Closing Occupancy Contract RR227 Rev. 2/25, Early Occupancy Contract RR202 Rev. 6/24 and Vacating Instructions RR304 Rev. 1/25

26. Closing day

- Hawaii Bureau of Conveyances: contacts and recordation hours
- FBI IC3 2025 report, via NAR: online real estate fraud climbed to $275M in 2025

27. Selling from off-island or with tenants

- Hawaii Association of REALTORS® Seller's Real Property Disclosure Statement, RR109 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Association of REALTORS® Purchase Contract RR201 Rev. 9/26 (For Release 11/26), Section N-2. Ask us for a copy.
- HRS §521-53 Access
- Hawaii Department of Taxation: Tax Facts 2010-1, Understanding HARPTA

28. Selling an investment or vacation rental

- Hawaii Association of REALTORS® Seller's Real Property Disclosure Statement, RR109 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Association of REALTORS® Purchase Contract RR201 Rev. 9/26 (For Release 11/26), Section N-2. Ask us for a copy.
- Courthouse News: Existing short-term Hawaii rentals may remain in operation, judge rules (Hawaii Legal Short-Term Rental Alliance v. City and County of Honolulu)
- IRS: Like-kind exchanges under IRC Section 1031 (FS-2008-18)
- The Tax Adviser: Like-kind exchanges of real estate, Sept. 2025

29. Short sales and distressed properties

- Hawaii Association of REALTORS® Exclusive Right-to-Sell Listing Contract, RR101 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Association of REALTORS® Seller's Real Property Disclosure Statement, RR109 Rev. 4/26 (For Release 11/26). Ask us for a copy.
- Hawaii Association of REALTORS® Short Sale Addendum to Listing Contract RR110 Rev. 7/25, Distressed Property Addendum to Listing Contract RR111 Rev. 4/26 and Short Sale Addendum to Purchase Contract RR223 Rev. 8/25
- HUD-approved housing counselors: search at HUD.gov

Mahalo for reading

We wrote this guide so you know what is coming at every step. When you are ready to sell, or if you have a question about your home or the market, talk with us. There is no fee to talk with us.

Ready to sell? Talk with our team.

We help homeowners sell across Oahu, from Makaha to Hawaii Kai and Waikiki to Waimea Bay.

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COLDWELL BANKER | ISLAND PROPERTIES

TSG | THE SALAZAR GROUP
PREMIER ISLAND HOMES HAWAII

General information as of November 2026, deemed reliable but not guaranteed. It is not legal or tax advice. Your signed contracts govern. Market figures change monthly; see the online guide for the latest. For questions about a specific transaction, consult a Hawaii real estate attorney or CPA. Sources for each chapter are listed in the appendix.