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### Buying a Home: Where Do I Start? - By Kelly Lee

Buying real estate can be a very confusing process as you start considering the purchase of a home. It is likely the biggest financial decision the average American makes in a lifetime. In Hawaii, the median price for a condominium is \$330,000. That is a nice chunk of change to plopp down on the table for an 800 square foot, 30 year old condominium. That is in central Oahu. If you would like to purchase a property closer to downtown, you can increase that number by \$100,000 in many cases and we are not talking luxury market, we are talking bare minimum with no view and original finishes from the 1970's.

That said, buying a home in Hawaii can be a daunting task and a scary prospect for many people. The decision to buy a home in and of itself can be scary and now you have to navigate your way through mortgage options, housing options, school district issues, proximity to beaches, traffic concerns. The list goes on and on.

The best way to start is to either search the internet to investigate neighborhoods and pricing or call/email a real estate professional who can ask the list of questions that need to be asked to narrow down your search and simplify the process. Although there is a ton of information to consider, it can be narrowed down and focused so that finding the right home can take weeks rather than months with some preliminary investigation. Here are some of the questions to ask yourself in preparation for purchasing your Hawaii home.

1. What neighborhoods do you like in order from best on down? Choose at least 2-3 just in case what you want cannot be found in your top neighborhood.
2. Get prequalified by your lender. What price range will you be looking at?
3. When would you like to be in your new home?
4. How many bedrooms, baths, and parking do you need? want?
5. Do you have pets and will you be looking at condos? If so, you will need a building that is pet friendly.
6. Do you have your down payment and closing costs ready?

These are just a few of the questions you should ask yourself when you start looking for a home. The key is preparation to make your home buying experience enjoyable and a smooth process. With these you ready to start looking for your Honolulu home.

<http://ezinearticles.com/?Buying-a-Home---Where-Do-I-Start?&id=1414865>

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