HOW TO MAKE A VA LOAN OFFER THAT GETS ACCEPTED IN HAWAII

HOW TO MAKE A VA LOAN OFFER THAT GETS ACCEPTED IN HAWAII

Writing an offer is easy. Getting the seller to say yes is the hard part.

Maybe your offer already got turned down. Maybe someone told you Hawaii sellers do not like VA loans. That is real, and it is not in your head.

The good news is that most of it comes from old information or small mistakes in how the offer was written. Both can be fixed. A strong VA offer wins. A weak one loses at the same price.

1. GET FULLY PREAPPROVED, NOT JUST PREQUALIFIED

Have your Certificate of Eligibility confirmed, income and assets reviewed, and underwriting documents ready before shopping. A strong lender letter helps show the seller that financing is solid. The COE confirms eligibility, but the lender still determines whether the buyer qualifies for the loan.

2. USE A LENDER EXPERIENCED WITH VA LOANS IN HAWAIʻI

They should understand local property issues such as condos, leasehold properties, catchment water, private roads, solar agreements and unpermitted improvements.

3. HAVE THE LENDER CALL THE LISTING AGENT

A quick call can reassure the seller's agent that the buyer is qualified, the file has been reviewed and the lender can meet the proposed closing date.

4. CHECK THE PROPERTY'S VA ELIGIBILITY BEFORE SUBMITTING

This is especially important for condos because the condominium project generally must be VA-approved.

5. LOOK FOR POTENTIAL VA APPRAISAL ISSUES EARLY

This is especially important for condos because the condominium project generally must be VA-approved.

6. WRITE A CLEAN OFFER

Avoid unnecessary requests, excessive personal-property demands or complicated terms that make the offer harder to understand.

7. FIND OUT WHAT MATTERS MOST TO THE SELLER

The highest price is not always the winning factor. A seller may value a particular closing date, additional time to move, fewer repair requests or confidence that the transaction will close.

8. OFFER A COMPETITIVE EARNEST MONEY DEPOSIT.

A VA loan may allow zero down, but the buyer can still offer meaningful earnest money to demonstrate commitment.

9. KEEP THE INSPECTION CONTINGENCY REASONABLE

A shorter inspection period can strengthen the offer, provided the buyer has enough time to perform proper due diligence.

10. BE STRATEGIC ABOUT SELLER CREDITS

Sellers can contribute toward allowable closing costs, while certain seller concessions are limited to 4% of the home's reasonable value. In a competitive situation, asking only for what the buyer truly needs may make the offer more attractive.

11. DISCUSS THE APPRAISAL STRATEGY BEFORE OFFERING

Price the home using strong comparable sales and determine whether the buyer has funds available if the appraisal comes in low. The buyer may renegotiate, request a Reconsideration of Value, voluntarily pay a difference or use the VA protection to exit.

12. DO NOT PROMISE TO WAIVE THE VA ESCAPE CLAUSE

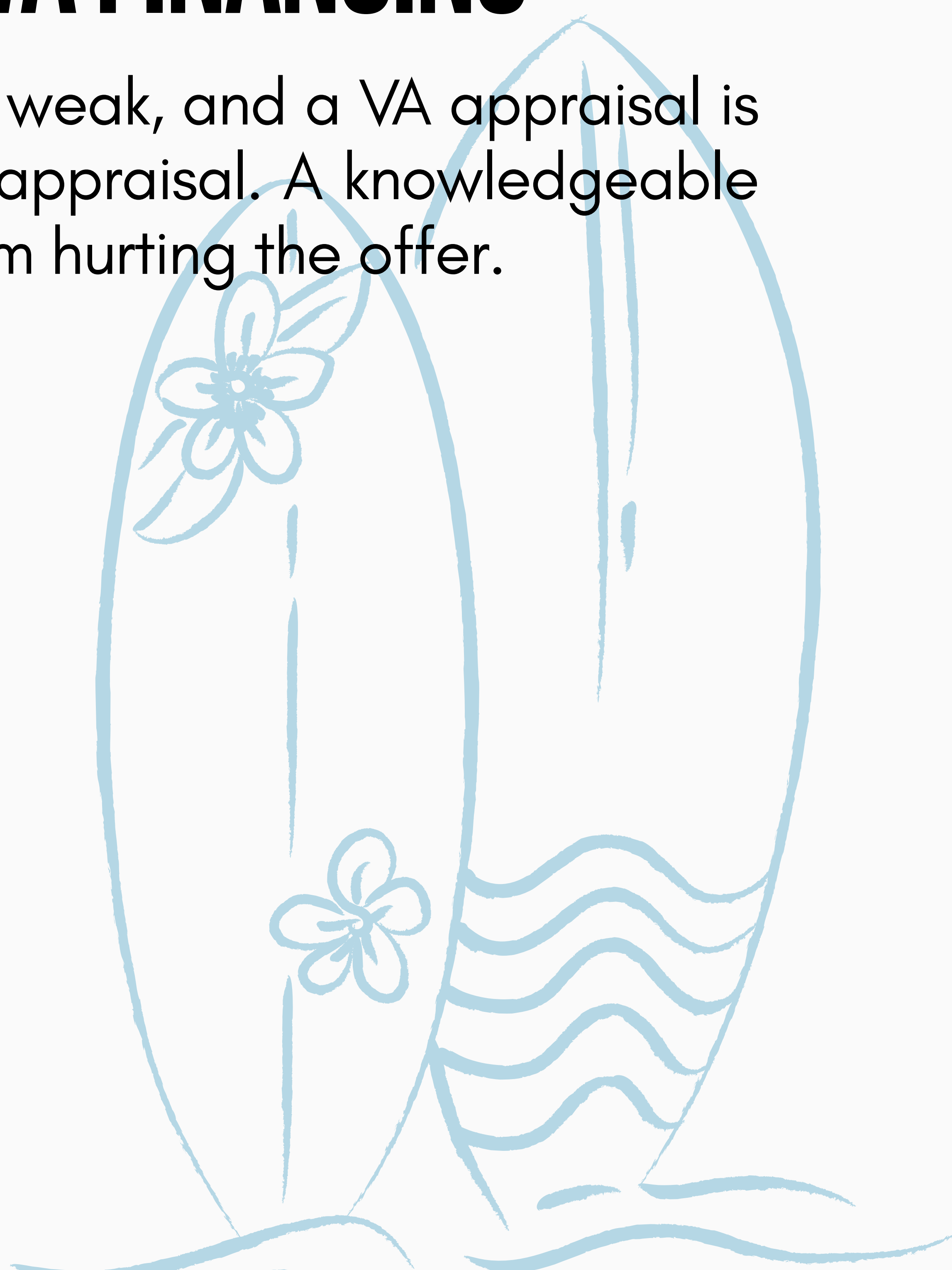
The clause must be included and protects the buyer when the purchase price exceeds the VA-established reasonable value. The buyer can decide how to proceed after receiving the appraisal.

13. SHOW PROOF OF AVAILABLE FUNDS

Even with zero down, sellers may want confidence that the buyer can cover earnest money, inspections, closing costs, prepaid expenses and any voluntary appraisal difference.

14. EDUCATE THE SELLER ABOUT VA FINANCING

Zero down does not mean the buyer is financially weak, and a VA appraisal is not automatically more difficult than every other appraisal. A knowledgeable agent and lender can prevent misconceptions from hurting the offer.



QUESTIONS TO ASK THE LENDER

- How many VA purchases have you closed in Hawai‘i?
- Is the buyer fully underwritten?
- Is the buyer using full or partial entitlement?
- Can you call the listing agent when we submit the offer?
- Can you close by the date written in the contract?
- Have you checked whether this condo project is VA-approved?
- Can this specific property type qualify for VA financing?
- Are there concerns involving catchment water, private roads, leasehold ownership or unpermitted improvements?
- What property-condition issues could prevent the loan from closing?
- How quickly can the appraisal be ordered?
- What happens if the appraisal comes in below the purchase price?
- What is the buyer’s estimated cash to close?
- Does the buyer need seller credits?
- Is the buyer exempt from the VA funding fee?

QUESTIONS TO ASK ABOUT THE HAWAI‘I PROPERTY

- Is the condo project currently VA-approved?
- Are all additions and bedrooms permitted?
- Is the property fee simple or leasehold?
- Are there any active roof leaks, termite damage or structural concerns?
- Is there peeling paint or unfinished construction?
- Can homeowners insurance be obtained at an acceptable cost?
- Is the road publicly maintained or privately maintained?
- Is there a recorded road-maintenance agreement?
- Does the home use county water, a private system or rainwater catchment?
- Is wastewater handled by sewer, septic or cesspool?
- Is the solar system owned, financed, leased or under a power-purchase agreement?
- Are there HOA assessments, litigation or insurance problems?
- What closing date and other terms are most important to the seller?
- Has the property previously fallen out of escrow because of financing, appraisal or condition?

IF YOUR OFFER STILL GETS TURNED DOWN

It happens, even to good offers. What matters is why.

If it lost on price alone, nothing was wrong and you keep going. If it lost on timing or terms, that is fixable next time. If it lost because the listing agent had a VA worry nobody answered, that one was preventable. Most buyers never find out which. The seller's agent will usually say if your agent asks. That answer is worth more than the house you lost.

The guide covers the strategy. Here is the part that is hard to do from the mainland. Every home on your list gets checked before you see it. Building approval, land, lava zone, water, waste, and solar, all run against the rules above. No more touring houses your loan was never going to cover. For buyers on a transfer timeline, that is the biggest waste of time there is.

From there we call the listing agent before your offer goes in, build the terms around what that seller actually wants, and have the Tidewater answer ready before the appraisal is even ordered. Send your timeline and your island, and we will start checking.

READY TO TALK IT THROUGH?

Scan the QR code to book a free, no-pressure call with us. Bring your timeline, your island, and any address you are already watching, and we will tell you straight how that property holds up against the six checks, whether your approval is strong enough to compete, and what to lock down first. No pitch, no obligation. Just a clear read from people who talk to listing agents about VA offers every week.

Because getting turned down usually is not about your loan. It is about what nobody handled before the offer went in.

Scan to Book a Time Here