

The Potential Pitfalls of Homebuyer Love Letters

You've found the perfect house, and you're ready to submit your offer. But other buyers are interested too!

The thought crosses your mind, "Should I include a personal letter to the sellers, letting them know how much I love their home?"

Depending on your circumstances, you might say something like this:

The oversized dining room will be ideal for hosting meals with our large family.

We look forward to living within walking distance to our church!

Your house is the perfect place to start our family!

Heartfelt statements could tug at the sellers' heartstrings, which could help your offer get accepted ahead of other buyers' offers.

But that's precisely why "buyer love letters" can backfire. They introduce the possibility that a seller will pick one buyer over another based on a sense of personal connection. Other buyers may be excluded from consideration, regardless of the merits of their offer.

Suppose a seller selects a buyer due to personal preference and rejects a buyer who belongs to a protected class. In that case, the seller could inadvertently (or intentionally) commit housing discrimination.

Fair Housing Laws

Love letters aren't illegal. But they can lead to housing discrimination, which IS against the law.

In the U.S., the federal Fair Housing Act makes it illegal to discriminate based on race, color, national origin, religion, sex, family status, or disability.

States and local governments may have additional protections for other classes, such as age, gender identity, and sexual orientation.

Personal communications to a seller, including letters, photos, and videos, can reveal information about a buyer that could lead to discrimination.

Your Buyer's Representative

Don't be surprised if your Accredited Buyer's Representative (ABR®) discourages you from writing a love letter. It's a practice that's potentially unfair and unlawful.

As members of the National Association of REALTORS®, ABR® designees are obligated to uphold the REALTOR® Code of Ethics, which includes compliance with all real estate laws, and requires fair and honest treatment to all parties to a real estate transaction.

Other Considerations

If you insist on sending a love letter to the sellers, consider asking an attorney to review it.

Keep in mind that letters can backfire for other reasons, too. For example, a seller might react negatively to your emotional plea and push your offer aside. Or, you might accidentally divulge information that could hurt your negotiating position.

The Bottom Line

When you're negotiating to buy a home, it's best to focus on price (what can you afford?) and other terms that can cast your offer in the best possible light.

Plan ahead and develop a negotiating strategy with your buyer's rep that will put you in the best position to buy your next home!