

Is It Rude to Offer Less Than Asking Price on a House? A Real Estate Expert Explains

Story by Halee Miller Van Ryswyk 7-16-2025

Submitting a lower offer can be tempting, but is it poor etiquette? A real estate expert offers insight into when it's appropriate.

Does location still matter most? Should you remodel your home to suit your tastes or for resale value? Are starter homes still a thing? We all have plenty of questions about the ever-changing world of real estate. In our Ask an Agent series, we're partnering with experts at [Better Homes and Gardens Real Estate](#) to answer your biggest questions about finding, buying, and selling a home.

Is it ever okay to make a low offer on a home? In today's market, the answer might surprise you. Changing dynamics and evolving buyer-seller expectations mean that what once seemed like a lowball could actually be a savvy strategy. Still, there's a fine line between negotiating smartly and offending a seller. To help you strike the right balance, a real estate expert breaks down what you need to know before offering below asking price.

For this installment of *Ask an Agent*, we spoke with Terry Papp of the Better Homes and Gardens Real Estate Connections to discover the proper etiquette of offering less than the asking price on **Ask an Agent: Is It Rude to Offer Below the Asking Price on a House?**

No, not in today's landscape. With interest rates and home prices still high, a homebuyer's power is definitely lower. So no, I don't think it's rude to offer below than asking. It's also a less competitive marketplace right now. Currently, we don't see multiple people offering more than asking on a home as often as we once did. Sellers are still a little tight on negotiations, but we typically see a 97% list-to-sales price. This means sellers are being more negotiable, offering home warranties, offering inspections, and making repairs. It's a better landscape than two or three years ago.

We don't like to offer less than 95% of asking price if the home is priced properly—we don't want to offer too small an amount. Doing so can create a very horrible dynamic between the seller and the buyer in negotiations. Sellers might be offended, as it can be very personal to sell a home. If you do "lowball" an offer, the counteroffer will be close to full price. But if you come in reasonable, like 95%-97% of the original asking price, you have a high likelihood that the seller will agree to that price or come back with a fair counteroffer.

If you're debating whether you should offer below the asking price, work with your agent to consider all of the factors. They will look at your area's inventory, the time the home has been on the market, and what similar homes are listed for.