



Ultimate Guide to handling objections from CINC buyer leads

Who is this guide for?



Ironically, online real estate buyer leads can be incredibly creative in coming up with reasons NOT to buy a home! As the famous saying goes, "*buyers are liars*". The very best real estate agents can turn almost any NO from a buyer into a YES. So how do they do it? And more importantly, what can you do to turn more NOs into YESs?

At [Aiva](#), we have the unique privilege of working with more than a **thousand real estate teams across the United States and Canada**. This year, we have engaged and qualified over 1.5 million real estate buyer leads on behalf of our agents!

We spent this month interviewing 24 of our best performing real estate teams to learn about how they overcome common buyer objections. We condensed our learnings into this simple guide to help agents and teams everywhere apply the same principles to overcome buyer objections and convert more leads!

We hope that you find this guide useful in converting the next buyer lead from a NO into a YES. Happy converting!

-- Your Friends at [Aiva](#)

The Four Categories Buyer Objections Fall Into



The first step to overcoming objections is to realize that all objections fall into one of **four** categories: **Affordability**, **Logistics**, **Risk**, and **Property**. Pretty simple right?

Affordability. The *most common* reason buyers don't move forward is because they are concerned about their ability to afford a home. They might feel their credit isn't good enough, stressed by making mortgage payments, or haven't saved up enough for a down payment.

Logistics. This is the second most common category and covers a range of objections that prevent buyers from moving forward due to logistical reasons like life situations, health issues, or the need to sell their home first.

Property. The third most common category of objections involve the inability of buyer to find the right property that fits their needs. Maybe a past buying experience has colored their opinion or they are struggling to find the perfect home.

Risk. This category covers the buyer's perceived financial risk of buying due to macroeconomic conditions or stability of their financial situation.

Now let's look at some common objections presented by buyers under each category!

Most Common Buyer Objections



Affordability

No funds for down payment
Mortgage feels scary
Bad credit

Logistics

Life or health situation
Selling contingency
Timeline not right

Property

Bad experience buying a home in the past
Can't find the right property

Risk

Home prices seem to be declining
Recession is upcoming
My job is at risk

Common Affordability-related Objections



No funds for a down payment

Strategy: The goal here is to show the lead it is possible to buy a home with a low-or-no down payment option.

Sample Questions:

If I can connect you to a lender that can offer loan products with low-to-no down payment, would that change your decision to buy?

How much have you saved up? We might be able to find homes in a different area that might be within your range?

Mortgage feels scary

Strategy: You need to convince the lead of the benefits of home ownership vs. renting.

Sample Questions:

What are you spending on rent at the moment?

If we can get your mortgage to be around the same level as rent after considering tax benefits, would you be open to buying?

Could I send you a quick document explaining the financial benefits of home ownership?

Bad credit

Strategy: Thankfully there are plenty of resources to help leads bring their credit score up. Some simple changes can make a big difference.

Sample Questions:

If we can work on getting your score up over the next few months, would you be open to buying?

Can I connect you to a few lenders we've worked with to help our customers improve their score?

Common Logistics-related Objections



Life or health situation

Strategy: The goal here is to figure out whether the situation affects *affordability* or *timeline*.

Sample Questions:

Given your situation, do you feel like it materially affects your ability to buy?

If we can bring down the financial barrier of buying, would you be open to it?

If not now, do you know when you'd be in a situation to be actively looking again?

Selling contingency

Strategy: Assuming the home is listed, you need to show the lead that buying before selling is possible.

Sample Questions:

We have a lender that offers a [bridge loan](#) to help you buy property while you wait to sell your home, would you want to learn more?

It usually takes 3 mos. to find the right property, how about we start looking now and hope the timing works out?

We can always make an offer with a selling contingency. Sometimes it works, would you be open to doing that?

Timeline not right

Strategy: Timeline is generally a *logistics* issue, but is also often an *affordability* issue.

Sample Questions:

What is the biggest barrier that's holding you back from buying right now?

If we could show you owning would be cheaper than renting in your situation, would you be open to buying sooner?

Generally the (winter/summer) is a great time to buy, if we could help you get out of your lease, would you consider buying right now?

Common Property-related Objections



Bad experience buying

Strategy: An unpleasant buying experience can color a buyer's mind heavily. You need to help figure out why and allay their concerns.

Sample Questions:

Can I introduce you to a few home inspectors that can share common problems homes around here have and how to avoid/fix them easily?

If we can connect you with a reliable and trusted lender, would you be open to moving forward with your search?

Can't find the right property

Strategy: Help the lead see options they might not have considered.

Sample Questions:

Would you be willing to buy a cheaper home and remodel it to fit your needs?

Can I introduce you to some trusted contractors who can share estimates?

Would you be willing to broaden your search by exploring other types of homes?

Have you looked at inventory that's coming soon or not yet in the market to see if anything there matches your needs?

Common Risk-related Objections



Home prices are declining

Strategy: Show the buyer it's not a good idea to wait.

Scripts:

[FALSE] Home prices are affected a lot by interest rates. With the current low-rate environment, prices will likely increase or stay the same. Could I send you some market reports showing you the trends?

[TRUE] As home prices decline, fewer sellers will want to sell significantly reducing inventory. If you're serious about buying, it's definitely important to move sooner than later. Could I send you some market reports showing you the trends?

Recession is upcoming

Strategy: Demonstrate to the buyer that the housing market is cyclical.

Scripts:

Recessions are hard to predict, but what we know for sure is that home prices are cyclical. Even if prices fall during a recession, they eventually come back up during an up cycle within 5-7 years which is, on average, how long most people stay in a home.

A recession will also significantly reduce housing inventory, fewer people want to sell, if you're serious about buying, it's definitely important to move sooner than later.

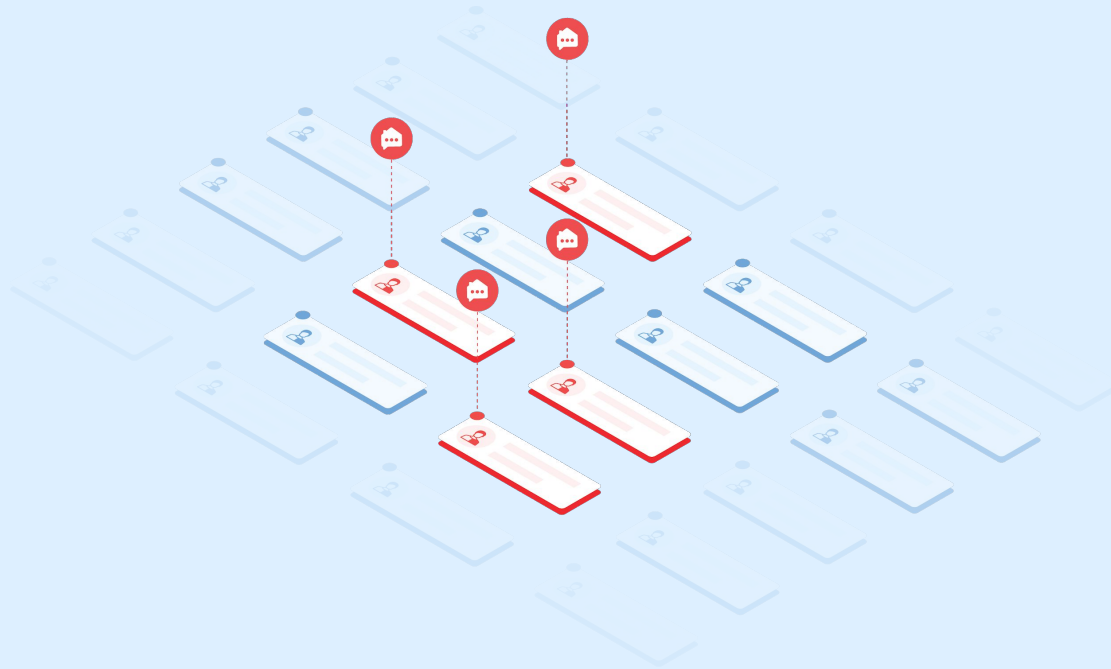
My job is at risk

Strategy: Show the buyer that owning a home is an asset not a liability.

Scripts:

Well, owning a home lets you build equity. You can always dip into your home equity if your financial situation significantly changes. Definitely a much better choice than renting.

You will need to have a place to stay regardless of your job situation, if we can help you keep your monthly mortgage payments at a similar or lower level than your current rent, would you consider buying now?



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