

NEW CONSTRUCTION INSIDER

Incentive Comparison Worksheet

Line up competing builder offers side by side
— and bring it to the sales office.

Because '\$15,000 in incentives' means five different things.

Free buyer resource · Charlotte, North Carolina

A quick note before you dive in

This guide is for general educational purposes only and is not financial, legal, or tax advice. Builder incentives, rates, and availability change frequently — always confirm current terms in writing with the builder and your lender before making decisions.

How to use this sheet

Fill one column per builder offer. Convert every incentive into two numbers: **cash value at closing** and **monthly payment impact**. The offer with the biggest headline number is not always the best deal — the monthly payment tells the real story.

Offer A

Builder & community

Floor plan & homesite / lot

Base price + lot premium = purchase price

Rate buydown offered (rate, duration)

Closing-cost credit (\$)

Price reduction (\$)

Design-studio / upgrade credit (\$)

Estimated monthly payment (P&I;)

Cash needed at closing (est.)

Incentive deadline / fine print

Offer B

Builder & community

Floor plan & homesite / lot

Base price + lot premium = purchase price

Rate buydown offered (rate, duration)

Closing-cost credit (\$)

Price reduction (\$)

Design-studio / upgrade credit (\$)

Estimated monthly payment (P&I;)

Cash needed at closing (est.)

Incentive deadline / fine print

Offer C

Builder & community

Floor plan & homesite / lot

Base price + lot premium = purchase price

Rate buydown offered (rate, duration)

Closing-cost credit (\$)

Price reduction (\$)

Design-studio / upgrade credit (\$)

Estimated monthly payment (P&I;)

Cash needed at closing (est.)

Incentive deadline / fine print

Side-by-side verdict

	Offer A	Offer B	Offer C
Purchase price (all-in)			
Monthly P&I; payment			
Cash to close (est.)			
Total incentive value (your math)			
Deadline pressure (1-5)			
Warranty & reputation (1-5)			
My gut (1-5)			

Winner & why

Before you sign

- Is every incentive written into the contract or an addendum — not just the price sheet?
- Does the incentive require using the builder's preferred lender? Get an outside quote.
- What happens to the incentive if closing is delayed past the deadline?

- Has your own agent reviewed the offer? The on-site agent works for the builder.