

New Construction  
**Days of Deal\$**

# The Smart Shopper's Incentives Guide

Don't leave money on the table:  
your action plan for new construction savings



 **realtor.com**<sup>®</sup> **PRO**  
New Construction

# Buying new construction? You have a big advantage.

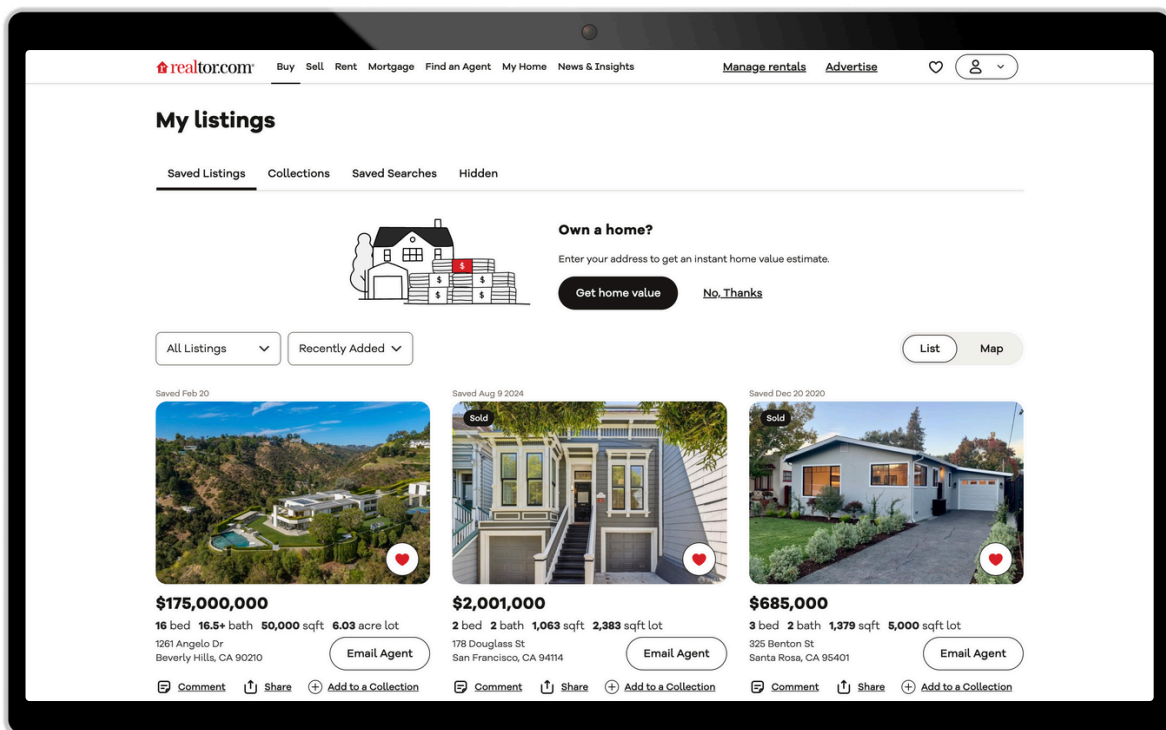
Many builders offer special incentives to help you save thousands, customize your home, or lower your monthly payments. But incentives can be confusing if you don't know what to look for.

## This guide makes it simple to:

- ✓ Understand common incentives
- ✓ Compare offers side by side
- ✓ Ask smart questions before you commit
- ✓ Save listings and track details with our Incentives Tracker

### Pro tip

Create an account or log in to your [Realtor.com](https://www.realtor.com) account to save your favorite listings as you shop. That way, you can easily come back to compare incentives and finalize your best deal.



# Incentives 101: What you need to know

Here are the most common incentives you'll see during the Days of Deals campaign:

Incentive	What it is	Why it matters	Example
 <p>Cash at closing</p>	A credit applied to reduce your closing costs.	It reduces the upfront cash required.	\$5,000 credit at closing to help pay loan fees and taxes.
 <p>Flex cash</p>	A credit you can use for closing costs or home upgrades.	Gives you options to personalize your new home or reduce expenses.	\$3,000 toward premium flooring or closing costs.
 <p>Reduced rates</p>	The builder pays to lower your mortgage interest rate for a set period.	Smaller monthly payments and long-term savings.	Your rate drops from 6.5% to 5.8% for the first two years.
 <p>Included appliances</p>	Appliances are added at no extra cost.	Saves you money on essentials like a refrigerator, washer, and dryer.	A complete stainless steel kitchen package is included.
 <p>Free upgrades</p>	Premium home finishes or features offered at no additional cost.	Helps you get a more customized, higher-end home without going over budget.	Quartz countertops, upgraded flooring, and a smart thermostat package included, at no additional charge.

# Questions to ask your builder

Before you sign, ask these questions to be sure the incentive fits your needs:

1. Can this incentive be combined with other offers?  
\_\_\_\_\_
2. When does this incentive expire?  
\_\_\_\_\_
3. Are there any restrictions or conditions?  
\_\_\_\_\_
4. Will this incentive lower my closing costs or monthly payments?  
\_\_\_\_\_
5. How will it impact my financing or lender approval?  
\_\_\_\_\_
6. If I change my floor plan or upgrades, will I still qualify?  
\_\_\_\_\_
7. Can I see a written estimate showing how this incentive affects my total cost?  
\_\_\_\_\_
8. Are there limits on how much I can use for upgrades?  
\_\_\_\_\_
9. Can I use my own lender and still receive the incentive?  
\_\_\_\_\_
10. What's the final home price after applying all incentives?  
\_\_\_\_\_

**Pro tip**

Bring this checklist when you visit model homes so you don't forget to ask.

# Compare incentives side by side

Download this worksheet to compare options and estimate your final price.

## Smart shopper's incentives tracker

### How to use this tracker:

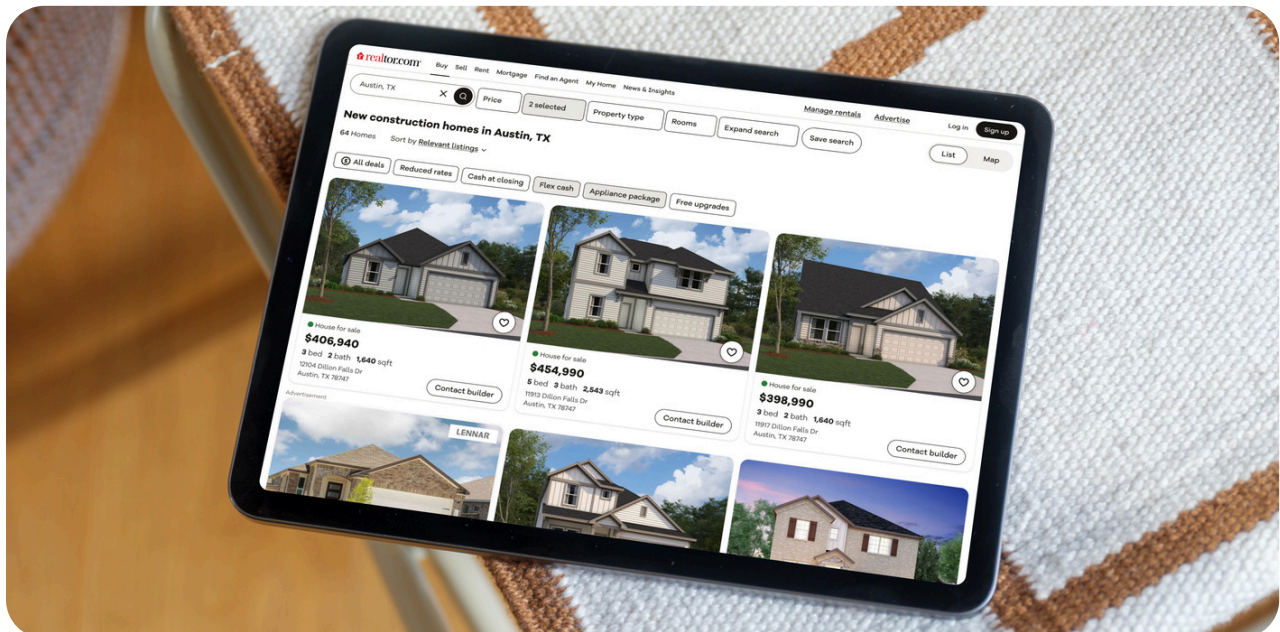
1. Log in to your [Realtor.com](https://www.realtor.com) account and save your favorite listings.
2. After each builder visit, fill in the table with details you collected.
3. Use the \*Final Home Price After Incentives\* column to see the real impact of each offer.
4. Highlight your top 3 deals and schedule follow-up appointments.

### Ready to find your incentives?

1. Browse new construction listings on [Realtor.com](https://www.realtor.com).
2. Use filters to discover the latest Days of Deals incentives.
3. Save your top picks and start your comparison today.

[Get started now](#)

Log in to your [Realtor.com](https://www.realtor.com) account to save your listings and track incentives with your free Smart Shopper's Tracker.



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