



PALMERA

CAMARILLO VILLAGE

AFFORDABLE PLAN PRICING



PRELIMINARY

PLAN A



1,699 - 1,714 Sq. Ft.
2 Bedrooms | 2.5 Baths
\$347,000

PLAN B



1,844 - 1,878 Sq. Ft.
3 Bedrooms | 2.5 Baths
\$390,500

PLAN C



1,918 - 1,977 Sq. Ft.
3 Bedrooms | 2.5 Baths
\$390,500

PLAN D



1,920 Approx. Sq. Ft.
3 Bedrooms | 2.5 Baths
\$390,500

WH PALM AFPR 021025-V14



800.578.4709 | palmera@williamshomes.com | 530 S. Lewis Road, Camarillo, CA 93012

PALMERAWH.com



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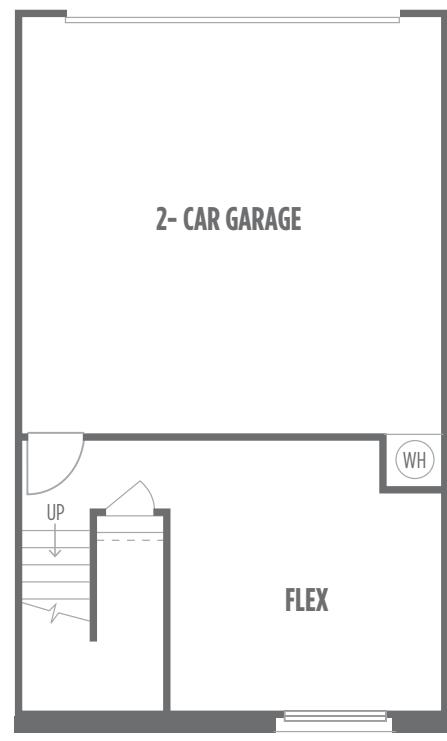
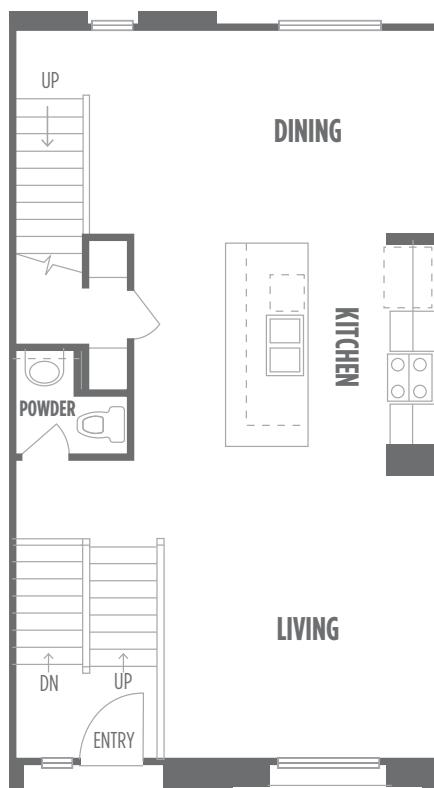
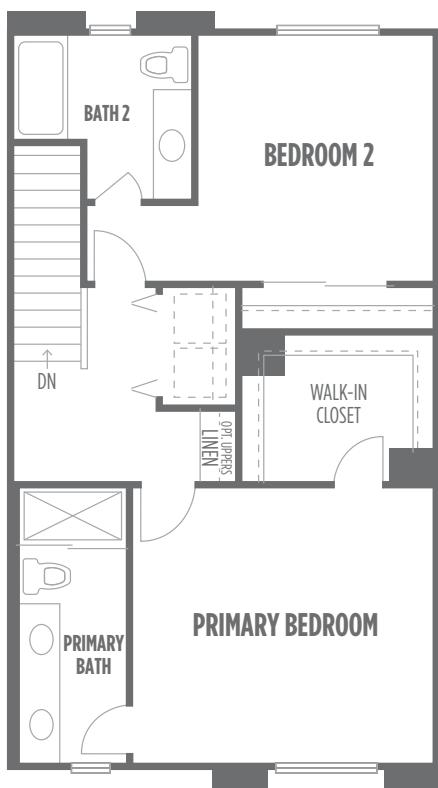
CAMARILLO VILLAGE

PLAN A1.1



PRELIMINARY

1,707 Approx. Sq. Ft. | 2 Bedrooms | 2.5 Baths | Flex Room | 2-Car Garage



THIRD FLOOR

SECOND FLOOR

FIRST FLOOR

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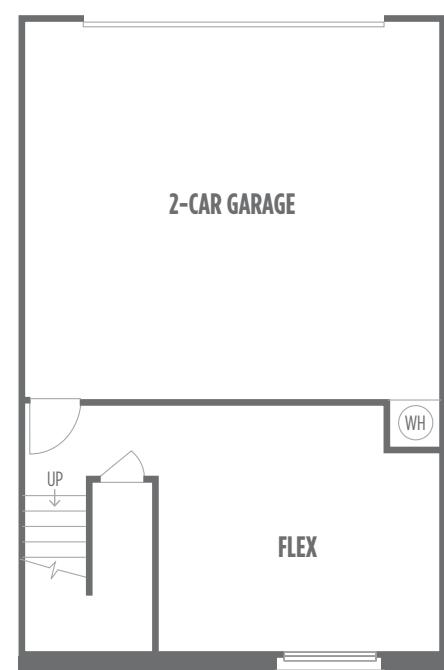
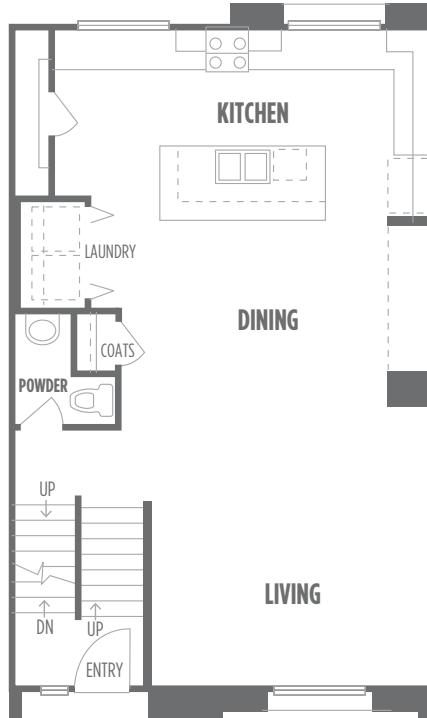
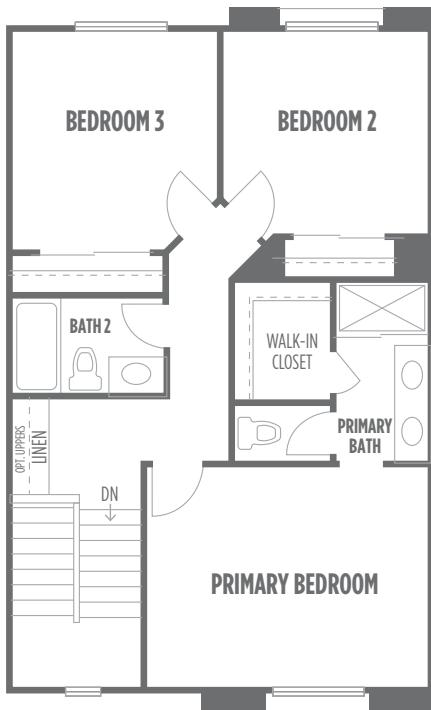
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PLAN B1.1



PRELIMINARY

1,844 Approx. Sq. Ft. | 3 Bedrooms | 2.5 Baths | Flex Room | 2-Car Garage



THIRD FLOOR

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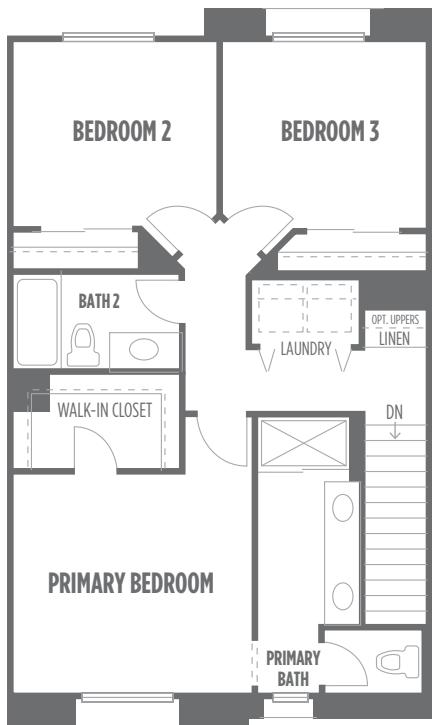
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PLAN B2.1

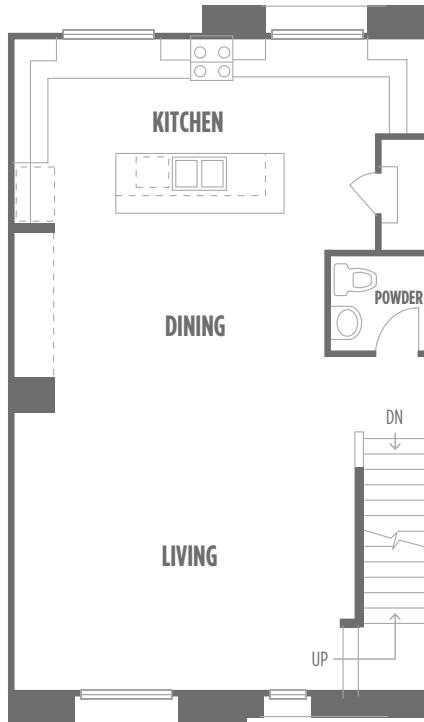


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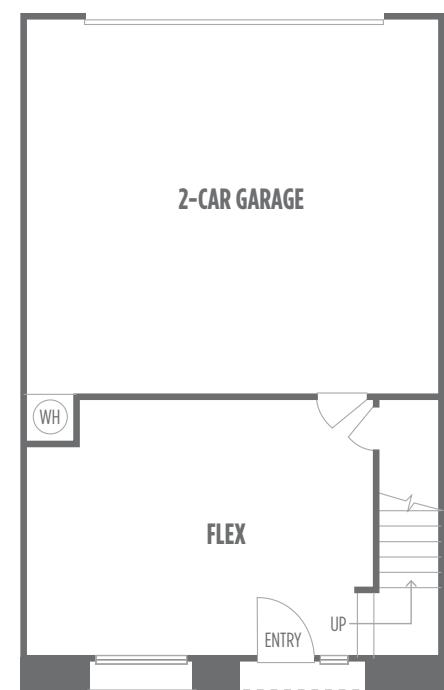
1,878 Approx. Sq. Ft. | 3 Bedrooms | 2.5 Baths | Flex Room | 2-Car Garage



THIRD FLOOR



SECOND FLOOR



FIRST FLOOR

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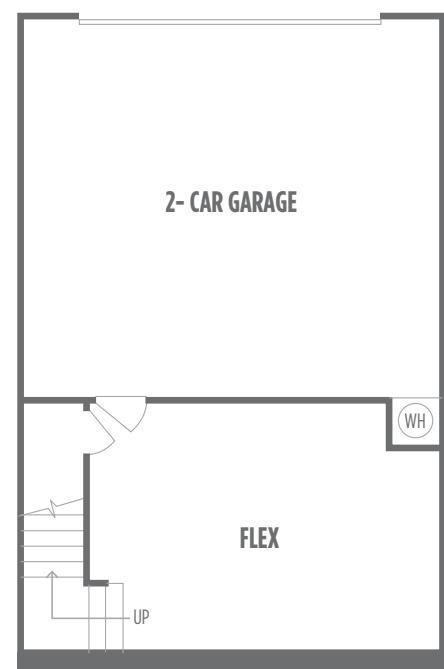
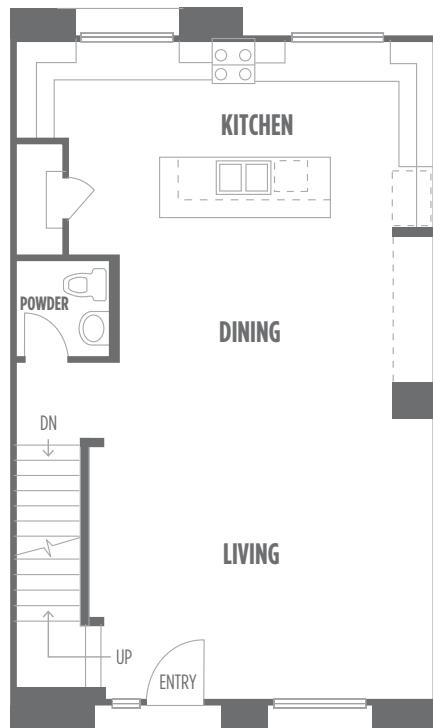
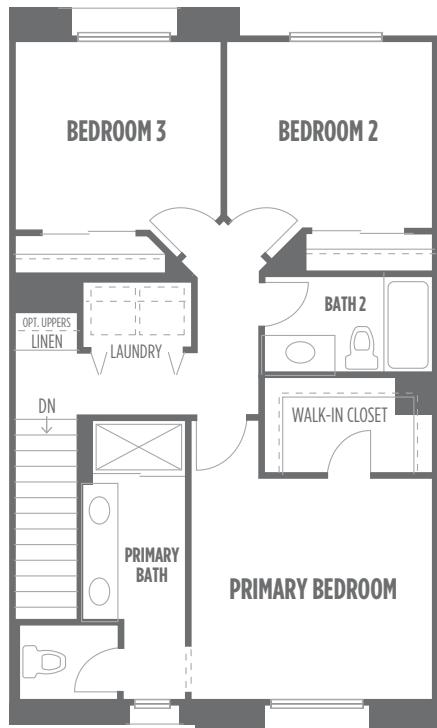
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PLAN B3.1



PRELIMINARY

1,862 Approx. Sq. Ft. | 3 Bedrooms | 2.5 Baths | Flex Room | 2-Car Garage



THIRD FLOOR

SECOND FLOOR

FIRST FLOOR

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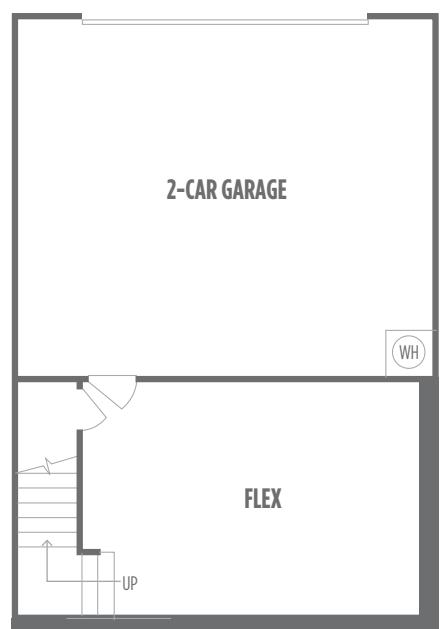
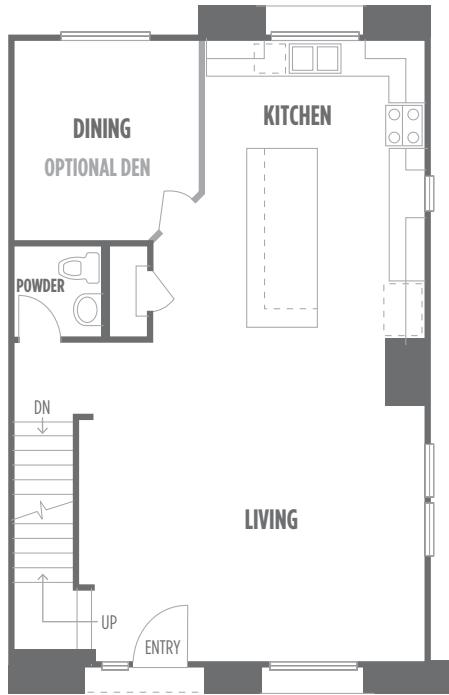
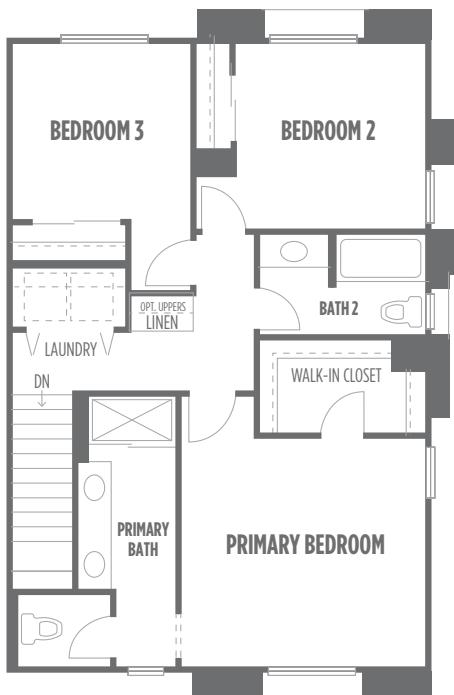
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PLAN C3.1



PRELIMINARY

1,945 Approx. Sq. Ft. | 3 Bedrooms | 2.5 Baths | Flex Room | 2-Car Garage



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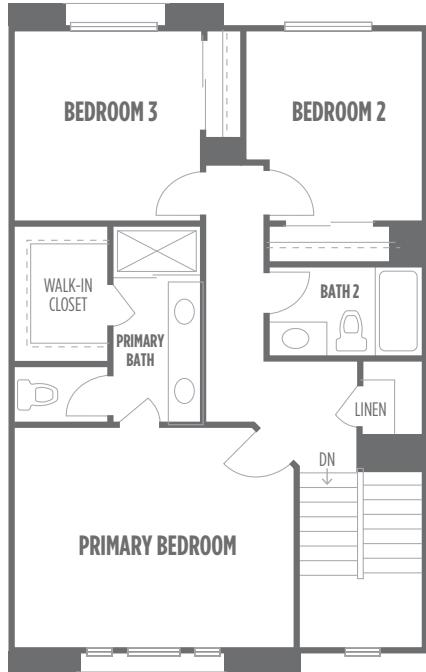
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PLAN D2.1

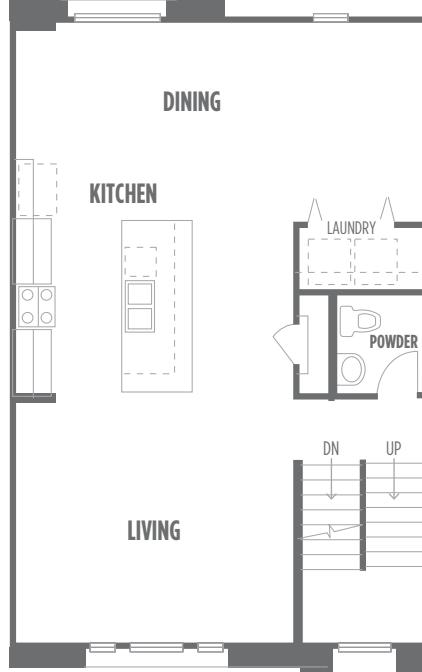


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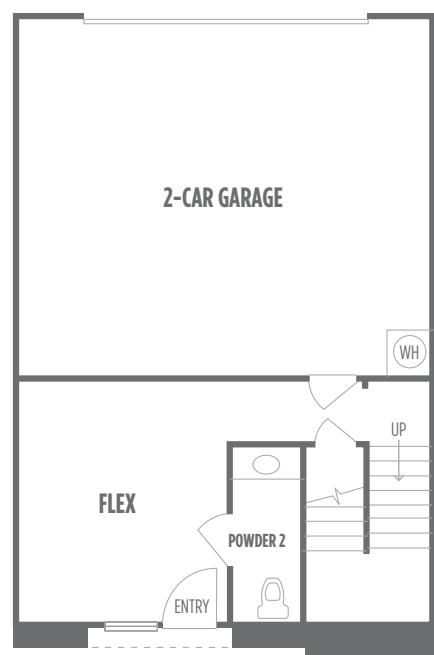
1,910 Approx. Sq. Ft. | 3 Bedrooms | 2.5 Baths | Flex Room | 2-Car Garage



THIRD FLOOR



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AFFORDABLE PLAN FEATURES



PRELIMINARY

Inviting Exterior Features

- Black Maxim Terrace exterior carriage lights
- Lighted address plaques
- Wayne Dalton 16' x 7' garage doors with Liftmaster wall mount garage opener, Two (2) button remotes, battery backup, and Wi-Fi connectivity included
- Kwikset round entry hardware, handle set, and deadbolt with SmartKey functionality
- Exterior shutters (locations per plan) painted per approved color schemes

Thoughtful Interior Furnishings

- White Woodgrain hollow core interior doors throughout
- Interior Kwikset lever door handles with privacy locks at all beds & baths
- Spectrum Carpet in Toffee Cream at entry, living areas & bedrooms
- Armstrong Traditions Sheet Vinyl flooring in Westhaven Hickory Desert at kitchen, baths, & laundry
- 6" Dimmable LED Disk Lights throughout
- Moen Chrome bathroom fixtures throughout

Technology, Energy, and Efficiency

- White Decora Rocker light switches throughout.
- Includes occupancy sensors at Bathrooms, Laundry Room, & Garage
- Washer/dryer pre-wiring in Laundry Room

- Honeywell Occupant Controlled smart thermostat
- High-efficiency Rheem all-electric indoor water heater
- Standard rooftop solar panels & battery lease
- Future EV Charger conduit in garage

Inspiring Kitchen Design

- Kitchen island (per plan/elevation)
- White Freestanding Electric Range with 30" Hood
- Framed Shaker cabinets with flat drawer fronts in Matte White with Polished Chrome hardware
- Bedrosians granite counter tops with 4" backsplash in Valle Nevado
- Stainless Steel, Double Basin, Top-mount sink with Moen garbage disposal
- Moen Sleek faucet in Chrome

Primary Suite

- Roomy design with luxury feel
- Illuminating window placements
- White cultured marble countertops with 4" backsplash
- En-suite bathroom
- Separated toilet area offered for plans B, C, & D
- Spacious walk-in closet

Personalized Accents

Our community managers will assist in personalizing your new Palmera home, and provide you with the designated time frame available for your individual selections.

WH PALM AF-FEAT 021025-V14



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AFFORDABLE PLAN FAQ



PRELIMINARY

Q: How many affordable townhomes will there be at Palmera?

A: 29 townhomes consisting of 9 two-bedroom townhomes and 20 three-bedroom townhomes that are to be constructed and sold by Williams Homes to qualified households in accordance with the affordable housing requirements.

Q: What will an affordable townhome cost?

A: The 2-bedroom townhome will be \$347,000 and the 3-bedroom townhome will be \$390,500

Q: What is the deposit to purchase an affordable home?

A: The Earnest Money Deposit for an affordable home at Palmera will be \$5,000.

Q: How much of a down payment do I need for an affordable townhome?

A: The minimum down payment will be 5% of the sales price.

Q: How much is the household income limit?

A: See table below

# OF PERSONS IN HOUSEHOLD	1	2	3	4	5	6	7	8
MODERATE INCOME	105500	120550	135650	150700	162750	174800	186850	198900

Q: Who is eligible for an Affordable unit?

A: Affordable Unit may be sold to a prospective purchaser until City has verified that the prospective purchaser is a Qualified Household, and that the sales price for the Affordable Unit does not exceed the Affordable Housing Cost. No purchaser of an Affordable Unit may include any person or household holding, directly or indirectly, liquid assets whose aggregate value exceeds \$100,000 at the time of determination of eligibility. The term "liquid assets" does not include retirement funds that are not readily accessible or which cannot be accessed by the

purchaser without the purchaser incurring a penalty. No purchaser of an Affordable Unit may include any person or any household comprised of one or more persons who owns any real property at the time of closing." and "No purchaser of an Affordable Unit may be a student dependent, as defined in the U.S. Internal Revenue Code, unless the taxpayer (upon whom the student in question is dependent) resides in the same Affordable Unit."

Q: What is the income certification process?

A: To apply for affordable housing in Ventura, California, you'll need to provide your household's annual income, along with other information like your name, address, Daytime and nighttime phone numbers, Unconditional loan approval subject only to appraisal, Completed application for qualification.. You need to submit the documents in line with the attached questionnaire, being reviewed by first Williams Homes, then the City of Camarillo for approval.

Q: Can I sell my affordable home?

A: Each Affordable Unit must remain an Affordable Unit for a period of at least 55 years during the ownership of the Affordable Unit by each purchaser, who must be a Qualified Household. The initial 55-year resale restriction period for an Affordable Unit will commence on the close of escrow for the initial sale of each Affordable Unit. You are able to sell the affordable unit to someone who must be qualified for an affordable unit and the 55-year resales restriction will commence again after the close of escrow.

Q: What kind of information needed from the applicants:

A: The following information is required from applicants: Name, Address, daytime and nighttime phone numbers, unconditional loan approval subject only to appraisal, completed application for qualification, date the application form was submitted, such other information as may be required by City.

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AFFORDABLE PLAN FAQ



PRELIMINARY

Q: When will affordable homes be available for sale?

A: The first homes will be available in Phase 1. Please see sales representatives for further information regarding process and timing.

Q: What is the application deadline?

A: Currently applications for affordable homes at Palmera in Camarillo are paused. Due to the overwhelming response, Great Western Home Loans will be archiving the loan applications that have been received for the future. At this time, we do not have an estimated time that we will start the review process again.

Q: Will I be able to select options when purchasing an affordable home?

A: No, all included features are selected

Q: What is the estimated Tax Rate?

A: We anticipate the total tax to be approximately 1.1%.

Q: What is my property tax based on?

A: Your property tax is based on the purchase price of your home.

Q: What are the estimated HOA dues?

A: We anticipate the HOA dues \$363.59 at buildout. This amount is subject to the review and approval of our proposed HOA budget by the Department of Real Estate. It includes private roads, all landscaping and buildings outside of patios, exterior of the homes as well as all amenities listed below.

Q: What kind of amenities are there at Palmera?

A: Palmera has two recreation areas with clubhouses, resort-style pools, and a fitness center, along with a handful of open space areas.

Q: Is there Mello Roos?

A: There is no Mello Roos at Palmera.

Q: When do you think the entire community will be complete?

A: We anticipate Palmera to be completed in 2028.

Q: Is the community FHA and VA eligible?

A: Williams Homes is actively working to secure VA and FHA financing.

Q: Can I use my own lender?

A: Yes, you are free to use any lender you wish for financing. Williams homes preferred lender, Great Western Home Loans is also available for your financial needs.

Q: What is the interest for the loan?

A: Interest rates will vary based on the specific details of the loan you are applying for. Things that affect the interest rate include credit scores, loans amounts, amount of down payment, loan program, discount points, and length of lock period. A good source to track the average current interest rates can be found on the website mortgagenewsdaily.com.

Q: When can I lock in the interest rate?

A: While most people will opt to lock their rates as they get within 60 days of the expected closing date, Great Western Home Loans offers interest rate lock options up to six months in advance.

Q: What is the minimum credit score for a loan?

A: Currently, Great Western Home Loans offers conventional loans with a minimum mid FICO score of 620, and FHA loans with a minimum FICO score of 580.

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DISCLAIMER



PRELIMINARY

Buyer qualification requirements include asset limitations less than \$100,000 in liquid assets, with an income limit of less than 120% of the Ventura County Area Median Income, must not own any other property at time of closing, and no purchaser of the Property may be a student dependent, as defined in the U.S. Internal Revenue Code, unless the taxpayer (upon whom the student in question is dependent) will reside in the Home. Affordable Unit Buyers will be subject to a City-required form of Affordable Housing Agreement and Resale Restrictions. Resale restrictions apply. Preference will be given to persons who have lived or worked in Camarillo continuously for the past two years or more. All information provided herein, including floorplans, renderings, square footages, home features, site plan, and community amenities is Preliminary and subject to change without prior notice or obligation. Floorplans and renderings are artists' conception and not necessarily to exact scale. Applications will only be accepted from prospective purchasers who meet either of these City Preferences during the first 30 days of the marketing period. Please see Community Manager for details. Qualification requirements are the City of Camarillo preferences. Copyright © 2025 Williams Homes. All rights reserved. Williams Homes is a California Broker License #01449126. Equal Housing Opportunity.

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