



FREQUENTLY ASKED QUESTIONS

Q: Is now a good time to buy a house, or should I wait?

A: Yes! Why wait? If you're ready for your next chapter, now is the right time. With **the Williams Family Promise**, your home's price is locked the moment construction begins—so you're protected from future increases, no matter what the market does.

Q: How do current tariffs and trade policies affect home prices and inflation?

A: Tariffs and material costs are pushing prices up across the industry—but we're holding the line. With **the Williams Family Promise**, your pricing is locked, and you get Flex Cash to help offset upfront costs.

Q: Will mortgage rates decrease soon, or are they expected to rise further?

A: While no one can perfectly predict rates, locking in your home price today protects your investment. If rates fall later, you can always refinance—but rising home prices aren't something you can roll back. That's where **the Williams Family Promise** gives you peace of mind.

Q: Are home prices going to drop in the near future?

A: Most experts expect prices to either hold steady or rise, especially for new construction. With **the Williams Family Promise** your price won't increase—even if building costs do—so you don't have to wait for the "perfect" moment.

Q: Is the housing market heading toward a crash or correction?

A: Today's market is driven by strong demand and limited inventory—not speculation. And our approach focuses on long-term value, not short-term volatility. With price protection and personalized incentives, you're positioned for stability.

Q: Will I be able to refinance if rates go down after I buy?

A: Yes. You can refinance if rates drop—but home prices may rise in the meantime. **The Williams Family Promise** helps you secure a great home now, with locked-in pricing and no surprise increases. And if you finance with our preferred lender Great Western Home Loans,* free future refinancing is always included.

Q: How much should I be spending on a mortgage relative to my income?

A: Our team can walk you through smart, manageable financing options—and with Flex Cash, we give you added flexibility to apply savings where it helps most: rates, upgrades, or closing costs. Use it your way!

Q: What are the risks of buying a home in an uncertain economy?

A: Every economy has its cycles—but your home should be built on certainty. That's why we lock in your price and support you with flexible savings. **The Williams Family Promise** was built for moments like this.

Q: How will inflation impact my monthly housing costs over time?

A: Buying a home now actually protects you from inflation. By locking in today's price, you avoid future cost increases—and with Flex Cash, you reduce upfront expenses, too.

Q: Are there any incentives or programs available to help with affordability?

A: Yes. For the month of May, we're offering Flex Cash—money you can apply toward your closing costs, rate buydown, HOA dues, or design upgrades. It's your home, your way.

Q: What happens if I buy now and home values decline later?

A: Homeownership is a long-term investment—and value goes beyond price. You're securing a lifestyle, a location, and a home built to last. Our price lock ensures you don't pay more, no matter what happens.

Q: Is it better to keep renting until the market stabilizes?

A: Why rent when you can own for the same monthly payment? Rent prices are high. Homeownership might cost you the same — but gives you more. Rent keeps rising—and gives you nothing in return. Buying with a builder who locks your price and offers incentives means you gain equity and peace of mind from day one.

Q: Will new construction homes hold their value in this market?

A: Absolutely. Buyers value energy efficiency, smart design, and modern communities—especially in locations like ours. With **the Williams Family Promise**, your investment comes with built-in stability and flexibility.

Q: How do current economic conditions affect long-term homeownership benefits?

A: Economic shifts come and go, but homeownership remains one of the strongest ways to build generational wealth. **The Williams Family Promise** helps you take that step with confidence, not concern.

Q: What should I consider when choosing between fixed and adjustable-rate mortgages now?

A: That's a personal decision—and we can connect you with our preferred lender. GWHL can take you through this process and help you make a decisions. But here's the good news: whatever loan type you choose, your home's base price is already protected by **the Williams Family Promise**.





CALIFORNIA DIVISION:

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. Copyright © 2025 Williams Homes. All rights reserved. Williams Homes is a California Broker License #01449126. Equal Housing Opportunity.

MONTANA DIVISION:

All information is PRELIMINARY and subject to change without prior notice or obligation. Photos shown are of builder's model home. Copyright ©2025 Williams Homes. All rights reserved. State of Montana Board of Realty License #RRE-BRO-LIC-79203.

IDAHO DIVISION:

CraneField

All information is PRELIMINARY and subject to change without prior notice or obligation. Renderings are artists' conception and not necessarily to exact scale. Williams Homes Inc. #RCE-51476, WH Star 203 LLC #RCE-66196, 33 North Development Idaho LLC #LC58980. Copyright © 2025 Williams Homes. All Rights Reserved. Equal housing opportunity.

Base Camp

All information is PRELIMINARY and subject to change without prior notice or obligation. Renderings are artists' conception and not necessarily to exact scale. WH Idaho Holdings Co LLC #REC-70881, WH Sandpoint 47 LLC #RCE-66194. Copyright © 2025 Williams Homes. All Rights Reserved. Equal housing opportunity. Equal Housing Lender Consumer Access (nmlsconsumeraccess.org).

Sun Creek

All information is PRELIMINARY and subject to change without prior notice or obligation. Renderings are artists' conception and not necessarily to exact scale. Williams Homes Inc. #RCE-51476. WH Southpark 26 LLC #RCE-66195. 33 North Development Idaho LLC #LC58980. Copyright © 2025 Williams Homes. All Rights Reserved.

GREAT WESTERN HOME LOANS:

*Offer available on select homes at by Williams Homes. Williams Homes reserves the right to change or withdraw any offer at any time. Offer requires financing through the seller's preferred lender, Great Western Home Loans, but the use of Great Western Home Loans is not required to purchase a home. Financing provided by Great Western Home Loans, Inc., NMLS# 1829215. Licensed by the Dept. of Business Oversight under the California Residential Mortgage Lending Act, CA DRE# 02088231. Please see Loan Consultant for complete details. Equal Housing Lender Consumer Access www.nmlsconsumeraccess.org. This is not an offering where prohibited by law. All information provided herein, including pricing, square footages, and home features is Preliminary and subject to change without prior notice or obligation. Williams Homes Inc. WH Southpark 26 LLC #RCE-66195, 33 North Development Idaho LLC #LC58980. Copyright © 2025 Williams Homes. All Rights Reserved. Equal housing opportunity. State of Montana Board of Realty License #RRE-BRO-LIC-79203.



California Main Office: 661.222.9207

Idaho Main Office: 208.207.9869

Montana Main Office: 406.229.8320

info@williamshomes.com

WILLIAMSHOMES.com