



# From Raw Land to Forever Home in Oklahoma

E-BOOK

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# Introduction

Building a new home is exhilarating. And while it will never be flawless, it should be an adventure you look back on fondly.

Oklahoma City has become a haven for families, having been named a [top place to live by Fortune in 2024](#). Homeowners are flocking to the area to build because of its family friendliness and quality of life. Eight of the top 10 high schools in Oklahoma are located in the Greater Oklahoma City area, and residents also have convenient access to healthcare, cultural attractions, and recreational opportunities.

Join the masses in OKC. Buying land is your first challenge, and once you've jumped that hurdle, it's difficult to know your next move.

**Note:** If you haven't bought property yet, check out [some of our articles on the topic](#).



Turner & Son gets you started with three key steps to take from here:

- Choosing a lender to fund home construction
- Selecting a home designer
- Partnering with a builder to carry out your vision

Discover the benefits of each decision—and why we believe choosing your builder should come next.



# Find the money first

Many landowners in Oklahoma choose to find a lender first. This is understandable—especially if a bank loan financed the land. Owners just want to know how much money they have to work with before choosing a designer and builder. But tread lightly; financing new construction is entirely different than getting a mortgage.

If you're [building a new home](#), you need a construction loan in addition to a mortgage loan. It takes a specific type of lender to provide a good deal and minimize the headaches a lender who isn't used to doing construction loans may otherwise cause.

## What should you look for in a construction lender?

As you prepare to build your custom home, take care to line up [reliable financing](#). Oklahomans should follow best practices to get cash together and build rapport with a builder.

- Look for a banker who is experienced with construction loans. Your bank must understand the quirks of construction lending to make the process as smooth and stress-free as possible.
- Select a banker who has a relationship with a mortgage lender. The banker will give you money for construction; then, the mortgage lender will pay it off and work out a monthly payment for you. Make the transfer seamless with a positive working relationship.
- Connect with a trustworthy builder beforehand. Doing so can impact whether your experience is one of joy or regret.



## Tim's Tales

"I've seen so many people who have already been in the trenches with the lending process by the time they're ready to talk to Turner & Son about their custom home. Some lenders offer construction loans but aren't experienced with them—so their appraisers aren't either.

A few years back, I had a client come in who was feeling this sting. The appraisal came in low because their appraiser didn't think to consider the value of the land in their report, leaving the client short on cash for closing to make up the difference.

Luckily, our team at Turner & Son Homes has spent many years building relationships with some of the best construction lenders in Oklahoma. We were able to connect the family with one of our preferred lenders to get a second set of eyes on their situation. This resulted in the family being able to use the equity they already had in the land as part of the money they needed to close on their construction loan. Without that connection, their dream may have died when the appraisal came in too low for them to proceed financially. "

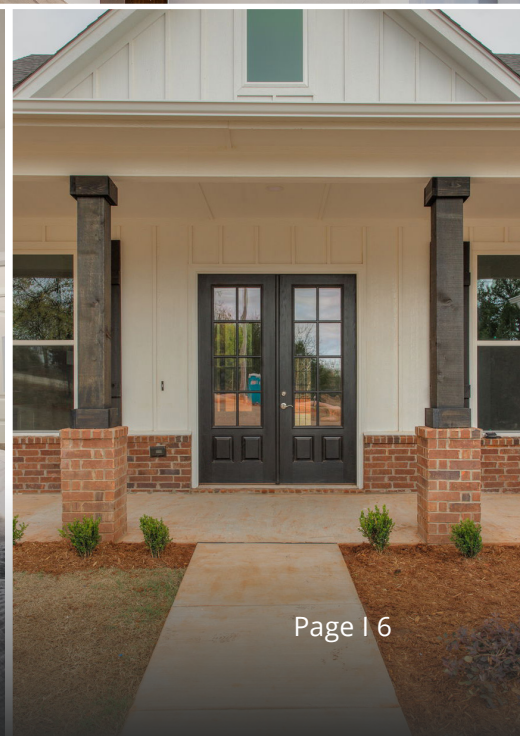


## → Construction loan approval can depend on your builder.

Any banker who deals in construction loans is taking a risk. By providing your loan, they're also on the hook if something goes wrong.

Imagine you choose a cost-plus builder, and your home goes way over budget. Your bank must decide between loaning you the money to finish the home and figuring out what to do with an unfinished house. They don't want your house, nor do they want a loan they can't convert into a permanent mortgage on their books.

These bankers must be picky; lending you money if you choose a builder who often goes over budget increases their risk. But if you work with a [reputable builder](#), it's much easier to get approved. In fact, one way to evaluate a builder in Oklahoma is to check his or her banking relationships.





## Start with a vision and design.

Hiring a home designer first could make sense too. Knowing exactly what home you want to build before you go after financing and a builder feels comfortable. But if you don't understand how [a designer](#) works or know what to look for in one, you could wind up tens of thousands of dollars over budget.

### → Look beyond the pretty picture.

Many home designers have a book of plans—a portfolio they'll start you off with. They want to sell you one of these plans because they've already used them for other projects around Oklahoma City. A portfolio is meant to be eye-catching, and it's easy to buy into a pretty picture. But any of those models could require nonstandard items and upgrades. Sticking to your budget is more important.

### → Every time you draw a line on paper, it costs money.

If you start a design from scratch with a vision in mind, it's easy to get carried away. Many designers will be more than happy to add to a design—because that's how they make money.

Remember that it costs money every time you draw a line on paper. Keep your design in line with your budget—and rein your designer in to stick to it. But how will you—and your designer—know the beautiful design you've created will be feasible?



## → Don't get infatuated by home design.

The greatest risk you face is falling in love with a design you think you can afford but can't. You may even go from builder to builder until you get the “yes” you want to make your dream a reality.

What may happen in this scenario is that you'll come across a cost-plus builder who is more than ready to say yes to your design—not to your budget. And once construction gets underway, you don't have enough money to carry out the design.



Suddenly, you're \$20,000 over budget and facing a frustrated banker who must decide whether or not to loan you more money to cover the extra work. Don't let a beautiful design get the best of you—you may wind up with a half-built house you can't afford to finish!





## Tim's Tales

"Turner & Son can shave off tens of thousands of dollars just by redesigning some plans. I'll never forget the newlyweds who came to us with designs in hand, practically in tears because they just couldn't afford to execute their dream home. Turner's designers brainstormed with the clients to find the right balance of budget and beauty.

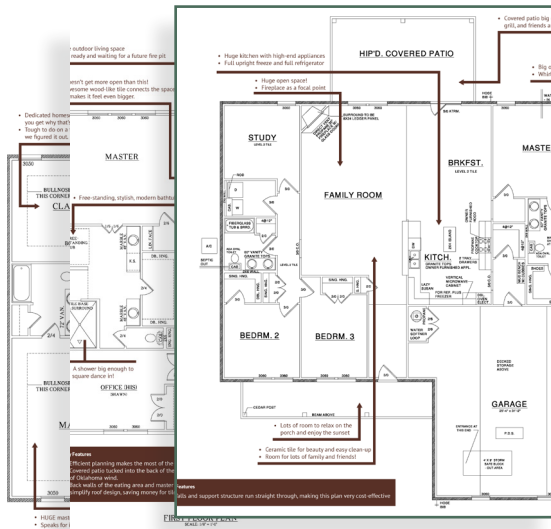
By trimming down the "wasted space," such as lengthy hallways and extra corners just meant to look pretty, and with a bit of compromise—such as forgoing real hardwood flooring in favor of wood-look tile throughout the home—the team delivered a similar design at a fraction of the cost."





→ Choose a home designer who cares about your budget.

Think you need to [choose a home designer](#) first? Pick one who understands the cost of building in Oklahoma City. The designer you choose should know when your budget is being stretched and will be able to compromise to achieve a look you really want and can actually afford.



Download the free floor plan idea guide for more guidance on what to look for in a home designer.

## DOWNLOAD TODAY







## NUMBER 3

# Begin with the builder.

Our personal favorite: Start by finding a builder you can trust. That doesn't mean signing a contract before you know what you're building. But beginning anywhere else has repercussions.

Think about it. If you choose to pursue a lender first, you'll need a reputable builder to get approved for the best terms on a construction loan. And if you hire a designer first, you may have to settle for a bad building contract. Cut out the challenges by choosing a builder to start your Oklahoma home construction journey.



## Tim's Tales

"I remember this one client who came in, having just purchased their land with a loan, and I knew right away that the purchase was a massive overpay. To make matters worse, they needed to include the land in their construction loan, because it wasn't paid off yet, and they had less than 20 percent available for closing. Their lender, though well-intentioned, lacked experience with raw land construction and required 20 percent down, making the project impossible to move forward.

Turner & Son stepped in. We connected the client with a trusted lending partner known for creative solutions. The new lender treated the client's cash investment in the land as equity, structuring better loan terms with a lower closing requirement so the client could proceed."





## → How do you choose a home builder?

Your new home can take up to a year to complete, so find [a builder you can trust](#). Here are a few ways to find the right builder for your new home:

### ✓ Choose a fixed-price builder.

In a fixed-price contract, your budget is gospel. It holds your builder accountable, so he or she will compromise to accommodate your preferences without overspending.

In a fixed-price agreement, both sides will agree on every detail of the home before you begin. Once the details are set in stone, the builder has an incentive to build efficiently, minimizing wasted time and materials. He or she doesn't have the luxury of going over budget.

### ✓ Ask the bank.

Bankers in Oklahoma City tend to know the reputations of builders in this community. Good builders make life easy on lenders, and getting a construction loan might depend on the builder you've chosen.

Ask a banker which builders are reputable. If you've researched a few, throw their names out there to see if the bank has any intel. Even if they can't personally recommend somebody, they'll likely know if a specific builder is respected.

### ✓ Look at a builder's jobsite.

Tidy and safe jobsite with well-kept materials or haphazard "organization" with tools thrown about? [Part of what you pay for is the waste](#) of a job, so get a good look at how your potential builder operates. Disorganization means more money out the door in waste—and you paying more for the project.



✓ **Talk to trades or subcontractors.**

It's OK to ask subcontractors their opinions. They often jump between jobs, know everyone, and might be able to give you some hints as to whether or not one builder is easier to work with than others.

✓ **Search for the builder's reputation.**

You hop online to research every other business, so why not do the same with home builders in Oklahoma? No builder will have a perfect reputation, but you should be able to spot trends in their reviews. Are customers generally happy and recommend the business? Or does the builder have consistently bad reviews for going over budget, taking too long, or not honoring the warranty?

✓ **See how fast the builder builds.**

You may be able to make occasional trips past a particular jobsite. If you do, take note of its progress. How long is it taking the builder to complete a house? Does it look like significant progress is being made, or is construction moving at a crawl?





# Prioritize your budget to enjoy hassle-free home building.

No matter how and when you make each decision for your custom home in Oklahoma, one key issue keeps popping up: your budget. Worst-case scenario? Construction goes over budget. But once you've been approved for a specific loan, exceeding that amount causes hardship.

Choosing a builder first is the surest way to build a home you'll love. An exceptional builder puts your budget front and center, comparing everything to it because he or she cares about you and your project constraints.

Forge your own path. But remember: Protecting your budget will protect you from hardship. Turner & Son can help. With more than 50 years of experience serving beautiful Oklahoma City and surrounding areas, we help you maximize your budget to create a unique home, connecting you to helpful lenders and executing your project with a team of in-house designers and builders.

[GET IN TOUCH TODAY](#)



# Contact Turner & Son

Hello! I'm Tim Turner, owner of Turner & Son Homes. I hope this e-book has been helpful on your journey toward your forever home.

I've gone from raw land to forever home alongside countless clients, learning something new each time. The most critical lesson? Home building goes beyond construction—from buying land to financing to building to warranty service.

The most stressful experiences are when clients take the “[best deal](#)” because they end up being more expensive in the end. Don't fall into that trap. Whichever lender, builder, and designer you choose, make sure you can trust them.

Keep this guide as a handy reference, and contact Turner & Son to discuss your home-building hurdles We're here to support your journey!

A portrait of Tim Turner, a man with glasses and a smiling expression, wearing a light-colored checkered button-down shirt. The background of the photo is a solid dark green color.

*Tim Turner*

Tim Turner  
*Partner*



# Get to know Turner & Son

Turner & Son Homes was founded by Ben Turner (Tim's dad) in Oklahoma City in 1964 with a simple philosophy: If you're going to build homes people want to buy, you need to know how to build what they want at a price they can afford.

Today, Turner & Son is a group of people with a common belief: Everyone who dreams of building a home for their family should be free to do so without interference from the community, worry about the neighbors, or lack of privacy.

It takes work to figure out the right combination of house, land, and budget. But just because something's difficult doesn't mean we shouldn't do it. We walk alongside every client to navigate every challenge that comes with building their forever home. Other builders shy away from this, but we're eager to take it on.



Ready to make your dream home a reality?  
Let's talk. Book a consultation today to  
discuss your needs!

CONTACT US TODAY

**TURNER & SON**  
*a legacy of fine craftsmanship* **HOMES**

