Tackling Rural Area Development & From Bleak To Chic – 12 Big Design Ideas On A Budget

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MAJOR OBSTACLES
- Financing
- Logistics
- Post Construction
FINANCING

- Local Banks
- Large Non-Local Banks
- Government Subsidized Lending
- Private Investment (local and non-local)
- Other Financial Assistance (Gap fills)

LOGISTICS

HIGH COST OF CONSTRUCTION

- Labor
- Materials
POST CONSTRUCTION

- Local Property Management
- Local Realtors
- Local Salesperson
- Local Investors

HOW HAVE WE ADDRESSED THESE ISSUES?
FINANCING

Ponca City:
- Local bank for a smaller deal (10 houses).
- City rebate per house to fill funding gap.

Enid:
- Out of market banks with sales restrictions.

Guymon:
- Low interest loan from OHFA.
- City rebate per house to fill funding gap.

LOGISTICS - LABOR
PONCA CITY, OKLAHOMA

Ponca City Apartment Complex

GUymon, Oklahoma

Guymon Trailers
LOGISTICS - MATERIAL

AVOID THIS:
TRY THIS INSTEAD:

OR MAYBE EVEN TRY THIS:
YOU WILL NEED SOME OF THESE:

- Forklift
- A couple of men unloading.

I HAVE EVEN DONE IT WITH THIS:
**POST CONSTRUCTION**

**Enid:**
Hired a local Realtor as an employee.

**Ponca City:**
Made the Enid employee commute.

**Guymon:**
Cut a deal with a Real Estate office with exclusive right to sell.

Property Management – We have not gotten there yet.

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**MINOR OBSTACLES**

- Inadaptable building process
- Out-of-date utility providers
- High price of locally sourced items
GUYMON, OKLAHOMA

24 homes built
-Homes between 1,500 to 1,900 square feet
-Sales price from $135,000 to $175,000 ($90 SF)
-There are no income restrictions

Open Market Financing
-6 homes built
-Homes between 1,900 to 2,400 square feet
-Still $90 per square feet

GUYMON DETAILS

With OHFA (2.6 million dollar loan 1% interest)
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8’ PLATE WITH 8’ CEILING VS. 8’ PLATE WITH 9’ CEILING

-Interior view of an 8’ plate with 8’ ceiling home

AVOID
TRY IT

Tray ceiling has a better look than the slope.

Tray ceiling also gives the house more of a custom look.

8' PLATE WITH 8' CEILING VS. 8' PLATE WITH 9' CEILING

- Interior view of an 8' plate with 9' ceiling home

8' PLATE WITH 8' CEILING VS. 8' PLATE WITH 9' CEILING

- Exterior view of an 8' plate with 9' ceiling home
POP UP OF FRONT PORCH – 9’ OR 10’ PLATE

CORNER VS. GALLEY KITCHEN

-Corner Kitchen
- Galley Kitchen – Floor Plan

Efficient use of space. Utility room works well with galley kitchen.
CABINET VS. BUILT IN PANTRY

- There is more space in a regular built out than a cabinet pantry.

PANTRY
BATHROOM LAYOUT

-5' x 8' Bathroom

• 36” Vanities have drawers other smaller sizes do not.

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BATHROOM LAYOUT

36” Vanity Cabinet
**HVAC UTILITY ROOM**

- HVAC Utility closet off of exterior

Maintenance man does not have to go inside the house to fix HVAC unit.

**HVAC UTILITY ROOM**

[Image of HVAC utility room]

Maintenance man does not have to go inside the house to fix HVAC unit.
HVAC UTILITY ROOM

5/8 SHEETROCK

-Recommended for rental homes.

Much less sheetrock patches in this scenario

Blocking where door knobs would hit (use scrap lumber)

Prevent this from happening
5/8 SHEETROCK

Lumber scrap used as blocking

SIDING ABOVE GARAGE

-Lintel vs. Siding and Shed Roofs

Lintel above garage door needed.
**SIDING ABOVE GARAGE**

-Lintel vs. Siding with Shed Roofs

**EXTERIOR DOOR TO PATIO**

-Full-Light Door vs. Sliding Door vs. French Doors
EXTERIOR DOOR TO PATIO

-Full-Light Door vs. Sliding Door vs. French Doors

Sliding Doors

EXTERIOR DOOR TO PATIO

-Full-Lite Door vs. Sliding Door vs. French Doors

Full-Lite Door
**EXTERIOR DOOR TO PATIO**

-Solid door with side window

**DURABLE FLOORING OPTIONS**
**WINDOWS**

-3’-0” x 5’-0” and 6’-0” x 5’-0” windows throughout the house

**DOOR STYLES**

- Flush
- 6 Panel
- Cheyenne
- Roman
QUESTIONS?

THANK YOU

www.southerndesignardmore.com  www.milestonehomebuilders.com