Build 1

DESIGN · CONSTRUCTION · INTERIORS · BUILDING SYSTEMS · PROPERTY CARE

# Building a home in Kerala.

# The 2026 guide.

From plot to keys, in plain words: what it costs, the rules, the paperwork and how to check the work.

A SMARTER WAY TO BUILD

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Costs | Permits | Payments | Quality | Building from abroad

INSIDE THIS GUIDE

Build 1

# Most building problems start before the first brick.

A scope nobody wrote down, a price nobody can compare, a payment made before the work was checked. This guide covers what to settle first, so your home is built once and built right.


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WHO WROTE IT

**Build 1**

A Kerala construction company based in Irinjalakuda, Thrissur. Build 1 is how we run every project: priced in writing, checked on evidence and shown to the family every day.


**12**
years in construction

**95+**
projects completed

**3.2L+**
sq ft built

General guidance as of November 2026. Rules, rates and fees change; your local body, the registration department and your written agreement have the final word.

# Five decisions that shape everything else.

Settle these before drawings start. Each one changes the price, the permit and the timeline.

01
### Budget
Set a total that includes the land costs, permits, compound wall, interiors and a 5–10% reserve, not just the build rate.

02
### Plot
Check the road width, setbacks, land type and access before you buy or design. They decide what you can build.

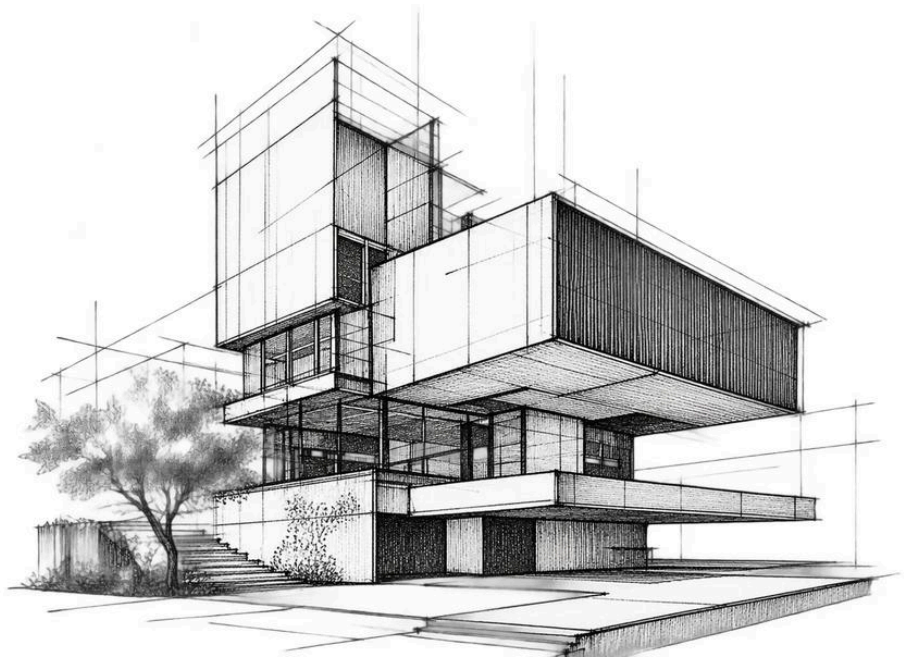
03
### Design route
A proven catalogue design, a bespoke design around your brief, or an architect-led home.

04
### Package
The finishes, brands and allowances. The structure should be the same whatever you choose.

05
### Timeline
Allow 2–4 months for design and permits, then about 8–13 months to build, depending on size.

**OFTEN MISSED IN THE BUDGET**

- Compound wall and gate, priced by length
- Landscaping, paving and lawn
- Interiors: kitchen, wardrobes, lighting
- Statutory fees and utility connections
- Extra foundation depth found in the soil test
- Stamp duty and registration on the land, about 10%



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# Four packages. One engineering standard.

Build 1 starting rates per sq ft of built-up area, excluding GST, for an RCC-frame home*. The structure, steel, waterproofing and quality checks are the same in every package.

**BUDGET**

**₹1,800**

from, per sq ft*

Practical, reliable specifications with clear allowances.

**STANDARD**

**₹2,200**

from, per sq ft*

Upgraded materials, wider services, refined finishes.

**PREMIUM**

**₹2,800**

from, per sq ft*

Higher allowances, upgraded brands, added detail.

**LUXURY**

**₹3,600**

from, per sq ft*

Premium ranges, designer finishes. Atelier: on request.

| STARTING COST, BEFORE GST* | 1,500 SQ FT | 2,000 SQ FT | 3,000 SQ FT |
|---|---|---|---|
| **Budget** | ₹27 lakh | ₹36 lakh | ₹54 lakh |
| **Standard** | ₹33 lakh | ₹44 lakh | ₹66 lakh |
| **Premium** | ₹42 lakh | ₹56 lakh | ₹84 lakh |
| **Luxury** | ₹54 lakh | ₹72 lakh | ₹1.08 crore |

* Starting rates, excluding GST. Your final rate depends on your home's size band (smaller homes cost a little more per sq ft), structure type, site conditions and requirements, and is confirmed in writing after a site visit.

**IN EVERY PACKAGE**

- Design, drawings and permit liaison
- Soil test and a foundation designed from it
- Full structure, finishes, electrical and plumbing
- Septic tank and water tanks
- Ten quality gates and a written warranty

**LISTED ADD-ONS**

- Compound wall, gate, landscaping, interiors
- Sloped or truss roofs, complex elevations
- Statutory fees and utility connections

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# Check the plot before you fall for it.

Under the Kerala Municipality and Panchayat Building Rules 2019 (as amended to October 2025), the road, the plot size and the land type decide what you can build.

FRONT SETBACK

### 3 m or 2 m from the road

3 m on highways, district roads, notified roads and local roads 6 m or wider; 2 m on narrower local roads and lanes. The road width also limits the height.

SMALL PLOTS

### Relaxed yards up to about 3 cents

Plots of 125 sq m or less get 0.6 m side yards and a 1 m rear yard. Coverage limits the footprint and FSI caps the total floor area.

PADDY OR NILAM LAND

### Convert before you design

Data bank land needs Form 5 to the RDO; other nilam needs Form 6. The fee is 10% of fair value; holdings up to 25 cents are exempt.

LAND REGISTRATION COSTS

| | |
|---|---|
| Stamp duty on a sale deed | 8% |
| Registration fee | 2% |
| Charged on | the higher of the deed price and the government fair value |
| From a home loan? | Usually not; plan to pay it yourself |

WHAT A QUICK CHECK CAN'T SEE

- Flood, coastal (CRZ) and airport height limits
- Road widening lines and town-planning schemes
- Who owns the access road
- Soil: the soil test decides the foundation

That's why Build 1's site visit comes before any price.

# Every new house needs a permit. Small ones can be fast.

Permits come from your grama panchayat, municipality or corporation, applied for online through K-SMART.

SELF-CERTIFIED ROUTE

### About 5 days

Houses up to 300 sq m and two floors. You and an empanelled engineer certify the plans; the acknowledgement is your permit.

REGULAR PERMIT

### Usually 30 to 60 days

Larger or more complex buildings, plus time for any railway, airport, coastal or paddy clearance. Drawings take 2–4 weeks before that.

AFTER CONSTRUCTION

### Occupancy, then a number

The engineer files the completion plan. The occupancy certificate is due within 15 days; then the house is numbered and taxed.

| PERMIT FEE (FROM AUG 2024) | PANCHAYAT | MUNICIPALITY | CORPORATION |
|---|---|---|---|
| Up to 80 sq m | | | **No permit fee** |
| 81 to 150 sq m | ₹25/sq m | ₹35/sq m | ₹40/sq m |
| 151 to 300 sq m | ₹50/sq m | ₹60/sq m | ₹70/sq m |

Charged on the whole area, plus a small application fee. A compound wall along a public road needs its own permission.

DOCUMENTS TO KEEP READY

- ID proof of every owner (NRIs can use the passport)
- Title deed, with the full chain if recent
- Latest land tax receipt from the village office
- Possession certificate, if your local body asks
- Plans, sections and elevations signed by the licensee
- Survey or location sketch with the survey number

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# Money should follow finished, checked work.

Most homes take about 8 to 13 months from mobilisation. Ask for a dated programme in writing, and pay against completed stages, never far ahead of the work.

### BUILD 1 STANDARD PAYMENT STAGES




Your agreement sets the final schedule. Changes you ask for are priced and approved in writing first, then added to the next stage payment.

### ON-TIME PROMISE

## 0.5% a month

Of the contract value back for every month Build 1 is late, up to 2%. Your programme is dated in your agreement.

### WHEN THE PRICE IS FIXED

Catalogue homes at contract. Bespoke and Atelier homes once the design is frozen. A sharp rise in key material prices is handled as your agreement sets out.

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# Ten gates. Every one signed before the next.

Build 1 runs 234 quality checks on every home across ten gates. Hold points stop the site until they are signed, and the records are handed over with your keys.

| | | | | |
|---|---|---|---|---|
| **G0** Land | **G1** Brief | **G2** Offer | **G3** Contract | **G4** Ready for site |
| **G5** Mobilise | **G6** Structure | **G7** Envelope and services | **G8** Finishes | **G9** Handover |

**WRITTEN WARRANTY**

| | |
|---|---|
| 10 yrs | Structure |
| 5 yrs | Contracted waterproofing |
| 1 yr | All other workmanship |

**TERMITES**

### Treat the soil while you build

Damp soil, paddy land and coconut trees suit termites. New homes get soil treatment to IS 6313 Part 2 in stages, from the foundation pits to the plinth, before the floor is laid.

**WATERPROOFING**

### Dry months, tested work

Waterproof between December and April, when surfaces are dry. Bathrooms need a two-coat cementitious layer under the tiles and a 48-hour pond test before tiling.

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07

# Ask them of us too. Good builders answer in writing.

Compare full written scopes, not headline rates. A lower rate per sq ft can hide items that are added later.

**01** Is the total price fixed in writing, and what could change it?

**02** Can I see an itemised scope, not just a rate per sq ft?

**03** Which items are allowances, and what are their limits?

**04** When do I pay, and what has to be finished first?

**05** Who checks the work at each stage, and do I get the records?

**06** How will I see progress if I can't visit?

**07** What's the handover date, and what happens if it's late?

**08** What warranty do I get in writing, and for how long?

**09** How are changes priced, and when do I pay for them?

**10** Can I visit two homes you finished, and talk to the owners?

Already have a quote? Send it to Build 1 on WhatsApp and we'll tell you what's missing. No obligation.

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# Build your Kerala home without being here.

Most of the work can be done from the Gulf, Australia or anywhere else: calls in your time, video walkthroughs and daily photos, with key visits planned for when you are home.

01

### Power of attorney

Sign a specific power of attorney at an Indian embassy or consulate, then have it stamped in Kerala within three months of it arriving. Ask a lawyer to draft it.

02

### Permits online

Your engineer applies on K-SMART. Your representative signs forms and attends inspections.

03

### Payments

Each stage invoiced in your name and paid by bank transfer, from your NRE, NRO or FCNR account or from abroad.

04

### Home loans

Indian banks lend to NRIs. Your builder should send the bank the estimate, approved drawings and a report at each stage.

**BUYING LAND AS AN NRI OR OCI**

Residential and commercial land, yes. Agricultural land, plantations or a farmhouse need RBI permission. You can register through a power of attorney and pay from your NRE or NRO account.

**HOW FAMILIES FOLLOW A BUILD 1 HOME**

- Daily photos and a weekly roundup on your phone
- Family members added to see the same updates
- Calls Mon–Sat, 9:30 am – 6:00 pm Kerala time, WhatsApp any time

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# Work out your numbers before you talk to anyone.

22 free tools at build1.in/tools. No sign-up. Every figure is dated and explained.

### PLAN

- Home planner
- Plot checker
- Vastu and orientation
- Permit checklist

### COSTS

- Home loan calculator
- Stamp duty estimator
- Kerala build cost index
- Materials and brands, with prices

### QUANTITIES

- Material quantity calculator
- Paint calculator
- Tile calculator
- Electrical points planner

### ENERGY AND COMFORT

- Solar and backup planner
- Solar water heater sizer
- Rainwater and tank sizer
- AC tonnage calculator

### ADVISORS

Anti-termite treatment, waterproofing, swimming pools, home lifts, roof type, and flooring and wall finishes: answer a few questions and compare the options side by side, with dated price bands.



YOUR NEXT STEP

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# See your plot. Get your price in writing.

Three things Build 1 offers every family, with no obligation.

## 01

### Free site visit and plot check

Our engineer visits your plot anywhere in Thrissur and Ernakulam districts and checks what you can build.

## 02

### Your price in writing in 7 days

An itemised price, with the specification it's based on, within 7 days of the site visit.

## 03

### See a live site on a Saturday

Walk a Build 1 site with our engineer and see the checks, the records and the daily updates.


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