

SEED Homes LatAm

Building Your Home in Panama

The Complete SEED Homebuilding Reference Guide

A practical reference for planning and building your home in Panama

HOW SEED WORKS — THE SHORT VERSION

“So, how does this actually work if I want to build a home in Panama?”

That is usually the first question people ask us.

And the answer is: **we start with you and your property — not with a house model.**

We want to understand what you are trying to achieve, how you want to live, what your land is like, what access you have, what the terrain looks like, and what sort of budget you are comfortable working with.

Only then do we start deciding what type of home — and what type of construction — makes the most sense.

“Does that mean I have to choose one of your standard models?”

No.

Our existing home concepts are useful starting points, but they are not the only option.

Your property may be best suited to:

- **A home built mainly on site** using proven local construction methods;
- **A factory-prepared structural core** that is delivered and assembled on your property; or
- **A hybrid of the two**, combining factory efficiency with the flexibility of local construction and finishing.

The important point is that **we do not try to force your property into a particular building system. We work out which approach makes the most sense for your project.**

“What happens first?”

We start by looking at your property.

Where are the best views? Is the land flat or sloping? How easy is the access? Where are electricity, water and other services? Where does the sun come from? What about drainage, wind and privacy?

These things can have a major effect on both the design of your home and what it ultimately costs to build.

“When will I know what the project is really going to cost?”

As early as we reasonably can.

One of the biggest mistakes people make when building is falling in love with a design before understanding what it will actually cost on their particular property.

We prefer to work the other way around.

We develop the home, the site requirements and the budget together so that you can make informed decisions before too much time or money has been committed.

“Do you also handle plans, engineering and permits?”

Yes.

Once the project has been developed, we coordinate the architectural plans, engineering and the approvals required to move the project toward construction.

“And who manages the actual building?”

We do.

SEED stays involved through the construction process, coordinating the different parts of the project through to completion and the final walkthrough.

“What does the whole process look like?”

It is really five simple steps:

UNDERSTAND YOUR PROPERTY → DEVELOP THE RIGHT HOME → ESTABLISH THE REAL COST → CONFIRM THE DETAILS → BUILD AND COMPLETE THE PROJECT

“What does it cost to start talking to you?”

Nothing.

Your first consultation with us is free, and there is no obligation to proceed.

You can use that conversation to show us your property, plans, sketches, photographs or ideas, ask questions, discuss possible building methods and likely budget, and decide whether SEED feels like the right fit for your project.

You do not pay US\$1,500 simply to speak with us. Only if you decide you want us to begin detailed work on your actual property and home does the next stage normally become Project Development & Site Assessment.

That is where we move beyond general ideas and begin turning your project into something real: evaluating the property, developing the design, understanding the construction approach and establishing a realistic cost.

The rest of this guide walks you through each of those stages in more detail — including **what happens, what decisions you will need to make, what things cost and what you should expect from us along the way.**

WHAT DO YOU WANT TO KNOW?

You do not need to read this guide from beginning to end. Go straight to the subject that matters to you now.

- I want to understand my property → [Start With Your Property, Not the House](#)
- I want to understand SEED and the experience behind it → [Who We Are — and the Experience Behind Your Project](#)
- I want to compare factory, hybrid and local construction → [How Your Home Can Be Built](#)
- I want ideas for the design of my home → [Design Ideas for Your Home](#)
- I want to understand likely cost and what is included → [What Your Home May Cost](#)
- I want to understand when detailed paid project work begins → [From Our First Conversation to a Real Project](#)
- I want to see the whole process from start to finish → [How Your SEED Project Moves Forward](#)
- I want to understand construction payments → [How You Pay for Your Home](#)
- I will be building while living overseas → [Building Your Home While You Are Overseas](#)
- I want to know what can go wrong and how to avoid it → [Problems We Want to Help You Avoid](#)
- I want to know whether SEED is right for me → [Is SEED the Right Fit for Your Project?](#)
- I have a specific question → [Your Questions Answered](#) | I am ready to start → [What Happens Next for You?](#)

START HERE

KEY TAKEAWAY

You do not need finished plans or all the answers before you speak to us. Start with what you know now, and we can work through the rest with you.

If you are thinking about building a home in Panama, you probably already have a picture in your mind of what you want. Maybe you already own the property. Maybe you are still looking for land. Maybe you have a plan saved on your phone, or photographs of kitchens, terraces and homes you like.

Or maybe all you know is:

“I want to build a home in Panama, but I am not sure where to start.” That is enough to begin.

YOU DO NOT NEED TO HAVE EVERYTHING WORKED OUT

You do not need finished architectural drawings. You do not need to choose one of our concepts. You do not need to know how your home should be built. And you do not need to understand construction terminology. What helps most at the beginning is simply telling us what you already know:

- where the property is, if you have one;
- what kind of home you are imagining;
- how many people will use it;
- what matters most to you;
- the budget range you are comfortable discussing;
- and any questions or concerns you already have.

WE WANT YOU TO UNDERSTAND YOUR OWN PROJECT

This guide is written for you, not for the building industry. When we discuss engineering, permits, foundations, logistics, manufacturing or other technical subjects, we will explain what they mean in practical terms. It is your home and your money. You should understand the major choices, know when your input is needed and be able to ask why we are recommending something. You do not need to become the builder. That is our job. But you should remain an informed part of the team creating your home.

USE THIS GUIDE IN THE WAY THAT HELPS YOU

You do not need to read every page in one sitting. If cost is your biggest question, go to What Your Home May Cost. If you are worried about a steep or difficult property, start with Start With Your Property, Not the House. If you want to understand factory-prepared, hybrid or local construction, go to How Your Home Can Be Built. If you want to know exactly what the US\$1,500 + ITBMS Project Development & Site Assessment covers, go to From Our First Conversation to a Real Project. If you are ready to speak with us, go straight to What Happens Next for You.

YOUR FIRST CONSULTATION IS FREE — NO OBLIGATION

You can talk to us before making a final decision about the design, construction method or even whether SEED is the right fit. The first consultation is free and there is no obligation to continue. You can show us your property, plans, sketches, photographs or ideas, ask questions, discuss possible building methods and likely budget, and decide whether taking a next step makes sense. Showing us your property or discussing an idea does not commit you to Project Development or any paid work. You decide whether you want to take the next step. If it looks as though we can help, we will explain the next step. If we see a concern with the property, budget, timing or project direction, we will tell you that too. Start with the information you have now. We can work through the rest with you, one decision at a time.

START WITH YOUR PROPERTY, NOT THE HOUSE

KEY TAKEAWAY

Your property can change the design, build method and cost. We look at access, slope, drainage, utilities, orientation and other site conditions before locking the house.

If you already own land in Panama, it is natural to start thinking about the house straight away. You may already have saved plans, photos, videos or ideas. You may even know how many bedrooms you want and where you imagine the terrace or swimming pool going. We want you to keep those ideas. But before we start trying to fit a house onto your property, we want to understand the property itself. That is because your land can change almost every major decision that comes after it: the size and shape of your home, where it sits, which way it faces, how it is built, what kind of foundations it needs, how water is handled, how materials reach the site and what the final project may cost.

A house that works perfectly on one piece of land may be awkward, expensive or simply wrong on another. So one of the first things we do with you is look at the land and ask a very simple question: What will work well here?

YOUR VIEW MATTERS — BUT SO DOES EVERYTHING AROUND IT

Most people buy or choose land because something about it feels right. It may be the mountain view, the climate, the privacy, the trees, the ocean, the valley or the location. We want your home to make the most of that. But we also want to look beyond the obvious view. We will want to understand:

- where the sun comes from during the day;
- where the main winds come from;
- which side of the property gets the strongest rain;
- where you want privacy;
- where outdoor living areas would work best;

- whether your important view is from the living room, bedroom, kitchen, terrace or all of them;
- and whether the home can be positioned to get those benefits without creating unnecessary site costs.

Good positioning is often more important than adding more square metres. A well-positioned home can feel larger, brighter and more comfortable without actually being bigger.

ACCESS: CAN WE GET EVERYTHING TO YOUR SITE?

This is one of the first practical questions we look at. Your road may be perfectly fine for a normal car but not suitable for a large delivery truck. A sharp turn, narrow bridge, steep driveway, low cable, soft shoulder or tight entrance can change how materials or factory-prepared sections can reach your property. If a crane may be needed, we also need to think about whether there is room for it to work safely. This does not mean difficult access makes your project impossible. It simply means we need to know about it early so that we can choose a construction method that suits your site.

For example, a factory-prepared structural core may be a very good option for one property, while a mainly local build may make more sense on another because large sections would be difficult to transport. This is why we do not decide how your home will be built before we understand your land.

SLOPE: A GREAT VIEW CAN COME WITH EXTRA WORK

Many of the best properties in Panama are not flat. A sloping site can give you beautiful views, better airflow and interesting design opportunities. It can also mean more work below the house before the house itself even starts.

Depending on your property, slope can affect:

- excavation;
- foundations;
- retaining walls;
- drainage;
- driveway access;
- finished floor heights;
- crane or truck access;
- the amount of fill or cut required;
- and the best place to sit the house on the land.

What we want to avoid is designing a house first and only later discovering that the position creates an expensive retaining wall, complicated foundation or major earthworks. Sometimes moving a house a relatively small distance on the site can make a large difference to cost and buildability.

DRAINAGE AND RAINFALL: WATER HAS TO GO SOMEWHERE

Panama receives heavy seasonal rainfall, and water management needs to be thought about from the start. We want to understand how water currently moves across your property before we change the land by adding a house, driveway, roof and other hard surfaces.

That means looking at things such as:

- natural drainage paths;
- low areas where water collects;
- water coming from neighbouring land or roads;
- roof-water discharge;
- finished floor levels;
- slope runoff;
- retaining-wall drainage;
- driveway drainage;
- septic position where relevant;

- and where water can safely leave the property.

Poor drainage is one of those problems that can be cheap to plan for early and very expensive to fix later. We would much rather think about it while your project is still on paper.

UTILITIES: WHAT IS ALREADY THERE?

Before we can understand the true cost of your project, we also need to know what services are available at or near your property.

That may include:

- electricity;
- potable water;
- well water;
- water storage;
- septic or sewer;
- internet or communications;
- road access;
- pumps or pressure systems;
- and any other infrastructure your home will need.

The cost of the home itself and the cost of bringing services to the home are not always the same thing. For example, if electricity is already at the site boundary, that is very different from needing a long new service run. The same applies to water, septic, road improvements or other infrastructure. We want these things identified early so they are not forgotten when you are thinking about your budget.

SOIL, FOUNDATIONS AND RETAINING

Not every property needs a soil report or specialist foundation design. But some do. Where the site, slope, soil conditions or design require it, additional geotechnical information or specialist engineering may be needed. That can affect the foundation solution and cost. At the early stage, we look for what can be understood from the property and identify anything that needs more information before we move forward with confidence.

EXISTING STRUCTURES CAN ALSO MATTER

If your property already has a roof structure, slab, foundation, container, retaining wall, driveway, utility connection or another existing improvement, we want to see it. Sometimes an existing structure can be useful. Sometimes it may limit the layout. Sometimes it may need to be checked before we decide whether it should become part of the new project. We check whether an existing structure will genuinely help your project before deciding to build around it.

WHAT WE WOULD LIKE FROM YOU EARLY

You do not need a complete set of site documents before you speak with us.

Even simple information can help enormously:

- the Google Maps location or pin;
- photos and videos of the property;
- a rough sketch showing the boundaries if you know them;
- the direction of the best views;
- where the road or entrance is;
- any survey or site plan you already have;
- any known slope, drainage or access problem;
- the location of existing structures;
- what utilities are available;

- and where you imagine the house might go.

If all you have is a hand-drawn sketch, that is fine. We can start with that.

A SIMPLE EXAMPLE

Imagine two clients both want a 100 m² home. Client A has a reasonably level site with easy access, utilities nearby and a straightforward place to position the house. Client B has the same 100 m² house in mind, but the property has a steep approach, difficult truck access, significant retaining needs and long utility runs. The houses may be the same size, but the projects are not the same. That is why we use a simple house-size calculation only as an early guide until we understand your property.

HOW THIS HELPS YOU

Looking at the land first helps us answer the questions that matter to you: Where should your home sit? Which way should it face? What design shape works best? Can a factory-prepared option reach your site easily? Would a hybrid or local build be more practical? What site work may affect your budget? What information do we still need before we move forward? The point of this stage is to understand the important issues early and reduce surprises later.

YOUR NEXT DECISION

Once we understand the property better, we can move on to the house itself with far more confidence. Then we can talk about what you want your home to feel like, how much space you really need, which layouts may suit you and which construction method gives you the best overall solution.

The first question is not simply:

Which house do you like?

It is:

What kind of home will work best for you on this property?

WHO WE ARE — AND THE EXPERIENCE BEHIND YOUR PROJECT

KEY TAKEAWAY

SEED combines custom-home design and project management with decades of construction-related experience and more than 12 years of practical work in Panama.

Before you ask a company to help build your home, you should understand what it actually does and what experience sits behind it. SEED Homes LatAm is a custom-home building and project-management business in Panama. We start with you, your property, the home you want to create and the practical realities of getting it built. The construction method comes after that.

THE EXPERIENCE BEHIND YOUR PROJECT

James Bradley has more than 20 years of construction and related industry experience in Canada, followed by more than 12 years of hands-on design, construction, renovation and project experience in Panama. His background includes construction and project delivery, design and planning, manufacturing, purchasing, custom fabrication, kitchens and cabinetry, interiors, renovations, supplier coordination and trade coordination. His Canadian experience was developed in an environment with strict building codes and construction requirements.

His Panama experience is different and equally important. It means working with local climate, rainfall, humidity, materials, suppliers, trades, logistics and the practical realities of delivering projects here.

WHY THAT MATTERS TO YOUR HOME

A home is not just a structure. The kitchen has to work with the electrical plan. Bathrooms have to work with plumbing and waterproofing. Cabinetry has to fit the actual walls and services. Materials need to suit Panama's climate. Site access and local supply matter. Finishes need to be decided early enough that the

building can support them. That is why we value experience that crosses design, construction, interiors, sourcing and project coordination.

PAN PACIFIC INTERIORS AND SEED

Pan Pacific Interiors and SEED Homes LatAm are closely related businesses in the same business family, with shared leadership and complementary experience. For you, the benefit is practical. For more than 12 years in Panama, James and his team have worked on homes ranging from kitchens, bathrooms and interiors to major renovations where large parts of an existing house were stripped back, rebuilt and completely changed. Before Panama, James had already spent more than 20 years working in construction and related industries in Canada. That depth of experience brings decades of practical knowledge about how homes go together into every SEED project.

WHAT SEED CAN COORDINATE FOR YOUR PROJECT

Your responsibilities and ours are set out clearly in what we agree to do for your project. Depending on the project, SEED can coordinate:

- project development;
- home design;
- site assessment and planning;
- the licensed professionals needed for plans, permits and technical paperwork;
- normal residential engineering;
- permit and approval coordination;
- construction or manufacturing coordination;
- local trades;
- cabinetry and interiors;
- sourcing and buying materials;
- installations;
- project management;
- quality checks;
- final walkthrough;
- and handover.

For most SEED homes, we develop the design with you and then coordinate the licensed professionals needed for permits, plans and technical paperwork. Normal residential engineering for a straightforward home is part of what we normally include. If your home or site needs specialist architectural work, specialist engineering, soil investigation or another service beyond normal house requirements, we explain why it is needed and what it will cost before that work starts.

WHY PROJECT MANAGEMENT MATTERS

Many building problems happen between trades rather than inside one trade. Someone has to make sure the kitchen design works with the electrical plan, the foundation information matches the building system, the site is ready for the chosen construction method, and structure, services, finishes and cabinetry happen in the right sequence. That coordination is a central part of SEED's role.

WHY THE EXPERIENCE BEHIND SEED MATTERS

The strength behind SEED is the experience of the people designing, planning and managing your home. James and his team have spent more than 12 years in Panama renovating, redesigning and in some cases virtually rebuilding homes after major demolition work. Before that, James had more than 20 years of construction and related industry experience in Canada. That experience covers the whole home — structure, layout, kitchens, bathrooms, cabinetry, finishes, suppliers, trades and the practical problems that appear when you turn a design into a finished house.

THE SIMPLE WAY TO THINK ABOUT SEED

We are not asking you to fit your life and your property into one product.

We are asking:

“What are you trying to build, what does your property allow us to do, what is the most practical way to deliver it, and how can we manage those pieces with you?” That is the role we want to play in your project.

HOW YOUR HOME CAN BE BUILT

KEY TAKEAWAY

Your home can be factory-prepared, hybrid or mainly built on site. We choose the route with you after we understand what best fits your property and project.

One of the first questions you may have is:

Should my home be factory-built, built locally in Panama, or some combination of both?

Our answer is simple:

We do not want you to choose the construction method before we understand your project. The best method depends on your property, access, design, budget, location, logistics and the kind of home you want to build. For some projects, factory preparation makes excellent sense. For others, a mainly local build is more practical. And for many projects, the best answer may be a hybrid approach that combines both. There is no prize for choosing one method over another. The goal is to choose the method that gives you the best overall result for your particular home.

THE THREE MAIN PATHS WE LOOK AT WITH YOU

For practical purposes, we can think about your project in three broad ways: 1. Factory-prepared structural core with local completion. 2. Hybrid construction. 3. Mainly local or conventional construction in Panama. These are not rigid product categories. They are ways of organizing the work. Your final home can still be custom in all three cases.

FACTORY-PREPARED STRUCTURAL CORE WITH LOCAL COMPLETION

In this approach, the main structural core or selected major sections of your home are prepared in a controlled factory environment before being transported to Panama. Once the factory-prepared part reaches your site, the home is completed locally according to the work we have agreed to do for you.

That local work may include things such as:

- site preparation;
- foundations;
- positioning and installation;
- local structural connections;
- plumbing and electrical connections;
- exterior works;
- roof or finishing work where applicable;
- cabinetry;
- kitchens and bathrooms;
- finishes;
- appliances;
- utility connections;
- septic work where included;
- testing, quality checks and handover.

The exact split between factory work and local work depends on your project.

WHAT FACTORY PREPARATION CAN DO WELL

Moving part of the work into a factory can offer several real advantages when the project suits it. Controlled working environment Some construction work can be carried out away from heavy rain, mud and changing site conditions. Repeatability and quality control Factory work can allow certain details to be repeated and checked in a more controlled process. Parallel work In some projects, work on your property can happen while factory preparation is also taking place. That can reduce the amount of work that has to happen one step at a time. Less site exposure for some materials Materials and components may spend less time exposed to rain and site conditions during the part of the work completed indoors.

More predictable preparation for some stages When the design and factory details are well defined, some parts of the process can be easier to plan. But these advantages only matter if the rest of the project works with them.

WHAT STILL NEEDS TO HAPPEN IN PANAMA

A factory-prepared home still needs a real site in Panama.

You still need to think about:

- access;
- foundations;
- drainage;
- engineering;
- permits and approvals;
- utility connections;
- transport;
- unloading;
- cranes where needed;
- site preparation;
- local finishing;
- and coordination between the factory work and the work in Panama.

Good site planning is still essential, whichever building method we use. The factory price is only one part of the total project cost. That is an important point. You should always compare the full project cost, not only the cost of the factory-prepared section.

TRANSPORT AND ACCESS MATTER

If a large section of your home has to travel by road to your property, we need to know whether that is practical.

We look at questions such as:

- Can the transport vehicle reach the property?
- Are there sharp bends or narrow roads?
- Are there bridges or weight restrictions?
- Are there low cables or branches?
- Is the entrance wide enough?
- Is the driveway too steep?
- Is there room to turn or unload?
- Can a crane operate safely if one is needed?

If several of those answers point to difficult access, we simply look at another practical way to build your home. It may simply mean that a different building method makes more sense.

HYBRID CONSTRUCTION

A hybrid home uses a mix of factory-prepared and locally built work. This can be a very practical option because it allows us to use factory preparation where it adds value without forcing the whole house into a system that does not suit the site or design. For example, one part of your home may work well as a factory-prepared structural core, while another part may be easier to build locally.

That could be because of:

- shape;
- room size;
- roof design;
- patios or terraces;
- site access;
- local structural needs;
- architectural features;
- or the way the home needs to fit the land.

A hybrid approach can give you more flexibility than an all-factory route while still keeping some of the advantages of factory preparation. It can also be useful when you want a home that is larger or more customized than a standard transportable section would allow.

MAINLY LOCAL OR CONVENTIONAL CONSTRUCTION

Some homes are better built mainly on site in Panama.

That may be the case if:

- your site is difficult to reach with large transport vehicles;
- your home has a highly customized shape;
- the land is steep or irregular;
- local engineering drives the design;
- a large part of the home is masonry, concrete or another locally practical system;
- you want architectural features that are easier to build on site;
- or factory transport simply does not offer enough advantage to justify it.

A local build is not a second-best solution. In many cases it is the right one. The important question is whether the local construction is well planned, properly specified and properly managed.

LOCAL CONSTRUCTION STILL NEEDS STRUCTURE AND CONTROL

Building locally does not mean making decisions as you go without a clear plan.

A successful local project still needs:

- a developed design;
- the right engineering;
- clear specifications;
- realistic cost planning;
- defined responsibilities;
- good trade coordination;
- quality control;
- and proper handling of changes.

The risk in any building method is not simply the method itself. The risk often comes from poor planning, unclear details or weak coordination.

FACTORY-BUILT DOES NOT AUTOMATICALLY MEAN CHEAPER

You will often see factory-built homes marketed as cheaper than traditional construction. Sometimes they can be. But it is not safe to assume that they always are.

Your final cost can still include:

- factory manufacture;
- inland transport;
- shipping;
- customs or import-related costs where applicable;
- site preparation;
- foundations;
- cranes;
- installation;
- local engineering;
- local completion;
- utilities;
- finishes;
- permits and fees;
- and project management.

Because these items differ from project to project, we compare the full picture rather than promising that one method is always cheaper.

FACTORY-BUILT DOES NOT AUTOMATICALLY MEAN FASTER

Factory preparation can help with speed in some stages, especially if factory work and site work happen at the same time. But the total project still depends on things such as:

- design development;
- engineering;
- approvals;
- factory scheduling;
- production;
- shipping;
- local transport;
- site readiness;
- installation;
- finishing;
- weather;
- and your decisions.

So rather than telling you that factory-built is always faster, we prefer to tell you where it may save time on your specific project.

HOW WE CHOOSE WITH YOU

We look at a number of practical questions.

YOUR PROPERTY

Can large components reach your site? How steep is the land? How much site work is likely? How much room is there for delivery and installation?

YOUR DESIGN

Does your preferred layout fit naturally into a factory-prepared system? Would the design need to be compromised too much to make it transportable? Would local construction give you better freedom?

YOUR LOCATION

How far is the project from normal delivery routes? What local trades and suppliers are available? Are there transport limitations?

YOUR BUDGET

Which method gives you the best total project value after we include the real site and completion costs?

YOUR PRIORITIES

Do you care most about flexibility? Predictability? Reducing site exposure? Using local materials? Creating a highly custom layout? Finishing as much as possible before delivery? Different clients value different things.

A SIMPLE EXAMPLE: WHEN FACTORY PREPARATION MAY MAKE SENSE

Imagine your property has good road access, a relatively straightforward foundation area and enough space for delivery and installation. Your preferred home shape also works well within transport dimensions. In that situation, a factory-prepared structural core may be a strong option because we can move a meaningful part of the work into a controlled environment without creating difficult transport or site problems.

A SIMPLE EXAMPLE: WHEN LOCAL MAY MAKE MORE SENSE

Now imagine your property is high on a steep hillside with a narrow access road and tight bends. You want a highly customized home that steps with the land and uses a large locally built terrace and retaining system. Trying to force large factory sections onto that site may create more cost and difficulty than it saves. A local or hybrid approach may be better.

A SIMPLE EXAMPLE: WHEN HYBRID MAY BE BEST

Imagine the main living and bedroom core of your home is simple and well suited to factory preparation, but you also want a large covered outdoor area, custom garage, utility space and site-specific extensions. In that case, we may be able to factory-prepare the part that suits the system and build the rest locally. That gives you the benefits of both approaches without forcing the entire project into one method.

WHAT ABOUT QUALITY?

Quality does not come automatically from the words factory-built or conventional. A factory can produce poor work if standards are weak. A local builder can produce excellent work if the design, supervision and workmanship are strong. What matters is how the work is designed, specified, checked and coordinated.

For your project, we want to know:

- what standards apply;
- what materials are being used;
- what is completed in each location;
- what still needs to happen in Panama;
- who is responsible where one part of the work meets another;
- and how the work will be checked before handover.

HOW TO CHOOSE THE RIGHT BUILDING METHOD

An online factory price is only useful when it is compared with the complete cost of getting the home onto your property and finishing it. A local construction quote should also be compared by what is included, the quality expected and who is coordinating the work. The best time to choose the building method is after we

understand your property and the home you want. The construction method should support your home, not control it.

YOUR HOME FIRST, THE METHOD SECOND

This is the principle we keep coming back to. You are not buying a method. You are building a home. Our job is to help you decide which method gives you the best overall way to build that home on your property, within your budget, with the least unnecessary risk.

DESIGN IDEAS FOR YOUR HOME

KEY TAKEAWAY

Your home can start from a SEED concept, your own plan or a blank page. The aim is to create a layout that fits your property, your life and your budget.

You do not need to arrive with a finished house plan. You may already know exactly what you want. Or you may only know that you want two bedrooms, a good kitchen, a comfortable terrace and the best possible view. Both are perfectly good places to start. Our job is to help turn what you need into a home that works on your property and within your budget.

YOUR HOME DOES NOT HAVE TO START FROM A BLANK PAGE

SEED is developing a growing range of home concepts and layouts. These are useful because they give you something real to react to.

You may look at one and say:

“I like the way the living area works, but I need another bedroom.”

Or:

“I like this size, but I want the kitchen on the other side because of my view.”

Or:

“This is close, but I need an office, more storage and a larger covered terrace.” That is exactly how we want you to use the concepts. They are starting points, not rules.

HOW WE WILL SHOW THE SIZE OF EACH CONCEPT

In Panama, outside areas such as patios and terraces are often included in the advertised size of a house. SEED will show those areas separately wherever the source drawings allow it. We will list the enclosed interior area and the covered exterior area separately, and only show a combined total when both figures have been verified. This makes it easier to see exactly how much enclosed home and how much outdoor living area you are getting. Where an outside area has not yet been measured accurately, we will show the verified interior area and mark the exterior area as still to be confirmed rather than estimating it.

WHAT A FACTORY CORE CAN BECOME

Many of our current factory-core layouts use an individual core of about 74 m² as the basic building block. That does not make 74 m² the maximum size of a SEED home, and it does not mean the finished house has to remain a simple rectangle. A single core can work as a compact home on its own. Two or more cores can be joined, turned at right angles, placed opposite one another, offset on a slope or stacked to create a larger home. We can also combine factory-prepared cores with locally built sections when that gives the property or design more freedom.

MARIPOSA — L-SHAPED HOME

Two wings meet at right angles. One wing can hold the quieter private areas and the other can hold living, kitchen, dining or guest spaces. The inside corner naturally creates a protected terrace, garden or pool area. This can work especially well where you want the home to open toward one main view while creating privacy from another direction.

LAGUNA — U-SHAPED COURTYARD HOME

Three sides of the home can wrap around a central courtyard, pool or tropical garden. The centre may be another factory core or a locally built living pavilion, depending on the project. This arrangement can separate a main suite from guest or family rooms while keeping all of the important spaces connected to the same outdoor heart of the home.

BAHÍA — PARALLEL-WING HOME

Two cores or wings can face one another across a breezeway, terrace, garden or locally built living space. One side might contain bedrooms while the other holds guest rooms, an office or family spaces. The area between them can become a shaded outdoor room and can help with privacy and airflow.

MIRADOR — ELEVATED / VIEW HOME

On sloping land, a main factory core can be raised rather than forcing the whole site flat. The space underneath can be used for parking, a studio, workshop, storage, mechanical equipment or other useful functions. This can be particularly effective on hillside properties where the main living level benefits from the view.

CIELO — TWO-STOREY / STACKED HOME

One core can sit above another, or an upper factory-prepared level can sit above a locally built lower level. This can suit narrower properties, larger homes or sites where building upward gives better use of the land and views.

CASCADA — STEPPED HILLSIDE HOME

Two or more sections can be offset horizontally or vertically so the house follows the contours of a slope. Instead of creating one large flat platform, different parts of the home can sit at different levels and connect with terraces, stairs or short internal transitions.

BOSQUE — HYBRID FACTORY-CORE + LOCAL-BUILD HOME

A factory core can be used for the part of the house that benefits most from factory preparation, while locally built sections provide larger rooms, unusual shapes, garages, workshops, master suites, covered terraces or other spaces that are easier to create on site. This is one of the clearest ways to see the factory core as a building tool rather than a restriction. The current buyer-facing source-plan set includes Coral, Driftwood Studio, Palms Villa and Oasis Villa. Other written design directions, bungalow examples and hillside ideas are added only when their source plans and public-use details are confirmed. These concepts are starting points, not fixed catalogue homes.

The final home is still developed around your property, access, views, slope, climate, lifestyle, room needs and budget. The shape should be chosen because it works for your project, not because a model name says it has to look a certain way.

THE CURRENT CONCEPTS ARE NOT A PERMANENT CATALOGUE

For this release, the buyer-facing concept set is Coral, Driftwood Studio, Palms Villa and Oasis Villa. Other concept directions remain written possibilities or internal development material until their source plans and public-use details are confirmed. More layouts are being developed, and names may change as the design library grows. These concepts are examples of possible starting points, and the range will continue to grow. New layouts can be added as the design library develops. The important thing is not the model name. The important thing is whether a layout gives us a good starting point for your project.

WHAT WE WANT TO UNDERSTAND ABOUT HOW YOU LIVE

Before we start moving walls around, we want to understand you.

That includes practical questions such as:

- How many people will live in the home full-time?

- Will you have regular guests?
- Do you work from home?
- Do you need a private office or can a flexible room work?
- Do you cook a lot?
- Do you want an open kitchen or some separation?
- Do you need a pantry?
- Where will laundry happen?
- How much storage do you need?
- Do you want the main bedroom separated from guest rooms?
- Do you want one level only?
- Is accessibility important now or in the future?
- Do you entertain outdoors?
- Do you want a pool?
- Do you want a covered terrace that can be used in heavy rain?
- Do you need parking, a carport or a garage?
- Will the home be full-time, part-time, rental, family use or a combination?

These questions matter because a good floor plan is not just about fitting rooms into a rectangle. It is about making the home easy for you to live in.

START WITH THE ROOMS YOU REALLY NEED

It is easy for a house to grow during the design stage. You start with two bedrooms and then add an office, guest room, larger laundry, walk-in pantry, hobby room, storage room, bigger terrace and extra bathroom. None of those ideas is wrong. But every added space has a cost. So we like to separate your needs into three groups: 1. Must have. 2. Very important. 3. Nice to have if the budget allows. That helps us protect the things that matter most to you while keeping control of the overall size and cost.

THE VIEW SHOULD SHAPE THE PLAN

If you bought your property because of the view, the plan should respond to it. We want to know which rooms should benefit most from that view. For many people, that means the living room, kitchen and main bedroom. For others, the terrace is the real centre of the home. The answer is personal. Once we know what matters to you, we can look at how windows, doors, room positions and outdoor areas should work together.

ORIENTATION IS MORE THAN THE VIEW

We also want to look at sun, wind and rain. A beautiful west-facing wall of glass may give you a wonderful sunset but also create heat and glare. A terrace may have the best view but receive driving rain from the prevailing weather direction. A bedroom may be perfectly positioned for the view but get strong morning sun when you would rather sleep later. These are the kinds of trade-offs we want to think about with you while changes are still easy.

INDOOR AND OUTDOOR LIVING

In Panama, covered outdoor space can be as important as indoor space. A well-designed terrace can become your dining room, sitting room, social space and view platform for much of the year. That means we should not treat it as something added at the end.

We want to think about:

- how the living room opens onto it;
- whether the kitchen connects well to it;
- how much roof cover you need;
- wind and rain exposure;
- privacy;

- stairs and level changes;
- pool relationship where relevant;
- and whether outdoor furniture can stay protected.

A smaller interior with an excellent covered outdoor area may suit you better than a larger enclosed house.

KITCHENS SHOULD BE PLANNED EARLY

The kitchen is one of the most expensive and heavily used parts of the home. We do not want to leave it as a box on the floor plan and work out the details later.

Early kitchen planning can affect:

- windows;
- doors;
- plumbing;
- electrical outlets;
- appliance positions;
- lighting;
- ventilation;
- pantry location;
- island size;
- circulation;
- and how the kitchen connects to dining and outdoor areas.

Because of the experience behind SEED and Pan Pacific Interiors, we want cabinetry and kitchen thinking to happen early enough that the building supports the kitchen, rather than the kitchen having to work around mistakes in the building.

BATHROOMS NEED THE SAME THINKING

Bathrooms look simple on a plan, but they involve waterproofing, plumbing, ventilation, electrical work, fixtures, cabinetry, lighting and finishes all in a small area. We want to think about them early as well. The same applies to laundry rooms, utility areas and storage.

SMALL HOMES NEED MORE DISCIPLINE, NOT LESS

If you are building a compact home, every square metre matters. A corridor that is too long, a door that opens into the wrong place or badly planned storage can have a much bigger effect in a smaller house. Compact design can work extremely well when the rooms do more than one job.

For example:

- a den can also be a guest room;
- a laundry can include utility storage;
- a kitchen island can replace a separate breakfast area;
- built-in cabinetry can reduce the need for extra furniture;
- covered outdoor living can reduce the pressure on indoor floor area.

This is where good planning can save money without making the home feel compromised.

LARGER HOMES HAVE DIFFERENT RISKS

With a larger home, the challenge is often not fitting everything in. It is stopping the home from becoming inefficient.

Large homes can end up with:

- long circulation routes;
- duplicated spaces that are rarely used;

- expensive roof shapes;
- too much exterior wall;
- too many plumbing zones;
- or rooms that add cost without adding much value to your life.

We want the size of your home to be deliberate.

CAN YOU CHANGE ONE OF OUR CONCEPTS?

Often, yes. The amount we can change depends on the concept, the construction method, the structural system, transport limits where applicable, engineering, site conditions and cost.

Changes may include things such as:

- overall size;
- bedroom count;
- bathroom count;
- office or den space;
- kitchen layout;
- storage;
- pantry and laundry arrangement;
- window and door positions;
- terrace size;
- room relationships;
- orientation;
- and how the home responds to your property.

But customization is not unlimited. If changing a concept means redesigning most of the structure, it may make more sense to treat your project as a new design direction. That is fine too.

WHAT IF YOU ALREADY HAVE PLANS?

Send them to us. They do not have to be final construction drawings.

They can be:

- architectural plans;
- sketches;
- a plan you found online;
- a layout from another builder;
- a hand drawing;
- a Pinterest board;
- photos of homes you like;
- or a combination of all of these.

We can use them to understand what you are trying to achieve. We will still need to look at whether the design suits your property, your construction method and your budget.

WHAT IF YOU DO NOT HAVE ANY PLANS?

That is also fine. Tell us how you want to live. Tell us what spaces matter to you. Tell us what you dislike about your current home. Tell us what you want to see from the kitchen window. Tell us whether you want guests close to you or at the other end of the house. Tell us whether your terrace matters more than a formal dining room. Those details often tell us more than a finished plan.

DESIGN AND BUDGET HAVE TO MOVE TOGETHER

We want the design and the budget to develop together so you can make useful choices while changes are still easy. That is why cost planning should happen while the design develops. If the early cost direction is too high, we can look at what is driving it.

It may be:

- the overall size;
- site work;
- roof complexity;
- glazing;
- finishes;
- cabinetry;
- structural spans;
- terraces;
- retaining;
- or another item that is specific to your home or property.

Then you can decide what matters enough to keep and what can change. This is much better than discovering the problem after final drawings are complete.

DESIGN FOR PANAMA, NOT JUST FOR A PICTURE

A home can look beautiful in a rendering and still be difficult to live in if it ignores the climate. We want your design to think about practical things such as:

- rain protection;
- roof overhangs where appropriate;
- drainage;
- ventilation;
- sunlight;
- material durability;
- moisture;
- exterior maintenance;
- covered entries;
- and how often doors and windows will be open to the outside.

We also want to think about products and finishes that can realistically be sourced, installed and maintained in Panama.

HOW WE PRESENT OUR CURRENT CONCEPTS

As our concept library grows, we show each current concept clearly so you can quickly understand whether it may be a useful starting point for you. For each concept, we can show:

- the concept name;
- approximate area;
- bedroom and bathroom count;
- the main design idea;
- who the layout may suit;
- key room relationships;
- a floor plan;
- exterior or interior renders;
- possible adaptation ideas;

- and the important note that the final design still needs to suit your property and project.

Because new concepts are being developed, this section is designed to grow without changing the rest of the guide.

THE MOST IMPORTANT DESIGN QUESTION

You do not need to ask:

Which SEED model should I buy?

A better question is:

Which design direction gives me the best home for the way I want to live on the property I actually have?
That is the question we want to answer with you.

WHAT YOUR HOME MAY COST

KEY TAKEAWAY

For early planning, use approximately US\$1,615 per m² or US\$150 per ft² for an average finished custom home under normal assumptions.

COMPARE PRICE PER SQUARE METRE CAREFULLY

When you compare quotes in Panama, first ask what area the builder is using for the calculation. Some advertised home sizes include covered patios, terraces, carports and other exterior areas in the same total as the enclosed rooms. That can make a price per square metre appear unusually low. A covered patio normally costs less to build than a fully enclosed kitchen, bedroom or bathroom, so dividing the total project price by a large combined interior-and-exterior area can give a misleading impression of the cost of the actual enclosed home.

We prefer to separate the figures wherever the drawings allow it: enclosed interior area, covered exterior area, and a combined total only when those measurements are verified. If the exterior area has not been measured, we leave it unconfirmed rather than inventing a number. When comparing builders, compare like with like. Ask for the enclosed interior area and the exterior/covered area separately, then check what each quoted rate actually includes. US\$1,615 per m² or US\$150 per ft² for an average finished custom home under normal assumptions. Your real quotation is then built around your property, design, specification and things your particular home needs.

OUR CURRENT EARLY PLANNING ALLOWANCE

For early planning, SEED currently uses approximately: US\$1,615 per m² or approximately US\$150 per ft² for an average finished custom home under normal planning assumptions. That gives you a useful number to start budgeting with.

A SIMPLE EXAMPLE

If you are considering a 100 m² home:

$100 \text{ m}^2 \times \text{US\$1,615/m}^2 = \text{approximately US\$161,500}$ Use that as an early house-budget reference. Your final project quotation will be more specific because it will reflect your actual property, design, building method, finishes and agreed details.

BUDGET REALITY CHECKLIST — WHAT CAN MOVE THE NUMBER?

The main things that can move your final cost are:

- your property — slope, access, drainage, soil and retaining;
- foundations and unusual site work;
- utility connections and infrastructure;
- the size and complexity of your design;

- your kitchen, bathrooms, cabinetry and finish level;
- the construction method used;
- transport, lifting and logistics where needed;
- specialist engineering or architectural work if your project requires it;
- shipping, import and customs treatment on factory-prepared projects;
- optional property work such as driveways, pools or landscaping;
- and changes you choose after the details have been agreed.

These are the things that help us turn a broad planning figure into a realistic budget for your home. As we learn more about your property and your choices, the price becomes more specific and more useful.

WHY TWO HOMES OF THE SAME SIZE CAN COST DIFFERENT AMOUNTS

Imagine two clients each want a 100 m² home. The first property has good access, a straightforward building area, nearby utilities and a simple design with sensible finishes. The second property is steep, needs retaining, has difficult access, long utility runs, a more complex design and upgraded finishes. Both homes are 100 m². The projects are not the same. That is why the square-metre figure is a starting point rather than a fixed price for every property.

WHAT THE NORMAL FINISHED-HOME PLANNING ASSUMPTION CAN INCLUDE

Under normal site conditions and the agreed specification, the finished-home price can include the main work needed to complete the house itself, such as:

- foundations appropriate to the agreed normal site assumptions;
- the main building structure;
- roofing;
- external and internal walls/finishes according to the specification;
- windows and external doors;
- internal doors where specified;
- normal internal plumbing;
- normal internal electrical work;
- flooring;
- bathrooms and sanitary fixtures according to the specification;
- kitchen cabinetry;
- other agreed built-in cabinetry;
- countertops according to the specification;
- normal painting and wall finishes;
- a practical basic appliance package;
- septic under normal agreed assumptions where applicable;
- normal residential engineering required for a straightforward home;
- the project management and trade coordination we have agreed to provide;
- quality-control and completion processes;
- and handover under the construction agreement.

This list shows the kind of finished-home package we are planning around. Your final quotation and specification define what is actually included in your home.

THE BASIC APPLIANCE PACKAGE

A practical basic appliance package is included in the normal home specification. We generally prefer to source appliances locally in Panama because good local products can provide strong warranty support, replacement/service access and good value. The actual appliance allowance or models for your home are shown in the project specification or quotation. If you choose upgraded brands, larger appliances or more

expensive models, the additional cost is itemized. This lets you see the difference between the normal included appliance level and the upgrade you have chosen.

WHAT IS NOT INCLUDED IN THE NORMAL HOUSE ALLOWANCE

A finished home does not mean every possible improvement to your entire property is inside the basic house planning allowance. The following are not included in the normal house allowance:

- driveways;
- fencing;
- furniture;
- window coverings;
- security systems;
- internet infrastructure;
- pools;
- landscaping.

If you want SEED to include any of these in the wider project, that is possible where appropriate, but they must be listed and priced separately in your quotation. That way, you can see what you are paying for rather than having optional property items hidden inside the house price.

SITE CONDITIONS THAT MAY ADD COST

Your property may require work beyond the normal house assumptions.

Examples can include:

- major excavation;
- substantial retaining walls;
- slope stabilization;
- unusually difficult access;
- cranes or special lifting arrangements;
- specialist foundations;
- unusual drainage solutions;
- geotechnical or soil investigations;
- long utility runs;
- new utility infrastructure;
- wells, tanks or pumps;
- or other property-specific work.

Many of these are quite manageable when we know about them early. They are simply costs that belong to the site rather than to a standard square-metre calculation for the house. The earlier we identify them, the better the budget can reflect the real project.

NORMAL ENGINEERING AND SPECIALIST ENGINEERING

Normal residential engineering required for a straightforward home is part of what we normally include. If your site or design needs something beyond normal house engineering, the extra specialist work is priced separately. That could include specialist foundations, unusual structures, complex retaining, a soil investigation or another specialist service. We explain what is needed and what it will cost before the extra work starts. Any extra specialist cost is discussed with you before the work is ordered.

ARCHITECTURAL WORK

For most SEED homes, we develop the design with you and then coordinate the licensed professionals needed for permits, plans and engineering as part of the work included for your home. If your project is

unusually complicated and needs specialist architectural work beyond what SEED would normally provide, we will explain why and discuss the extra cost with you before that work begins.

PERMITS, AUTHORITY FEES AND TAXES

SEED can coordinate permits and approvals where that responsibility forms part of the work we have agreed to do for you. Permit, authority and government fees themselves are separate unless your quotation specifically states otherwise. Applicable taxes are also shown clearly in your quotation and project documents. We show these charges clearly so you can see how they affect your total budget.

SHIPPING, IMPORT AND CUSTOMS ON FACTORY-PREPARED PROJECTS

If your project uses factory preparation, logistics can be a meaningful part of the cost picture. Shipping, import, customs and related logistics costs can vary with the supplier, shipment, route and project arrangement. Because these costs can vary, we show them clearly for your project. Your quotation will show the shipping, import, customs and related logistics costs that apply to your home. You should be able to see what has been allowed for rather than assume a factory price represents the complete cost of getting the home to your site in Panama.

HOW YOUR CONSTRUCTION METHOD CAN AFFECT COST

Factory preparation, hybrid construction and mainly local construction organize the project differently. One route may reduce certain forms of site exposure while creating transport or logistics costs. Another may give more local flexibility but require a different site sequence or level of coordination. The cheapest-looking component price is therefore not always the cheapest complete project. We compare the project as a whole. The detailed trade-offs between the different building methods are explained in How Your Home Can Be Built.

YOUR FINISH LEVEL MATTERS

A home can be built to many different specification levels. A sensible standard kitchen and a highly customized imported kitchen are not the same cost.

The same applies to:

- flooring;
- bathroom fixtures;
- lighting;
- doors;
- hardware;
- countertops;
- windows;
- appliances;
- cabinetry;
- and other finishes.

Our job is to help you choose the level of finish that gives you the best value for the things that matter to you. We also show you how those choices affect the project cost. If you decide to spend more in one area, we can also help you think about where you may not need to spend as much elsewhere.

SIZE IS NOT PERFECTLY LINEAR

Doubling the floor area does not always double every cost. Some project costs do not change directly with floor area. A smaller house still needs a kitchen, at least one bathroom, electrical and plumbing systems, plans, engineering and project setup. That means very small homes can sometimes have a higher cost per square metre than a larger, simpler home. Conversely, a very large or architecturally complicated home may have higher specification and structural costs that push the rate upward again. This is another reason not to treat US\$1,615/m² as a fixed universal rate.

WHAT ABOUT CHANGES AFTER THE PRICE IS AGREED?

Your construction price is based on the design, work and finishes we have agreed with you. If you later change those things, the cost may change too.

For example, you may decide to:

- enlarge the home;
- add a bathroom;
- upgrade flooring;
- change cabinetry;
- add a pool;
- choose more expensive appliances;
- move walls after work has started;
- or add work that was not in the original quotation.

Where practical, any change that affects what we are building or the price should be explained, priced and approved before the changed work goes ahead. That keeps the change, the price and the decision clear for everyone.

WHAT ABOUT UNEXPECTED SITE CONDITIONS?

Not every condition can be known from the beginning. For example, excavation may expose an unusual condition that was not visible beforehand, or an authority may require something additional during the approval process. Occasionally, something unexpected will only become visible once work begins. Good early planning reduces that risk. If something genuinely unexpected does appear, we explain what has been found, what needs to change and what it means for the cost before moving ahead where practical.

WHAT SHOULD YOUR QUOTATION SHOW YOU?

A useful quotation should help you understand more than the total number.

You should be able to see:

- what home/design is being priced;
- exactly what work is included;
- the main specification or allowance level;
- what SEED is responsible for;
- what is included;
- what is not included;
- what is separately itemized;
- what project assumptions are being used;
- how factory logistics are treated if applicable;
- which specialist items, if any, remain separate;
- and the basis of the construction price.

If something important is unclear, ask us. We would rather explain a line in the quotation before you sign than discover later that you and SEED understood it differently.

HOW TO COMPARE OUR PRICE WITH ANOTHER BUILDER

Do not compare only the final totals. Put the quotations next to each other and ask:

- Is the floor area the same?
- Is the specification comparable?
- Are foundations included on the same assumptions?
- Are kitchen and cabinetry allowances comparable?
- Are appliances included?

- Is septic included?
- Is engineering included?
- Are permits/authority fees treated the same way?
- Is project management included?
- Are site works included or excluded?
- Are factory logistics included or separately shown?
- What optional property items are outside the house price?
- What allowances could change later?

A lower quotation can be genuinely better value. Or it can simply contain less work. You need to know which one you are looking at.

WHY WE TALK ABOUT COST BEFORE THE DESIGN IS FINISHED

Budget should not be the final surprise at the end of design. If your ideas are moving beyond the budget you are comfortable with, we would rather discuss it while we can still change things easily.

That may mean:

- reducing area;
- simplifying the shape;
- changing a specification;
- postponing an optional feature;
- choosing another building method;
- or spending more in the areas that matter most to you while simplifying others.

The goal is not simply to make everything cheaper. The goal is to help you spend your money where it adds the most value to your home.

FROM PLANNING ALLOWANCE TO REAL QUOTATION

You can think of the cost process in stages:

Early conversation:

Use the US\$1,615/m² / approximately US\$150/ft² allowance to decide whether the general size of home you are considering is realistic.

Project Development:

Begin applying the property, design, building method, specification and site information to your actual project.

Construction quotation:

Define the agreed design, finishes, separately priced extras and the price for your home clearly enough for you to decide whether to move into construction.

Construction agreement:

Confirm the price, payment stages, responsibilities and other agreed terms. That progression is deliberate. The number should become more specific as the project itself becomes more specific.

THE MOST IMPORTANT COST QUESTION

Do not only ask:

“What is your price per square metre?”

Also ask:

“What exactly am I getting for that price, what does my property add, what is not included and what could still change?” Those questions tell you much more about what your home is likely to cost in the real world.

A USEFUL POINT TO TALK TO US

If you have reached this point and already have a property, plan or rough idea, you do not need to finish the guide before speaking with us. Your first conversation is free. We can look at what you have and help you identify the next useful question to answer.

FROM OUR FIRST CONVERSATION TO A REAL PROJECT

KEY TAKEAWAY

Your first consultation is free and there is no obligation to proceed. You do not pay US\$1,500 simply to speak with us. Project Development & Site Assessment at US\$1,500 + ITBMS begins only if you decide you want SEED to start detailed work on your actual property and home.

Your first consultation with SEED is free. During that conversation, you can discuss your property, plans, ideas, questions, building options and likely budget, with no obligation to continue. If, after that free consultation, you decide you want us to begin detailed work on your actual property and home, the next step is normally our Project Development & Site Assessment. This is the first paid planning stage of the process.

The current fee is:

US\$1,500 + ITBMS

If you later proceed into construction with SEED, the US\$1,500 base fee is credited toward your construction price. ITBMS is not credited. This chapter explains what you are paying us to do and why we believe this stage is important.

WHY THE FIRST CONVERSATION CANNOT GIVE YOU A FINAL BUILD PRICE

At the beginning, you may tell us:

“I want a 120 m² two-bedroom home on my property near Boquete.” That is enough to start a conversation. To work out the final house, the site work and a reliable construction price, we need to understand more about your property and your plans. Before we can move toward a serious project, we may need to understand things such as:

- what your land is actually like;
- where the home should sit;
- how access affects construction;
- what you want the home to do for you;
- whether an existing concept or a new layout is the better starting point;
- which building method makes the most sense;
- what normal plans, engineering or specialist help may be needed;
- and what needs to be included in the project cost.

The Project Development & Site Assessment is where we begin doing that work properly.

WHAT WE NEED FROM YOU BEFORE WE START

You do not need a complete technical file. We begin with what you have.

Useful information can include:

- the location or Google Maps pin for your property;
- photographs and videos;
- a survey or site plan, if available;
- existing drawings;
- sketches;
- plans or photographs of homes you like;

- your approximate room requirements;
- your intended use for the home;
- your budget range;
- any known access, slope, drainage or utility concerns;
- and the timing you are hoping for.

If something important is missing, we tell you what would help rather than expecting you to know in advance.

WHAT WE DO DURING PROJECT DEVELOPMENT

The exact work depends on your property and how far your ideas have already developed. The sections below explain the main areas we can work through with you during this stage.

1. WE LOOK AT YOUR PROPERTY AS A BUILDING SITE

A property is more than its dimensions on a plan. We want to understand how it will actually affect the home.

That can involve looking at:

- access;
- terrain and slope;
- drainage and water movement;
- possible building position;
- views;
- orientation;
- privacy;
- existing structures;
- foundation implications at a preliminary level;
- utility locations or needs;
- and practical construction logistics.

The property chapter explains why each of those issues matters. During Project Development, we apply those principles to your own site. This is an important distinction. This stage applies those site questions directly to your property. We begin working out what they mean for your home, your site and your budget.

2. WE THINK ABOUT WHERE YOUR HOME SHOULD SIT

The location of the home on the property can affect far more than the view.

We may discuss:

- the approach from the road;
- parking and arrival;
- the direction of important views;
- outdoor living areas;
- privacy;
- sun and weather exposure;
- slope;
- drainage;
- construction access;
- and how the building connects to the usable parts of the property.

The objective is to avoid treating the house and the site as two separate designs.

3. WE DEVELOP THE HOME WITH YOU

For most SEED projects, we develop the design with you ourselves. You may arrive with one of our concepts, an online plan, an architect's drawing, a hand sketch or no plan at all.

We use that starting point to understand:

- how many rooms you need;
- how you use them;
- how indoor and outdoor areas should connect;
- which views matter most;
- what needs privacy;
- where storage is needed;
- what your kitchen should do;
- whether you need an office or flexible room;
- and which parts of the home matter most to you.

The goal is not to produce something that looks impressive but does not fit your life. We want the layout to begin solving the real project.

4. WE REVIEW THE MOST PRACTICAL BUILDING METHOD

You do not have to decide before this stage whether your home will be factory-prepared, hybrid or mainly locally built. As the property and design become clearer, we can look at which route makes the most sense. We consider the factors explained in the construction chapter, including access, transport, design, site work, logistics, project location and the balance between factory and local work. If one route looks unsuitable, we can say so before you are financially committed to building that way. If more than one route is viable, we can explain the trade-offs.

5. WE LOOK AT FOUNDATION AND SITE IMPLICATIONS AT A PRELIMINARY LEVEL

Project Development starts with the normal level of site and foundation review needed to understand your home. But we do want to identify the obvious questions that affect the project. For a straightforward site and home, normal foundation and residential engineering requirements can be developed through the normal project process. If your site or design may need something beyond a normal home — for example unusual retaining, specialist foundations, a soil investigation or another specialist service — we explain what is needed and the likely extra cost before that work starts. That gives you the chance to understand why it is needed and what it may cost before you approve it.

6. WE CONSIDER UTILITIES AND PROPERTY INFRASTRUCTURE

We look at what is known about:

- electricity;
- water;
- septic or wastewater;
- service locations;
- and any property-specific infrastructure that may affect the project.

The normal internal services for the home are included according to the final specification. But bringing services long distances across a property, wells, tanks, pumps, major utility upgrades or other new infrastructure can become separate project costs. The purpose at this stage is to identify those questions early enough to plan for them.

7. WE BRING INTERIOR PLANNING INTO THE PROJECT EARLY

Your home is not finished when the walls and roof exist. The spaces inside have to work. We can begin considering important interior relationships such as:

- kitchen layout;
- cabinetry;
- bathroom planning;
- storage;

- appliance locations;
- electrical relationships;
- lighting needs;
- furniture planning where it affects room design;
- and how the finishes relate to the overall home.

This is where the relationship between SEED and Pan Pacific Interiors can be useful. Pan Pacific Interiors and SEED Homes LatAm are closely related businesses in the same business family, with shared leadership and complementary experience. That gives us practical knowledge of kitchens, cabinetry, interiors, finishing, sourcing and installation in Panama while the home itself is still being developed.

8. WE WORK OUT WHAT PLANS, ENGINEERING AND SPECIALIST HELP ARE NEEDED

For most homes, SEED develops the design with you and then coordinates the licensed professionals needed for permits, plans and technical paperwork as part of the work we have agreed with you. Normal residential engineering required for a straightforward house is part of what we normally include. If your property or design is more complex, extra specialist input may be useful. If your property or design needs specialist architectural work, unusual engineering, a soil investigation or another service beyond normal house requirements, we explain what is needed and what it will cost before that extra work starts.

The important principle is simple:

If your project needs specialist work that falls outside the normal design, you should know about it before you have to pay for it.

9. WE TURN THE GENERAL COST GUIDE INTO A COST FOR YOUR HOME

Before Project Development, you may be working with our broad planning allowance of approximately US\$1,615/m², or about US\$150/ft². During Project Development, we begin replacing broad assumptions with information about your actual home and site.

That can include looking at:

- likely home size;
- building method;
- site implications;
- finish direction;
- major optional items;
- any unusual specialist help that may be needed;
- logistics;
- and anything else about your home or property that could affect the cost.

As we replace early assumptions with real information about your home and property, the cost picture becomes clearer. That gives you something much more useful than simply multiplying the floor area by a general rate.

10. WE IDENTIFY WHAT IS INCLUDED IN THE HOUSE PRICE — AND WHAT IS NOT

This is where being clear about what is included really matters. The normal house allowance does not automatically include every improvement you may want on the property. Driveways, fencing, furniture, window coverings, security systems, internet infrastructure, pools and landscaping are not included in the normal house allowance. If you want SEED to provide any of them as part of the wider project, they need to be identified and priced separately in the quotation. Unusual site work or specialist help is identified separately so you can see how it affects the budget.

WHAT YOU SHOULD HAVE A BETTER UNDERSTANDING OF AT THE END

The value of Project Development is that the main questions about your property, home and cost become much clearer. By the end of the stage, you should understand your project much better than you did at the beginning. Depending on your project and the work completed, you should have a better understanding of:

- where and how the home may sit on the property;
- the developing layout and design direction;
- the likely building method;
- important site or access issues;
- foundation/site considerations at the appropriate early level;
- utility questions;
- interior-planning direction;
- the normal plans and engineering needed;
- any specialist services likely to be needed;
- and the developing project cost picture.

Before Project Development starts, we explain the work we will carry out for your project and what you can expect from that stage. What matters is that you know what work we will do during this stage and what you can expect to have clarified before you move forward.

WHEN EXTRA SPECIALIST WORK MAY BE NEEDED

For most straightforward projects, this stage gives us what we need to move your home forward. Some properties or designs may need extra specialist work.

That may include:

- specialist architectural or engineering work beyond what a normal home requires;
- soil or geotechnical investigation where your site needs it;
- unusual specialist reports, testing or investigations;

If your project needs any of these, we explain why, what it will cost and get your approval before the extra work begins.

WHY WE CREDIT THE US\$1,500 IF YOU BUILD WITH SEED

The Project Development work is part of moving your home toward construction. If you continue with SEED, the US\$1,500 base fee is credited toward the construction price because the work becomes part of the project we carry forward. ITBMS on that fee is not credited. If you decide not to continue into construction with SEED, the Project Development fee covers the work already completed on your property and home.

WHAT IF WE DISCOVER THAT THE PROJECT SHOULD CHANGE DIRECTION?

That can be a useful result.

We may discover that:

- a different position on the property works better;
- the home should be smaller or differently shaped;
- another building method makes more sense;
- an existing concept needs significant adaptation;
- part of the wish list should be moved into a later phase;
- or the property creates a cost that changes the original plan.

Finding that out during development is better than discovering it after construction has started.

WHAT IF YOU DECIDE NOT TO BUILD?

After Project Development, you decide whether you want to continue into construction with SEED. The stage gives your project focused design, site and cost work so the next decision is based on much better

information. If the result shows that the project is not viable, no longer suits your budget or simply is not right for you, it is better to know that before the much larger construction commitment.

THE SIMPLE WAY TO THINK ABOUT THIS STAGE

Your free first conversation answers:

“Does this project look worth exploring together?” Project Development & Site Assessment starts answering: “What should we actually build here, how should we approach it, what special issues do we need to deal with and what is the project beginning to look like in real terms?” That is what your US\$1,500 + ITBMS is paying us to work on with you.

HOW YOUR SEED PROJECT MOVES FORWARD

KEY TAKEAWAY

Your project moves through clear stages, with the design, plans, engineering, price and responsibilities becoming more specific before construction begins.

By the time you reach this chapter, you already understand the main pieces: your property, your design, the possible construction methods, the early cost allowance and the Project Development & Site Assessment stage. This chapter puts those pieces into order. Every project is different, but the overall journey normally follows a sequence like this.

1. YOU CONTACT US

You can start with whatever information you have. That may be a property location, photographs, a sketch, an existing plan, one of our concepts or simply a description of what you want to build. You do not need finished drawings before you speak with us. The purpose of the first contact is to understand where you are starting from and whether we have enough information for a useful conversation.

2. WE HAVE THE FIRST CONVERSATION

Your first consultation is free. We talk about your property, your home, your budget, your timing and the questions that matter most to you. The first conversation is simply an opportunity to understand the project and the next useful step. It also gives you a chance to ask questions and see whether our way of working suits you.

3. WE IDENTIFY THE IMPORTANT UNKNOWN

Before a real project can be priced and built, there are usually questions that still need answers.

For example:

- Does the property access suit the likely building method?
- Is slope or drainage likely to affect site work?
- Is the design direction realistic for the budget?
- Do utilities need special attention?
- Is the home likely to suit factory preparation, hybrid construction or mainly local construction?
- Is any unusual engineering or specialist help likely to be needed?

The first conversation helps us identify which questions need proper investigation during Project Development. That gives you a clear idea of what the next stage needs to achieve.

4. YOU DECIDE WHETHER TO START PROJECT DEVELOPMENT

If the project looks like a good fit and you want SEED to begin detailed work, the next step is normally Project Development & Site Assessment. The current fee is US\$1,500 + ITBMS. The US\$1,500 base fee is credited toward your construction price if you later proceed into construction with SEED. ITBMS is not credited. The previous chapter explains exactly what this professional stage is intended to do for you.

5. WE DEVELOP THE PROJECT WITH YOU

This is where your project begins moving from ideas into a coordinated direction. Depending on what your property and design require, the work can include site assessment, positioning, layout development, construction-method review, normal foundation thinking, utility considerations, interior planning, professional coordination and preliminary cost development. The important point is not the length of the list. It is that these decisions are being worked through around your actual property and your actual home. You will be involved as the design develops. We do not want to disappear, create a project in isolation and then present you with something that does not reflect how you want to live.

6. THE DESIGN, PLANS AND ENGINEERING BECOME CLEARER

For most SEED homes, we develop the design with you ourselves. As the project moves toward permits and construction, we coordinate the licensed professionals needed to prepare the plans, engineering and paperwork included for your home. Normal residential engineering required for a straightforward home is part of what we normally include. If your property or design needs something beyond normal house requirements — such as specialist architectural work, unusual structural engineering, a soil investigation or specialist foundations — we explain why it is needed and what it will cost before the extra work starts. You know about any extra specialist work and its cost before it begins.

7. PERMITS AND APPROVALS ARE PREPARED AND COORDINATED AS AGREED

The precise permit process depends on the project and location. SEED can coordinate the permit and approval process included for your project, working with the licensed professionals and paperwork required. Permit and authority fees themselves are separate unless your quotation specifically says otherwise. As a general planning guide, permits and approvals can often take around two to four months. That is not a guaranteed duration. Timing can change with the municipality or authority, project complexity, plans and paperwork, reviews and requests for additional information. We give you the best realistic range available and update it as the approval process moves forward.

8. WE CONFIRM EXACTLY WHAT IS INCLUDED AND WHAT IT WILL COST

Before you make the larger construction commitment, you need much more than a broad square-metre estimate. Your construction quotation and specification should make it clear exactly what is included. That includes the work SEED is providing, the assumptions being used, the main specifications and the items that are separate or additional. For factory-prepared projects, shipping, import, customs and related logistics costs are shown clearly in your quotation.

External property items such as driveways, fencing, furniture, window coverings, security systems, internet infrastructure, pools and landscaping are not included in the normal house allowance. If you want any of them included in the wider project, they need to be listed and priced separately. The detailed cost and inclusion principles are explained in What Your Home May Cost.

9. YOU REVIEW THE CONSTRUCTION AGREEMENT

When the project is ready to move into construction, the agreement should tell you what you are committing to. Depending on the project, it can cover matters such as:

- exactly what is included;
- price;
- payment milestones;
- responsibilities;
- building method;
- your plans, quotation and contract;
- changes and variations;
- completion/handover requirements;
- and applicable warranty provisions.

Read it carefully. Ask about anything that is unclear before signing. Before you sign, we want you to be clear about the price, payments, responsibilities and exactly what is included.

10. CONSTRUCTION BEGINS

What happens next depends on the building method chosen for your home. A factory-prepared project may have manufacturing and Panama site work progressing in a coordinated sequence. A hybrid project may combine factory and local work. A mainly local project follows the agreed site construction sequence. The construction chapter explains these routes in detail. At this stage, the project team works from the final drawings, specifications, approvals and construction agreement.

11. YOU CONTINUE MAKING THE DECISIONS THAT BELONG TO YOU

Even after construction begins, some client decisions may still be required. Selections, approvals or legitimate changes need to be handled clearly and in time for the work that depends on them. If you request a change that affects the price, what is being built or the timing, we should explain the effect and get your approval before the changed work goes ahead where practical. This is particularly important when you are building from overseas.

12. PROJECT MILESTONES AND PAYMENTS MOVE TOGETHER

Construction payments are tied to clear stages of the work. For factory-prepared projects, our current normal structure is 50% / 20% / 20% / 10% tied to the agreed milestones. Mainly local projects use staged payments tied to agreed local construction milestones rather than one published percentage schedule. Hybrid projects are structured around the actual factory and local stages. How You Pay for Your Home explains this in detail.

13. FINISHES, INSTALLATIONS AND LOCAL COMPLETION COME TOGETHER

As your project advances, the structure becomes the home you will actually live in. The exact work depends on the agreed specification, but this is where many of the visible and functional parts of the home come together: services, surfaces, kitchens, bathrooms, cabinetry, appliances, fixtures and final finishes. Because these elements interact, we try to plan important interior decisions early rather than treating them as an afterthought at the end.

14. QUALITY CHECKS AND THE FINAL WALKTHROUGH

As the project approaches completion, remaining work and items requiring attention are identified and dealt with through the agreed completion process. Before handover, we work through the final checks and any remaining items that need attention. You should have the opportunity to understand what has been completed and what, if anything, remains to be addressed before final handover under the contract.

15. HANDOVER

Handover is the point where the construction work is completed and your house becomes your home. We also give you the relevant final information, product or supplier details and warranty information that applies to your home. Different parts of a home can carry different warranty periods. Warranty periods can differ between the building work, products and suppliers, so the warranties that apply to your home are set out clearly in your final project documents.

HOW LONG DOES THE WHOLE PROCESS TAKE?

Every project has a different timeline.

Total timing can be affected by:

- how developed your design is when you start;
- the property and site work;
- plans and paperwork;
- permits and approvals;
- construction method;

- manufacturing or material lead times;
- shipping and logistics where applicable;
- weather;
- client decisions;
- changes;
- and unexpected site conditions.

As the project becomes more defined, we can give you a more useful schedule for your home. We would rather improve the accuracy of the schedule as the facts become known than give you a confident-looking number before the project exists in enough detail.

WHAT WE NEED FROM YOU ALONG THE WAY

A well-managed project is still a partnership.

We need you to:

- give us accurate information about your property and requirements;
- tell us your real priorities and budget range;
- review plans and information carefully;
- make client decisions within a reasonable time;
- tell us promptly if you want something changed;
- approve changes that affect cost or what is being built before the work goes ahead where practical;
- and ask when something is unclear.

You do not need to know how to build a house. But you do need to participate in the decisions that define your home.

WHAT YOU SHOULD EXPECT FROM US

For the work we have agreed to do, you should expect SEED to:

- keep the project moving through the agreed stages;
- coordinate the work and professionals we are responsible for;
- explain important decisions in understandable terms;
- identify specialist requirements before charging for them;
- make it clear what is included and what is not;
- keep payment milestones connected to the project stages;
- and tell you when your input is needed.

The process should become clearer as your project develops, not more confusing. That is the purpose of working through these stages in order.

HOW YOU PAY FOR YOUR HOME

KEY TAKEAWAY

Construction payments are staged against clear milestones. Factory-prepared projects normally use 50% / 20% / 20% / 10%; mainly local projects use agreed local construction milestones.

Before you commit to construction, you should know how the money will move through the project. You should not be trying to work this out after construction has already begun. For SEED projects, construction payments are staged against clear project milestones. The exact schedule is written into your construction agreement before you make the construction commitment.

WHEN PAID PROJECT WORK BEGINS

Before any paid Project Development work begins, your first consultation with SEED is free and there is no obligation to proceed. Only if you decide you want detailed work to begin on your actual property and home do we move into the separate paid professional stage: Project Development & Site Assessment.

The current fee is:

US\$1,500 + ITBMS

If you proceed into construction with SEED, the US\$1,500 base fee is credited toward your construction price. ITBMS is not credited. That stage is explained in detail in From Our First Conversation to a Real Project. Once the project has been developed far enough to confirm what will be built and what it will cost, the construction agreement sets out the larger payment schedule.

FACTORY-PREPARED PROJECTS — CURRENT NORMAL STRUCTURE

For factory-prepared projects, our current payment structure is normally:

50% — CONSTRUCTION AGREEMENT SIGNED AND MANUFACTURING BEGINS

This is the initial construction payment. By this point, you should know exactly what is being built, the agreed price, the specification and the information needed for manufacturing to begin. The reason this percentage is larger than later payments is practical: a factory-prepared project requires a significant amount of material purchasing and manufacturing expenditure early in the process. This payment allows materials to be ordered and manufacturing of your home to begin.

20% — FACTORY WORK SUBSTANTIALLY COMPLETE AND PREPARED FOR SHIPMENT

The next payment is tied to the factory work reaching the agreed pre-shipment milestone. At this point, the major factory-prepared portion has progressed substantially and is being prepared for the next logistics stage. For your home, we spell out clearly what needs to be completed before this payment is due.

20% — HOME ARRIVES IN PANAMA AND INSTALLATION BEGINS

The third construction payment is tied to the project reaching Panama and the installation stage beginning. The exact logistics can differ by project, but the important principle is that the payment follows a visible project milestone rather than simply a calendar date.

10% — SUBSTANTIAL COMPLETION, FINAL WALKTHROUGH AND HANDOVER

The final 10% is associated with the substantial-completion and handover stage defined in your agreement. This is where the project moves through final review, walkthrough and the completion requirements established for your home. Your construction agreement will explain what needs to be completed before the final payment and handover.

THE PAYMENT STRUCTURE AT A GLANCE

Factory-prepared pathway:

- 50% — construction agreement signed and manufacturing begins
- 20% — factory substantially complete / prepared for shipment
- 20% — home arrives in Panama / installation begins
- 10% — substantial completion / final walkthrough / handover

Your own construction agreement will show the exact amounts and milestones for your home.

A US\$150,000 EXAMPLE

If your final agreed factory-prepared construction price were US\$150,000, the milestone payments would normally look like this:

- 50% = US\$75,000

- 20% = US\$30,000
- 20% = US\$30,000
- 10% = US\$15,000

Total = US\$150,000 The example is only to make the percentages easy to understand. Your actual payments are calculated from your final agreed construction price. If you proceed with SEED, the US\$1,500 Project Development base fee is credited toward your construction price. ITBMS on that fee is not credited.

WHY THE PAYMENTS ARE TIED TO MILESTONES

A milestone structure gives you a clearer connection between the money you are paying and the stage the project has reached. Before you sign the construction agreement, you should know:

- the agreed construction price and how it has been calculated;
- the amount or percentage due at each stage;
- what milestone has to be reached before the next payment is due;
- what the current project schedule looks like;
- and what happens if you change what has been agreed.

That is much clearer than simply being told to make payments on arbitrary dates.

WHAT DO YOU SEE BEFORE A MILESTONE PAYMENT?

What you see before a payment depends on the stage your home has reached. For example, a factory stage may be shown through progress information, photographs, video or other information that lets you see what has been completed. An arrival/installation milestone is naturally tied to the project reaching the Panama installation phase. A completion milestone is tied to the agreed completion and walkthrough process. For each payment stage, we make clear what progress has to be reached and what information you can expect to see.

WHY IS THE FIRST FACTORY PAYMENT 50%?

This is a reasonable question. Factory-prepared construction requires a large part of the material and manufacturing cost near the beginning of the project. Materials are ordered and the structural and other components for your home begin to be manufactured. That is why the payment pattern is different from a mainly local build, where costs are spread across more stages on site. The 50% first payment covers that larger early commitment to materials and manufacturing. Before that payment is due, the construction agreement, price, plans and what is included should already be clear.

WHAT ABOUT MAINLY LOCAL CONSTRUCTION?

Mainly local construction also uses staged payments, with the payment points matched to the actual stages of your build. A local project may have milestones connected to stages such as:

- mobilization and commencement;
- foundations or structural work;
- enclosure;
- services;
- finishes;
- cabinetry and installations;
- substantial completion;
- and handover.

The exact milestones depend on the design and the way the project is being delivered. Before you sign, the payment stages should be clear in your construction agreement.

WHAT ABOUT HYBRID PROJECTS?

Hybrid construction can combine factory and local stages. For that reason, the payment schedule may also combine factory-related and site-related milestones. For a hybrid home, we arrange the payments around the way the factory and local work will actually happen. You will see those payment stages clearly before construction begins.

WHAT IF THE PROJECT PRICE CHANGES?

The construction price is based on the work and finishes we have agreed with you. If you later add something, upgrade a finish or make another change, we explain the effect on the price and get your approval before the changed work goes ahead where practical. If a change costs more, we want you to understand why before the extra work goes ahead where practical.

Where practical, you should understand:

- what is changing;
- why it is changing;
- what it costs;
- whether it affects timing;
- and whether it affects another part of the work.

If an unexpected site condition creates extra work, we explain what has been found, the options available and the cost before deciding the next step with you where practical.

WHAT IF A PROJECT MILESTONE IS DELAYED?

If a milestone is delayed, the payment moves with that milestone rather than being due simply because a date has passed. A project schedule can move for many reasons: approvals, weather, shipping, supplier timing, client changes or unexpected site conditions. Tying payments to project stages keeps the payment schedule connected to visible progress on your home. The exact payment point for your home will be shown in your construction agreement.

WHAT ABOUT SHIPPING, IMPORT AND CUSTOMS COSTS?

For factory-prepared projects, these costs can vary with the supplier, shipment, route, logistics and project arrangement. Because they vary, we show the costs that apply to your home clearly in the quotation. Your quotation will show the shipping, import, customs and related logistics costs that apply to your project.

WHAT ABOUT BANK FINANCING?

If you intend to finance the project through a bank or lender, tell us early.

A lender may have its own requirements for:

- valuations;
- approved plans;
- permits;
- contracts;
- inspections;
- progress certificates;
- or release of funds.

Those requirements may not line up automatically with the construction payment milestones. If you are using a lender, tell us its requirements early. We can provide the plans and project documents that are part of our work, while you coordinate with the lender so funds are available when the agreed payments are due. Checking the lender's requirements early helps avoid delays when construction payments begin.

WHAT IF YOU ARE PAYING FROM OVERSEAS?

International transfers can take time. If your funds are in another currency or another country, plan for:

- transfer timing;
- bank cut-off times;
- intermediary banks;
- currency conversion;
- transaction limits;
- and any banking documentation your institution may require.

We give you the payment schedule early so you have enough time to arrange international transfers and have funds available when each payment is due.

THE MOST IMPORTANT PAYMENT RULE

Before construction begins, you should be able to answer four questions: 1. How much is the agreed construction price? 2. When is each payment due? 3. What project milestone triggers it? 4. What happens if you change what has been agreed? If any of those answers is unclear, ask us before you sign. You should understand how you are paying for your home before the larger construction commitment begins — not learn it one invoice at a time.

BUILDING YOUR HOME WHILE YOU ARE OVERSEAS

KEY TAKEAWAY

You can remain closely involved while living overseas, but you still need to make timely decisions, approve selections and stay part of the project team.

You do not have to live in Panama full-time to build a home here. Many clients begin planning while they are still living in another country, and some remain overseas for much of the project. That works best when communication, decisions and responsibilities are clear from the beginning. Our aim is to make sure you can stay closely involved in your home without having to become the person chasing every trade, supplier and delivery from another country.

REMOTE DOES NOT MEAN DISCONNECTED

If you are overseas, we can work with you through a combination of:

- video meetings;
- WhatsApp;
- email;
- photographs;
- video from the property or project;
- shared plans and documents;
- selection information;
- milestone updates;
- and scheduled discussions when decisions are needed.

The exact communication pattern depends on your project and the stage it has reached. Communication follows the stage of your project. Some stages need frequent contact and decisions. Other stages may need fewer updates while the work is progressing normally. What matters is that you know how information will be shared, what decisions are coming and who has authority to approve them.

YOU ARE STILL PART OF THE DECISION-MAKING TEAM

You remain involved in the personal decisions that shape your home. You will still need to approve the choices that belong to you.

Depending on your project, those may include:

- layout changes;

- room relationships;
- exterior appearance;
- kitchen layout;
- cabinetry;
- countertops;
- flooring;
- bathroom finishes;
- paint or wall finishes;
- fixtures;
- appliance selections;
- doors and hardware;
- and any changes that affect what is being built, the cost or the timing.

Our job is to organize those decisions, explain the practical effect and help you make them with enough information. Your job is to respond within a reasonable time when a decision is needed. That matters because a late decision can hold up purchasing, manufacturing, site work or another trade.

THE MORE WE DECIDE BEFORE CONSTRUCTION, THE EASIER REMOTE BUILDING BECOMES

One of the best ways to make an overseas project easier is to resolve as much as possible before construction begins. If your kitchen layout, major finishes, appliances, bathroom arrangement, doors, windows and important specifications are already understood, there are fewer urgent decisions later. Changes can still be made when needed. It means we try not to leave important choices unresolved until a contractor is waiting on site for an answer.

HOW WE CAN REVIEW THINGS WITH YOU

A remote decision can often be handled in several ways. For a layout, we can review the plan with you on a video call. For a site question, we can use photographs or video to show you what we are discussing. For a finish, we can provide product information, photographs or samples where practical and explain the difference between the options. For a cost change, we can explain what is changing, why it is changing and what the effect is before you approve it. For a milestone, we can provide the information needed for you to understand that the project has reached the relevant stage. The method depends on what you need to decide.

PHOTOGRAPHS, VIDEO AND CLEAR WRITTEN DECISIONS

Photos and videos are useful because they let you see progress and understand a question quickly. When an important change affects the work, price or timing, we also record it clearly in writing. If something changes what has been agreed, the price or the timing, it should be written down clearly so both sides understand what has been approved. This becomes even more important when you are overseas because there is less opportunity to resolve a misunderstanding by simply meeting on site the next morning.

WHO CAN MAKE DECISIONS FOR YOU IN PANAMA?

Some overseas clients have a friend, family member, property manager or adviser in Panama. That can be useful, but it can also create confusion if their authority is not clear.

We need to know whether that person is:

- only helping with access or practical matters;
- allowed to give us information;
- allowed to approve minor matters;
- or authorized to make project decisions for you.

Having one clear decision-maker avoids conflicting instructions between you, your representative and the trades. If another person can make decisions for you, that authority should be made clear from the beginning.

WHAT IF YOU WANT TO VISIT DURING THE PROJECT?

You can certainly plan visits around important stages if that is useful to you. Some clients may want to be in Panama for early site work, major selections, an installation stage, the final walkthrough or another important milestone. Whether a visit is necessary depends on your project and your own comfort level. We can help you choose a useful stage for a visit once the relevant dates are firm enough to plan around. Dates become more reliable as the project becomes more defined.

HOW PAYMENTS WORK WHEN YOU ARE OVERSEAS

Being overseas does not change the agreed payment structure. Your construction agreement defines the milestones and amounts for your project. For factory-prepared projects, the current normal structure is explained in How You Pay for Your Home. Mainly local projects use their own agreed construction milestones. Before a milestone payment is due, you should understand what stage has been reached and what the agreement requires. If you are arranging funds internationally, tell us early if bank-transfer timing, currency conversion or banking procedures may affect when money becomes available. We make sure you know the payment schedule early enough to plan your transfers and avoid unnecessary delays.

WHAT HAPPENS IF YOU ARE IN A DIFFERENT TIME ZONE?

That is normally manageable. We can arrange calls at practical times and use written messages or email for information that does not need an immediate meeting. The important issue is not the time-zone difference itself. It is making sure an urgent project decision does not sit unanswered for several days because nobody realized it was holding up the next step. If something is time-sensitive, we should make that clear when we send it to you.

WHAT WE NEED FROM YOU DURING A REMOTE PROJECT

To make remote building work well, we need you to:

- tell us who has decision-making authority;
- keep your contact information current;
- respond to important decisions within a reasonable time;
- tell us when you will be unavailable;
- review documents carefully before approving them;
- ask when something is unclear;
- and avoid giving conflicting instructions through different people.

You do not need to understand construction terminology before you start. If we send you something you do not understand, ask us to explain it in plain language.

WHAT YOU SHOULD EXPECT FROM US

Within the work we have agreed to do for you, you should expect us to:

- coordinate the work we are responsible for in Panama;
- tell you when your decisions are needed;
- explain important choices and trade-offs;
- keep important changes to the work or cost clear and visible;
- provide appropriate progress information and milestone updates;
- coordinate the professionals, suppliers and trades we have agreed to manage;
- and tell you when an issue needs your attention.

At the start, we agree with you how we will keep in touch and how important updates and decisions will be handled.

HOW REMOTE PROJECT MANAGEMENT WORKS

You stay involved in the decisions that shape your home while SEED coordinates the agreed work in Panama. We bring finish and selection choices to you for approval unless you have asked us to make certain decisions on your behalf. We try to settle the important decisions early so construction can move smoothly. Questions, changes and unexpected site issues can still arise, and we work through them with you as they come up. Photographs and video help you stay connected, while the agreed plans and written decisions keep the project clear. It means you remain the client and decision-maker while SEED coordinates the agreed work locally and helps you stay connected to the project from wherever you are.

A SIMPLE REMOTE-PROJECT EXAMPLE

Imagine you live in Canada or the United States while your home is being developed in Panama. During Project Development, we review your property, design direction and construction options with you by video meeting and shared plans. You approve the main layout and major design decisions before the final construction details and price are prepared. As the project moves forward, you receive the information needed for selections and approvals. If we need to discuss a site issue, we can show you the location through photos or video and explain the choices. When an agreed payment milestone is reached, you are given the information relevant to that stage before the next payment becomes due.

If you plan to travel to Panama, we can discuss whether there is a useful project stage around which to plan the visit. You are still involved. But you are not expected to personally coordinate the electrician, cabinetmaker, engineer, delivery truck, site team and every other moving part from thousands of kilometres away. That distinction is one of the main reasons clients choose project management in the first place.

THE MAIN QUESTION TO ASK YOURSELF

If you will be overseas for much of the project, ask: “Do I have a clear way to understand what is happening, make the decisions that belong to me and know who is coordinating the rest?” That is what a good remote project structure should provide.

PROBLEMS WE WANT TO HELP YOU AVOID

KEY TAKEAWAY

Most expensive building problems are easier to prevent during planning than to fix during construction.

Building a home is a real-world process. There can be surprises, changes and difficult decisions even on a well-run project. Even a well-planned build can encounter changes or unexpected conditions. The goal is to identify the important risks early, make responsibilities clear and deal with issues while they are still manageable. This chapter does not repeat every technical point from the earlier chapters. Instead, it shows you what those points can mean in real life.

1. THE BEAUTIFUL HILLSIDE LOT THAT CHANGES THE BUDGET

You find a property with an exceptional view and an attractive purchase price. The house size looks affordable when you use a simple square-metre calculation. Then the real site work appears. The driveway needs improvement. The house needs retaining. Drainage has to be handled carefully. Foundations are more complicated than expected. Large deliveries are difficult. The problem is not that the hillside lot was a bad choice. The problem is that the cost of building on it was not understood before the rest of the budget was committed.

How we try to reduce this risk:

We look at the property before treating the house price as the whole project price. The detailed site questions are explained in Start With Your Property, Not the House.

2. THE HOUSE PLAN THAT DOES NOT FIT THE LAND

You fall in love with a plan online and decide that this is the house you want. Only later do you discover that the best view is on the wrong side, the driveway reaches the property in an awkward place, the slope makes one part expensive and the terrace is exposed to the strongest weather. You can still force the plan onto the property, but you may spend money solving problems that a different layout could have avoided.

How we try to reduce this risk:

We use plans as starting points, not instructions that the land has to obey. We want the property and the home to be developed together.

3. THE CHEAPER QUOTE THAT IS NOT ACTUALLY CHEAPER

Builder A quotes US\$160,000. Builder B quotes US\$190,000. Builder A appears to be the obvious bargain. Then you discover that Builder A did not include several items that Builder B included: perhaps engineering, cabinetry, appliances, project management, septic, final finishes or another important part of the job. By the time the missing work is added, the comparison looks very different.

How we try to reduce this risk:

We encourage you to compare what is included, the specifications, allowances and exclusions — not only the number at the bottom of the page. The cost chapter explains how we want a quotation to be read.

4. THE SITE WORK THAT WAS LEFT OUT OF THE HOUSE BUDGET

The house itself may be priced reasonably, but the property may still need excavation, retaining, drainage, utility infrastructure, specialist foundations or access work. Those are real project costs even though they are not part of the normal house allowance.

How we try to reduce this risk:

During project development, we try to identify which site items look normal and which may need separate investigation or itemized cost before you commit to the main construction agreement.

5. WATER THAT BECOMES A PROBLEM AFTER THE FIRST HEAVY RAINS

The house looks finished and beautiful in dry weather. Then the rainy season arrives. Water collects behind a retaining wall, crosses the driveway, sits near the house or runs toward an area that was never designed to receive it. Drainage problems are often much easier to prevent on paper than to repair after everything is built.

How we try to reduce this risk:

We treat rainfall and water movement as part of the site strategy from the beginning, not as landscaping to be dealt with at the end.

6. CHOOSING A FACTORY ROUTE BECAUSE IT SOUNDS CHEAPER OR FASTER

You see a factory-prepared home advertised at an attractive price and assume that number represents the finished project on your property. But the complete project may still involve transport, shipping, foundations, site preparation, cranes, installation, local completion, utilities, professional work and finishes. Or your property may simply be awkward for large components to reach.

How we try to reduce this risk:

We choose the construction method after looking at the whole project. Factory preparation can be an excellent tool, but it is not automatically the best answer for every site.

7. THE KITCHEN THAT WAS LEFT UNTIL AFTER THE BUILDING WAS DESIGNED

The basic house plan is finished before anyone properly plans the kitchen. Then the kitchen design reveals that the window is in the wrong place, the electrical points do not match the appliance layout, the island needs more space and the plumbing position limits the cabinetry. The kitchen designer is now trying to work around decisions already built into the house.

How we try to reduce this risk:

We want kitchens, bathrooms, cabinetry and other important interior relationships considered early enough that the building supports them.

8. THE SMALL CHANGE THAT AFFECTS FIVE TRADES

You decide to move a sink, change a window or shift a wall. The request sounds small. But it may affect plumbing, electrical work, cabinetry, countertops, flooring, structure or previously ordered materials. The problem is not that changes are forbidden. Changes happen. The problem is when the full effect is not understood before the changed work begins.

How we try to reduce this risk:

Changes that affect what is being built, the cost or the timing should be written down and approved wherever practical.

9. THE CLIENT WHO BECOMES THE PROJECT MANAGER BY ACCIDENT

You hire different people for design, engineering, foundations, structure, installation and interiors. Each person may do their own job properly. But nobody is responsible for the space between their jobs. Who confirms that the foundation dimensions match the structure? Who checks that the kitchen design matches the electrical plan? Who coordinates the delivery date with site readiness? If nobody is coordinating those handover points between trades, you can end up doing it yourself — often from another country.

How we try to reduce this risk:

As the project develops, we make it clear who is responsible for what so there are no gaps between different people or trades.

10. THE OVERSEAS PROJECT WITH TOO MANY DECISION-MAKERS

You are overseas, but a friend or family member is in Panama helping you. You approve one choice. They tell a supplier something different. Another person speaks directly with a contractor. Soon nobody is certain whose instruction is final.

How we try to reduce this risk:

We want to know who has authority to make decisions. If somebody can act for you, that authority should be clear. Important changes should also be documented.

11. THE FINISH THAT LOOKS GOOD ONLINE BUT DOES NOT MAKE SENSE IN PANAMA

A product looks excellent in a photograph or has worked well in another country. That does not automatically mean it is the best choice for your location in Panama. Humidity, heavy rain, moisture, local servicing, replacement availability and supplier support can all matter.

How we try to reduce this risk:

We look at practical performance as well as appearance. Local availability and warranty support are also reasons we generally prefer sensible locally available appliances for the normal appliance package.

12. THE PROJECT THAT USES THE ENTIRE BUDGET BEFORE WORK STARTS

Your first calculation uses every dollar you have available. Then the site needs an unexpected solution, a supplier changes a price or you decide that one upgrade is important enough to keep. There is no financial room left to respond.

How we try to reduce this risk:

We encourage realistic cost planning with some financial room for the things that can only become clear as your project develops. The right amount depends on the property, design and stage of planning.

13. THE CLIENT WHO EXPECTS “FINISHED HOME” TO INCLUDE THE ENTIRE PROPERTY

The house is quoted, but later you expect the same price to include a driveway, fence, pool, landscaping, furniture, window coverings, security and internet infrastructure. Those items were never inside the normal house allowance. The disagreement comes from assumptions rather than from the actual house work.

How we try to reduce this risk:

We want these external and optional items identified separately. If you want them included in the wider SEED project, they need to be listed and priced separately in the quotation.

14. THE SPECIALIST WORK THAT IS DISCOVERED TOO LATE

A straightforward house normally needs normal residential engineering. But some sites and designs need more: perhaps specialist foundations, geotechnical work, unusual structural design, complex retaining or specialist architectural input. If that need is discovered after the budget and design are already locked, it can create an unwelcome surprise.

How we try to reduce this risk:

During Project Development, we look for any specialist help your property or design may need. If extra work is required beyond normal house engineering, we explain it and its cost before it starts.

15. THE SCHEDULE THAT WAS PROMISED BEFORE ANYONE KNEW THE PROJECT

You are given a very specific completion date before the design is finished, approvals are known or site conditions have been assessed. The date feels reassuring — until the real project begins.

How we try to reduce this risk:

We prefer the best available estimate based on the information we actually have. As the project becomes more defined, the schedule can become more specific and useful.

WHY EARLY PLANNING HELPS

Most of these problems are manageable when they are identified at the right time. We explain these examples because early planning can make many of them easier and less expensive to deal with. The earlier the important issues are understood, the more choices you usually have. We would rather help you deal with the cheaper, simpler version of a problem while the project is still being developed than the expensive version after it has already been built. A successful project is prepared to deal with the unexpected when it happens. It is one where the important risks are understood, responsibilities are clear, decisions are documented and problems are dealt with before they become larger than they need to be.

IS SEED THE RIGHT FIT FOR YOUR PROJECT?

KEY TAKEAWAY

SEED is a good fit when you want the property, design, construction method, cost and coordination considered as one project—not as disconnected pieces.

The best working relationship is one where the builder's approach suits the client and the project. The first conversation is partly about whether you want to work with us, but it is also about whether the way we work is right for you. The first conversation helps both of us see whether SEED's way of working suits what you want to achieve.

WHEN SEED MAY SUIT YOU WELL

YOU WANT SOMEONE TO LOOK AT THE WHOLE PROJECT WITH YOU

You may not want to deal with the land, house design, construction method, engineering, finishes, suppliers and local trades as a collection of unrelated problems. You may want someone to look at how those pieces affect one another. That is a large part of the SEED approach. We are interested in the home you will actually live in, not only the shell or one construction system.

YOU WANT YOUR HOME TO RESPOND TO YOUR PROPERTY

If the view, slope, access, drainage, sun, wind, privacy and outdoor living matter to you, our property-first approach is likely to make sense. We prefer to adapt the design to the property rather than make the property fit a standard plan. We want the design to make sense for the property you actually own.

YOU ARE OPEN TO THE BUILDING METHOD THAT MAKES THE MOST SENSE

SEED is not tied to selling one system. If factory preparation works well for your project, we can use it. If hybrid construction gives you a better result, we can use that. If mainly local construction makes more sense, that can be the right answer too. If you value that flexibility, our approach may suit you.

YOU WANT COST DISCUSSIONS EARLY

We are comfortable talking about budget before the design is finished. That may sometimes mean telling you that a house is becoming too large, a site choice is adding cost or a feature needs to be reconsidered. Having that conversation while changes are still easy helps keep the design within a budget you can comfortably build.

YOU WANT A CUSTOM HOME WITHOUT HAVING TO INVENT EVERYTHING FROM NOTHING

You may like one of our concepts but want to change it. You may already have a plan and want to adapt it. You may only have a list of rooms and some photographs. All of those can be valid starting points. Our concepts are there to help you begin, not to limit what your home can become.

YOU VALUE PRACTICAL PANAMA EXPERIENCE

Building in Panama brings local questions about climate, materials, suppliers, access, trades, utilities, approvals and finishing. If you value having people involved who understand those realities and can explain how they affect your project, that is part of what SEED is intended to provide.

YOU MAY BE LIVING OUTSIDE PANAMA

If you are overseas, you may especially value having the project coordinated locally while you remain involved in the decisions that belong to you. Remote building still needs your participation, but you should not have to become the person chasing every trade and supplier yourself simply because you live in another country.

YOU ARE WILLING TO PLAN BEFORE YOU BUILD

Our Project Development & Site Assessment exists because we believe the major project questions should be worked through before you make the larger construction commitment. If you see value in understanding your property, design, cost direction and building method first, our process is likely to make sense to you.

WHEN ANOTHER APPROACH MAY SUIT YOU BETTER

YOUR ONLY PRIORITY IS THE LOWEST INITIAL QUOTE

If your only goal is to obtain the lowest number and start immediately, SEED may not be the best fit. We will want to understand what is included, what is excluded, what the land requires and whether the price reflects the real project. That can take more work at the beginning. The lowest opening number and the lowest final project cost are not always the same thing.

YOU ONLY WANT DRAWINGS TO HAND TO THE CHEAPEST CONTRACTOR

If your goal is simply to purchase drawings and then manage the entire project yourself with whichever contractor gives you the lowest price, a design-only service may suit you better. SEED's value is broader than producing drawings.

YOU WANT A COMPLETELY FIXED CATALOGUE PRODUCT

If you want to choose a fixed model with a fixed set of choices and no discussion about the property, that is not how SEED is structured. Even when you start from one of our concepts, we still want to understand how it works on your site and for the way you want to live.

YOU WANT TO SKIP PROJECT DEVELOPMENT

If you want to move directly from the first conversation into a construction commitment without doing the planning work in between, our process may feel unnecessary to you. We see that stage as valuable because it is where we begin turning your ideas into a project that can actually be built and priced with much more confidence.

YOU WANT TO SEE REAL EXPERIENCE BEFORE YOU DECIDE

Building a home is a major decision, and the experience of the people behind the project matters. James and his team bring a broad range of hands-on experience built over many years. For more than 12 years in Panama they have renovated, redesigned and substantially rebuilt homes, sometimes after major demolition, as well as completing kitchens, bathrooms, cabinetry, interiors and finishing work. That follows more than 20 years of earlier construction and related industry experience in Canada. That is the experience we bring into SEED: understanding how the structure, layout, services, interiors, finishes and site all have to come together to create the right home for your property.

YOU EXPECT EVERY PROPERTY ITEM TO BE INSIDE THE NORMAL HOUSE PRICE

A finished house is not the same thing as every possible improvement to the property. Driveways, fencing, furniture, window coverings, security systems, internet infrastructure, pools and landscaping are outside the normal house allowance. If you want any of them included in the wider project, they need to be listed and priced separately. Major site work and specialist requirements can also add cost depending on the property. We prefer to make these costs clear early so you know what is included and can plan your budget properly.

YOU DO NOT WANT TO MAKE PROJECT DECISIONS

Good project management keeps you involved in the decisions that define your home while the project team coordinates the work. You will still need to approve personal choices such as layouts, finishes, appliances, cabinetry and changes. We organize those decisions, explain the trade-offs and bring the choices to you clearly.

YOU STILL MAKE THE CHOICES THAT MATTER TO YOU

It is your home. You may prefer a layout we would not have chosen first. You may decide that a feature is worth spending more on. You may prefer a different finish. Our job is to explain the practical effect, cost and trade-offs clearly enough for you to make an informed decision. Where the design, technical requirements and agreed budget allow it, the final choice can still be yours.

WHAT A GOOD WORKING RELATIONSHIP LOOKS LIKE

The projects that tend to work best have a few things in common:

- both sides communicate openly;
- the client is willing to discuss a realistic budget;
- important decisions are made in a reasonable time;
- changes are documented;
- responsibilities are clear;
- questions are asked when something is unclear;
- and problems are dealt with practically rather than ignored.

You do not need construction knowledge before you start. That is part of what we are here to help with. But we do need to be able to work together as a team.

IF WE THINK YOUR PROJECT IS NOT A GOOD FIT

We should tell you. It may be because of the project type, location, access, budget, timing, logistics or another practical reason. If we believe the project is not a good fit for SEED, we will tell you before you make a larger commitment. Likewise, you should feel comfortable deciding that SEED is not right for you. The first consultation is free partly because both sides should have the opportunity to decide whether continuing makes sense.

THE SIMPLE TEST

SEED may be a good fit if you are thinking:

“I want someone to help me understand the whole project before I build.” “I want my home designed around my property.” “I want to compare building methods rather than be sold only one.” “I want honest cost discussions early.” “I want practical help coordinating the project.” “I value experience of actually working in Panama.” “I am prepared to make decisions and work through the project properly.” If that sounds like the relationship you want, the next step is simply to tell us about your property and what you are trying to build.

YOUR QUESTIONS ANSWERED

KEY TAKEAWAY

Use this section for quick answers. Where a subject needs more detail, the main chapter gives the full explanation.

Most of the important subjects in this guide are explained in detail in their own chapters. This section is not intended to repeat those chapters. Instead, these are short answers to questions you may still want to check quickly. Where a subject needs more detail, the main chapter is the better place to read it.

1. DO I NEED TO OWN LAND BEFORE I TALK TO YOU?

No. You can speak with us before you buy land. If you are comparing properties, we may be able to help you think about access, slope, drainage, utilities and other building issues before you commit. If you are comparing properties, we can help you look at them from a practical building point of view before you make a final decision.

2. DO I NEED FINISHED HOUSE PLANS?

No. A sketch, a plan you found online, photographs, one of our concepts or a simple description of what you want is enough to begin. If you already have plans, send them and we can look at how well they suit your property, budget and likely building method.

3. CAN YOU WORK WITH MY EXISTING ARCHITECT OR DESIGN?

Yes, where that makes sense for the project. For most SEED homes, we develop the design with you ourselves and then coordinate the appropriate licensed professionals needed for permitting and technical plans and paperwork as part of the agreed package. If you already have an architect or design team, we can review how their work fits into the project and define responsibilities clearly. If your home is unusually complex and needs specialist architectural work beyond what SEED would normally provide, we will explain that to you before the extra work is started or charged.

4. DO YOU ONLY BUILD MODULAR OR FACTORY-PREPARED HOMES?

No. SEED can use a factory-prepared structural core, a hybrid approach or mainly local construction. The construction chapter explains the differences in detail.

5. DOES A FACTORY-PREPARED HOME ARRIVE COMPLETELY FINISHED?

Not necessarily. The exact split between factory work and work completed in Panama is defined for your project. Foundations, installation, local services, finishes and other work can still form part of the Panama stage.

6. IS FACTORY-PREPARED CONSTRUCTION ALWAYS CHEAPER OR FASTER?

No. It can offer important advantages on the right project, but the full result depends on the site, transport, design, approvals, shipping, installation, local completion and other project conditions. We compare the complete project rather than selling one method as automatically better.

7. DO YOU BUILD ANYWHERE IN PANAMA?

We will consider projects anywhere in Panama. Location, access, logistics, what you want us to do, budget and overall project suitability are reviewed case by case. Some locations may create additional travel, transport or project costs, and those need to be identified for your project.

8. HOW MUCH SHOULD I BUDGET?

For early planning, SEED currently uses approximately US\$1,615 per m², or about US\$150 per ft², for an average finished custom home under normal planning assumptions. It is a planning allowance, not a quotation. The full explanation is in What Your Home May Cost.

9. WHAT IS INCLUDED IN THAT PLANNING ALLOWANCE?

The normal house assumptions can include the main finished-home works described in the cost chapter, including a practical basic appliance package. Your final quotation is what defines the actual specification and exactly what is included in your home. Items such as driveways, fencing, furniture, window coverings, security systems, internet infrastructure, pools and landscaping are not included in the normal house allowance. If you want any of them included in the broader project, they need to be listed and priced separately in the quotation.

10. ARE APPLIANCES INCLUDED?

A practical basic appliance package is included in the normal home specification. We generally prefer to source appliances locally because good local products can provide strong warranty support and good value. The actual appliance allowance or models for your home will be shown in the project specification or quotation. If you choose upgraded brands or models, the additional cost is itemized.

11. ARE POOLS OR LANDSCAPING INCLUDED?

No. Pools and landscaping are outside the normal house allowance. If you want them as part of the wider project, tell us early so they can be considered in the site planning and then priced separately.

12. WHAT ABOUT DRIVEWAYS, FENCING, FURNITURE, WINDOW COVERINGS, SECURITY AND INTERNET INFRASTRUCTURE?

These are not included in the normal house allowance. If you want SEED to include any of them in the wider project, they must be separately identified and itemized in your quotation.

13. WHAT ABOUT WATER AND ELECTRICITY?

The home itself needs the normal internal systems and connections included in the work we have agreed to do. Bringing new services to a remote property, long service runs, wells, tanks, pumps or other new utility infrastructure can be separate project costs. We try to identify those needs early so they do not arrive as a surprise later.

14. WHEN DOES ANYTHING BECOME PAID?

Your first consultation is free and there is no obligation to proceed. You do not pay US\$1,500 simply to speak with us. Only if you decide you want SEED to begin detailed work on your actual property and home does Project Development & Site Assessment begin. The current fee is US\$1,500 + ITBMS. The US\$1,500 base fee is credited toward your construction price if you later build with SEED. ITBMS is not credited. The Project Development chapter explains in detail what we do during this stage.

15. HOW DO CONSTRUCTION PAYMENTS WORK?

For the factory-prepared pathway, the current structure is normally 50% / 20% / 20% / 10%, tied to clear project milestones and subject to the final construction agreement. Mainly local projects use staged payments tied to the actual construction stages for your home. See How You Pay for Your Home for the full explanation and worked example.

16. HOW LONG DO PERMITS TAKE?

Current guidance is that permits and approvals can often take around two to four months. This is a general planning estimate. Timing can change with the project, location, authorities and how complete the required plans and paperwork are.

17. WHO HANDLES THE DESIGN, PLANS, ENGINEERING AND PERMITS?

For most projects, SEED develops the home design with you and then coordinates the appropriate licensed professionals needed for permitting and technical plans and paperwork as part of the agreed package. Normal residential engineering needed for a straightforward home is part of what we normally include. If your project needs specialist architectural work, unusual engineering, geotechnical work or another service beyond what a normal home would require, we identify and discuss that with you before the additional work is started or charged. Permit and authority fees themselves are separate unless your quotation says otherwise.

18. WHAT WARRANTIES DO I GET?

The warranties that apply to your home are set out clearly in your construction documents. Different parts of your home may have different builder, manufacturer or supplier warranties. We explain the warranties that apply to your particular home before handover.

19. HOW LONG WILL MY WHOLE PROJECT TAKE?

Every SEED home has its own timeline. Once your property, design, plans, engineering and specialist help, building method and approvals are better defined, we can give you a much more useful schedule for your home.

20. CAN I BUILD WHILE I AM LIVING OVERSEAS?

Yes. We can work with you through video meetings, WhatsApp, email, photos, video, shared documents and agreed progress updates. You will still need to make the decisions and approvals that belong to you. The overseas chapter explains how we make that work in practice.

21. HOW OFTEN WILL I RECEIVE UPDATES?

At the start of your project, we agree how we will keep you updated and how important decisions will be handled. We keep you updated in a way that suits the stage of your home. Some stages need frequent contact and decisions; others need fewer updates while work is progressing normally.

22. CAN I CHANGE ONE OF THE SEED CONCEPTS?

Often, yes. Our concepts are starting points rather than a fixed permanent catalogue. How much can change depends on the design, structure, construction method, engineering, site and cost.

23. CAN I BRING A PLAN I FOUND ONLINE?

Yes. It can be a useful reference. We still need to check whether it makes sense for your property, Panama's climate, the construction method, engineering and your budget.

24. WHAT EXPERIENCE DOES THE SEED TEAM BRING?

The team brings broad, practical experience across homes, renovation, rebuilding, interiors, sourcing and project coordination. James and his team have spent more than 12 years in Panama renovating, redesigning and substantially rebuilding homes, including projects where major demolition was followed by extensive rebuilding and complete changes to the way the home worked. Before coming to Panama, James had

already spent more than 20 years in construction and related industries in Canada. We combine that experience with our current concepts, plans and design work so you can see both what we know how to do and what can be created for your own property.

25. CAN YOU USE AN EXISTING FOUNDATION OR STRUCTURE ON MY PROPERTY?

Possibly. We first need to understand whether it is suitable for the new project. An existing slab, roof, foundation, retaining wall or other structure may need professional checking before we decide whether using it is sensible.

26. WHAT IF MY SITE NEEDS A SOIL REPORT OR SPECIALIST ENGINEERING?

If the site or design needs work beyond the normal engineering required for a straightforward house, that additional work is treated separately. We identify and discuss it with you during the development stage before it is started or charged.

27. WHAT IF MY BUDGET AND WISH LIST DO NOT MATCH?

We work through the choices with you. That may mean changing size, layout, finishes, construction method or optional features. The goal is to protect what matters most to you while bringing the project back toward a budget you are comfortable with.

28. WHAT IF I DO NOT GO AHEAD AFTER PROJECT DEVELOPMENT?

Project Development & Site Assessment is where we begin doing detailed work on your actual property and home. The US\$1,500 base fee is credited toward your construction price if you proceed with SEED. If you decide not to continue, the Project Development work already completed remains the paid work you received during that stage.

29. CAN I USE MY OWN CONTRACTORS FOR PART OF THE PROJECT?

Yes, in some cases. If you want to use your own contractor for part of the work, we first make sure everyone is clear about who is doing what and how their work connects with ours.

30. WHAT IF I WANT TO CHANGE SOMETHING DURING CONSTRUCTION?

Tell us as early as possible. We need to understand the effect on cost, timing, materials, engineering and other trades. Changes that affect what is being built, the price or the timing should be written down and approved before the changed work goes ahead where practical.

31. HOW ARE SHIPPING, IMPORT AND CUSTOMS COSTS HANDLED?

For a factory-prepared project, these costs can vary with the supplier, route, shipment and project arrangement. Shipping, import, customs and related logistics costs vary from project to project, so we show the costs that apply to your home clearly in your quotation.

32. WHAT IS THE BEST FIRST STEP?

Send us enough information to understand your property and the home you are considering.

Start here:

<https://seedhomeslatam.com/start-project/>

Your first consultation is free.

WHAT HAPPENS NEXT FOR YOU?

KEY TAKEAWAY

Send us what you know about your property and the home you want. You do not need finished plans, and your first conversation is free.

If you have reached this point, you do not need another summary of everything you have just read. You need to know what to do next. The first step is simple: tell us about your property and the home you are thinking about.

YOU DO NOT NEED A FINISHED PLAN

You can contact us before you have drawings, engineering or a final specification.

You can start with whatever you already have:

- a Google Maps pin;
- photographs or videos of the property;
- a survey or site plan, if you have one;
- a hand sketch;
- a floor plan you like;
- screenshots or Pinterest images;
- one of our current SEED concepts;
- a list of rooms you want;
- or simply a description of how you want to live in the home.

We would rather start with an honest picture of where you are now than ask you to create information you do not yet have.

WHAT TO TELL US ABOUT YOUR PROPERTY

The more we understand about your land, the more useful the first conversation can be.

If possible, send us:

- the property location or Google Maps pin;
- whether you already own the land;
- photos and videos from different parts of the property;
- the direction of the best views;
- where the road or entrance is;
- any known access problem;
- any known slope or drainage issue;
- any existing buildings, slabs, roofs, retaining walls or other structures;
- what you know about water, electricity and septic;
- and any survey or site information you already have.

Do not worry if some of this is missing. We can tell you what would be useful next.

WHAT TO TELL US ABOUT YOUR HOME

Tell us what you are trying to create.

For example:

- approximately how large you think the home may be;
- how many bedrooms and bathrooms you need;
- whether you need an office or flexible room;
- whether you want a garage or carport;
- how important outdoor living is to you;
- whether you want a pool, even though it is outside the normal house allowance;
- whether this will be a full-time home, retirement home, part-time home, rental or another use;
- what parts of the home matter most to you;
- and anything you definitely do not want.

If you have photographs of kitchens, bathrooms, exterior styles or layouts you like, send them. They help us understand your taste much faster than technical language.

TELL US YOUR REAL BUDGET RANGE

You do not need an exact number, but a realistic range is useful. Knowing your realistic budget helps us design a home you can comfortably build. It also helps us focus your money on the parts of the home that matter most to you. If your wish list and your budget do not match, we would rather discover that early and work through the choices with you.

TELL US ABOUT YOUR TIMING

Let us know whether you are:

- still researching;
- looking at land;
- hoping to begin design soon;
- ready for Project Development & Site Assessment;
- or working toward a particular move-in period.

Once we understand your property, design and building method better, we can give you a much more useful timeline. Knowing when you hope to move in helps us plan the right next step.

YOUR FIRST CONSULTATION IS FREE — NO OBLIGATION

Once we have enough basic information, we can arrange the first conversation. That conversation is there for both of us. You can ask questions about your property, your ideas, possible construction methods, the budget and anything in this guide that is unclear. We can ask the questions we need to understand whether your project looks like a good fit and what information is still missing. The first conversation is simply a chance to explore your ideas and decide what makes sense next.

IF THE PROJECT LOOKS LIKE A GOOD FIT

If you want us to move from general discussion into real project work, the next step can be the Project Development & Site Assessment described earlier in this guide. That is where we begin doing detailed work on your actual property, design direction, construction options and preliminary cost picture. You do not have to decide the construction method before you contact us. You do not have to choose a fixed model. You do not have to know the technical answers. That is part of the work we do with you.

BRING US YOUR QUESTIONS

If another builder has told you something different, tell us what they said. If you have a quotation you do not understand, ask exactly what is included and what is not. If you are concerned about building while living overseas, tell us what worries you most. If you are worried about your budget, say so. If you think your site is unusual, show us. The better we understand your real concerns, the more useful we can be.

START HERE

You can send your project information at:

<https://seedhomeslatam.com/start-project/>

Tell us about your property. Tell us about the home you want. Tell us what you are trying to spend. Then we can start working out, with you, the most practical way to turn that into a real home in Panama.