

HOW SEED WORKS

A Quick Guide to Building Your Home in Panama

SEED helps you take a home in Panama from an idea to a completed project.

We start with you, your property, the way you want to live and the budget you are comfortable with. From there, we work out what kind of home makes sense, how it should sit on the land, the most practical way to build it and what it is likely to cost.

You do not need finished plans before you speak to us. You can start with a Google Maps pin, photographs, a sketch, a plan you found online, one of our current concepts, or simply an idea of the home you want.

Your first consultation with SEED is free. There is no obligation to proceed. You can use that conversation to show us what you have, ask questions, discuss your property, ideas, possible building methods and likely budget, and decide whether SEED feels like the right fit before any paid work begins.

THE SIMPLE WAY IT WORKS

FREE FIRST CONSULTATION → UNDERSTAND YOUR PROPERTY → DEVELOP YOUR HOME → WORK OUT THE REAL COST → PREPARE THE PROJECT → BUILD → COMPLETE YOUR HOME

1. START WITH YOUR PROPERTY

Your land can change almost every decision that follows, so we want to understand it before we lock in a house design.

We look at access, slope, drainage, views, sun and wind, water, electricity, septic requirements and any existing slabs, roofs or structures. We also look at how building materials, trucks or larger structural sections can reach the site.

This matters because the same house can be simple on one property and unnecessarily expensive on another. Moving the home a few metres can sometimes improve the view, reduce excavation, simplify drainage and make construction easier.

If you are still deciding whether to buy a property, we can also talk with you before you commit. A beautiful piece of land is not always an easy or economical place to build.

2. YOUR HOME CAN START FROM ALMOST ANYWHERE

You do not have to choose a fixed model.

You may like one of our current SEED concepts. You may already have plans. You may have screenshots of homes you like, a rough hand sketch, or just a list such as: two bedrooms, a large kitchen, covered outdoor living, a workshop and the best possible view.

That is enough to begin.

We work with you to develop a home around your property, your lifestyle and your budget. We also think about what makes a home comfortable in Panama: covered outdoor areas, ventilation, heavy rain, sun, storage, practical kitchens and bathrooms, materials that suit the climate and how you expect to use the home every day.

The point is not to force your life into a standard product. It is to work out what makes sense for you.

HOW WE SHOW HOME SIZE

In Panama, patios and other outside areas are often included in the advertised size of a home. We prefer to show the numbers separately wherever the drawings allow it. That means you can see the enclosed interior area and the covered exterior areas such as patios or terraces, rather than one large combined number. If an exterior area has not yet been measured accurately, we will show the verified interior area and leave the outside area to be confirmed.

This is also important when you compare building prices. Ask any builder or developer whether their quoted square-metre rate is based on enclosed interior space only, or on a larger total that also includes patios, terraces, carports and other covered outside areas. Outside areas normally cost less to build than fully enclosed rooms, so including a large amount of lower-cost exterior space in the total can make the advertised price per square metre look lower than it really is for the enclosed home. Compare like with like: interior area against interior area, and exterior area against exterior area.

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 mean the home has to stay as one rectangle or be limited to about 74 m².

A single core can work as a compact home on its own. Two or more cores can also be joined, turned, offset or stacked, and locally built sections can be added where they make the home work better for the property.

Some of the design directions we are developing include:

- **MARIPOSA** — an L-shaped home using two wings to create a protected outdoor corner for a terrace, garden or pool.
- **LAGUNA** — a U-shaped courtyard home with the main rooms arranged around a central outdoor space.
- **BAHÍA** — two parallel wings facing a shared breezeway, garden, terrace or living pavilion.
- **MIRADOR** — an elevated home for sloping land or views, with useful space below for parking, a studio, storage or services.
- **CIELO** — a two-storey or stacked arrangement for narrower sites, larger homes or properties where height improves the view.
- **CASCADA** — an offset or stepped home that follows a hillside rather than forcing the whole house onto one flat level.
- **BOSQUE** — a hybrid home where one or more factory cores are combined with locally built rooms, terraces, garages or larger living spaces.

The current buyer-facing concept set includes Coral, Driftwood Studio, Palms Villa and Oasis Villa. These are starting points, not fixed catalogue homes, and other design directions are added only when their source plans and public-use details are confirmed.

The final shape still comes back to the same questions: what works on your property, what gives you the best use of the view and outdoor space, how much room you need and what makes sense for your budget.

3. THERE IS MORE THAN ONE WAY TO BUILD IT

SEED is not tied to one construction system. Once we understand the home and the property, we can decide with you which approach makes the most sense.

FACTORY-PREPARED STRUCTURAL CORE + LOCAL COMPLETION

Part of the main structure is prepared in a controlled factory environment and then completed on site in Panama. This can improve control and reduce some weather exposure where access and the design suit it.

HYBRID CONSTRUCTION

Some parts are factory-prepared and other parts are built locally. This can give useful flexibility when only part of the home is suited to factory preparation.

MAINLY LOCAL CONSTRUCTION

The home is built mainly on site in Panama. This can make more sense on steep land, difficult-access properties, highly customized homes or projects where local construction is simply the better fit.

Factory preparation is not automatically cheaper or faster, and local construction is not automatically better. The right answer depends on your project.

4. WHAT SHOULD YOU BUDGET?

For early planning, we currently use approximately:

US\$1,615 per m²

or about

US\$150 per ft²

for an average finished custom home under normal conditions.

A simple example:

100 m² × US\$1,615/m² = approximately US\$161,500

That gives you a useful starting point. Once we understand your property, design and finish level, we can work toward a much more useful project price.

WHAT CAN CHANGE THE PRICE?

The biggest variables are usually:

- slope, retaining and excavation;
- difficult access;
- foundations and drainage;
- long utility runs or new infrastructure;
- the size and complexity of the home;
- kitchens, bathrooms, cabinetry and finish level;
- specialist engineering or architectural work where needed;
- transport, shipping and lifting where applicable;
- pools, driveways, landscaping and other property work.

WHAT IS NORMALLY PART OF THE HOME?

For a straightforward project, the normal finished-home allowance can include the main house construction, normal foundations, roofing, windows and doors, plumbing, electrical work, flooring, bathrooms, kitchen cabinetry, finishes, a practical basic local appliance package, normal residential engineering, project management, trade coordination, quality checks and handover.

WHAT IS NORMALLY SEPARATE?

Driveways, fencing, furniture, window coverings, security systems, internet infrastructure, pools and landscaping are normally separate unless we include and price them for your project. Unusual site work or specialist professional work may also be extra when the property or design needs it.

5. WHEN DOES ANYTHING BECOME PAID?

Your first consultation with SEED is free, with no obligation to continue. You can talk through your property, plans, sketches, ideas, questions, likely budget and possible building options before paying anything.

Only if you decide you want us to move beyond that free discussion and begin detailed work on your actual property and home does the next stage normally become our Project Development & Site Assessment.

US\$1,500 + ITBMS

If you go ahead with SEED for construction, the US\$1,500 base fee is credited toward your construction price. ITBMS is not credited.

This is where we move from general ideas to your actual project. We can work through the best position for the home, access, slope, drainage, utilities, the developing layout, the most practical way to build it, normal engineering needs, early interior planning and a much clearer picture of what the project is likely to cost.

The purpose is simple: before you make the much larger construction commitment, you should have a clear idea of what you are building, how it will work on your property and what it is likely to cost.

6. HOW THE PROJECT MOVES FORWARD

1. YOU TELL US ABOUT YOUR PROPERTY AND IDEAS

Send whatever you already have: location, photos, videos, plans, sketches, room requirements and your approximate budget.

2. WE HAVE A FREE FIRST CONSULTATION

We talk through what you want, what you already know and what still needs to be worked out. There is no obligation to proceed, and no Project Development fee is required simply to talk with us and explore whether the project makes sense.

3. IF YOU CHOOSE TO CONTINUE, WE START PROJECT DEVELOPMENT

Only if you decide you want detailed work to begin on your actual property and home do we move into Project Development & Site Assessment at US\$1,500 + ITBMS.

4. WE DEVELOP THE HOME AND THE REAL COST

The design, site needs, building method, engineering, what is included and the likely cost become much clearer.

5. WE CONFIRM WHAT WE ARE BUILDING

Before construction starts, you know what the quotation includes, the main specifications, the payment stages and who is responsible for what.

6. WE BUILD AND COMPLETE YOUR HOME

We coordinate the work we have agreed to manage through construction, finishing, final checks and handover.

For factory-prepared projects, the current normal construction payment structure is 50% / 20% / 20% / 10%, tied to major project stages. Mainly local projects use staged payments that follow the actual construction progress.

Permits and approvals commonly take around 2–4 months, although timing varies by project and authority. The overall build time also depends on the property, design, permit process and construction method, so we give you a more useful schedule once those things are known.

7. THE EXPERIENCE BEHIND SEED

The experience behind SEED goes far beyond one house or one construction method.

James Bradley has more than 20 years of construction and related industry experience in Canada, followed by more than 12 years of hands-on work on homes in Panama.

In Panama, James and his team have worked on major renovations, extensive demolition, substantial rebuilding, kitchens, bathrooms, interiors, cabinetry, sourcing, installation and project coordination. Many

projects have involved changing and rebuilding large parts of existing homes, not simply making small cosmetic improvements.

Pan Pacific Interiors and SEED Homes LatAm are closely related businesses with shared leadership and complementary experience. For you, the important part is practical: the team behind SEED already understands the realities of working on homes in Panama — climate, materials, suppliers, local trades, finishing, logistics and the need to make all the different parts of a home work together.

That experience is what we bring into a new SEED project from the beginning.

8. BUILDING WHILE YOU LIVE SOMEWHERE ELSE

You do not have to live in Panama full-time to build here.

We can work with you through video meetings, WhatsApp, email, shared plans, photographs and video from the site. You stay involved in the decisions that matter to you without having to personally chase every contractor, supplier, engineer and delivery from another country.

The more important decisions we can make before construction begins, the smoother the remote process becomes.

9. WHAT SHOULD YOU SEND US?

You do not need a formal package. If possible, send:

- the property location or Google Maps pin;
- photos and videos of the land;
- any survey or site plan you have;
- plans, sketches or images of homes you like;
- the approximate size of home you are considering;
- how many bedrooms and bathrooms you need;
- what matters most to you;
- your realistic budget range;
- any concerns about access, slope, utilities or timing.

If some of that is missing, that is fine. We can tell you what would be useful next.

YOUR NEXT STEP

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

Start here:

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

WANT MORE DETAIL?

This Quick Guide is the short version. Our complete Building Your Home in Panama reference guide goes much deeper into:

- property, slope, drainage and access;
- design and home concepts;
- factory, hybrid and local construction;
- detailed costs and inclusions;
- Project Development & Site Assessment;
- permits and the full building process;
- construction payments;
- building while overseas;
- problems to avoid;
- frequently asked questions.

You do not need to read the full reference guide from beginning to end. It is there so you can go straight to the subject you need when you need it.