CHECKLIST · SEPTEMBER 2026

6 steps to do before you build a house in the Philippines.

We put this checklist together for every family building a home on their own. It is free, ready to print, and yours to use at every step.

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STEP 1

Soil test the land.

Before you buy the lot, if you can. If you already own it, do it now.

- [ ] Soil test done before buying. If you already own the land, test it now.
- [ ] The report gives you three things: bearing capacity (how much weight the ground can carry), the water table (how close groundwater sits to the surface), and the hidden problems you cannot see from the surface.
- [ ] Budget 25,000 to 35,000 pesos per borehole in Metro Manila, mobilization extra. Less in the provinces. For the price of a smartphone, you learn if your land can carry your house.
- [ ] Report handed to your architect and structural engineer before design starts.

RED FLAG

The seller refuses to let you do a soil test. Walk away. A serious seller wants a serious buyer, and a serious buyer does soil tests.

WHAT SKIPPING IT COSTS

500 thousand to 2 million pesos in extra foundation work. Sometimes the soil is so bad you cannot build the house you wanted at all.

STEP 2

Set your real budget.

Almost every homeowner budgets for the construction cost only. They hear 35,000 pesos per square meter, plan a 200 square meter house, and think the budget is 7 million. Wrong by roughly 3 to 4 million.

- [ ] Construction cost first: floor area times the rate per square meter.
- [ ] Add the design team: architect, structural engineer, civil engineer, and the mechanical, electrical, and plumbing engineers. 10 to 15% of construction cost.
- [ ] Add permits, clearances, and utility connections: building permit, occupancy permit, fire clearance, power and water connection. 1 to 3%.
- [ ] Add furniture, appliances, finishes, and landscaping. Everything that makes the house livable. 10 to 15%.
- [ ] Add the buffer. 15 to 30% for contingency, because something will go wrong: rain delays, material price spikes, design changes. Most guides say 10 to 15. We say 15 to 30, because we have seen what happens.

EXAMPLE COMPUTATION ON A 7 MILLION PESO BUILD

Construction	P7,000,000
Design team (10 to 15%)	P700,000 to P1,050,000
Permits, clearances, utility connections (1 to 3%)	P70,000 to P210,000
Finishes and furniture (10 to 15%)	P700,000 to P1,050,000
Buffer (15 to 30%)	P1,050,000 to P2,100,000
Real total	**P9.5 to P11.4 million**

RULE

Budget for the total. Not just the build.

STEP 3

Hire your architect first.

Architect muna, o contractor? Always the architect. The architect designs your house. The contractor builds what the architect designed. Without the architect, the contractor builds whatever is cheapest for him.

- [ ] Talked to three or four architects, not one. Asked about their background and their history.
- [ ] License verified with the Professional Regulation Commission (PRC). Architect ba talaga, or someone who just calls themselves one?
- [ ] Looked at their past residential work specifically. Commercial experience does not translate.
- [ ] Met in person. This person will know more about your life than almost anyone else for the next year. You have to work well together.
- [ ] Fee understood before asking for a quote. The United Architects of the Philippines standard for a house is 10% of construction cost for the full service: design, construction documents, permit support, and construction supervision. Design only is 6%. In practice, quotes for a house run 4 to 10%. If a quote is far below that, ask what you are not getting. Usually it is the supervision.

RED FLAG

A fee far below the range, or free plans if you hire the architect's contractor. Cheap architects cut corners. You pay for it later.

STEP 4

Understand your building permit.

The part everyone hates, and the part that gets the most homeowners scammed. A building permit is not one document. It is a package of clearances and signed plans.

- [ ] Before you apply, go to your city hall or municipal hall and get the official list of requirements for a residential building permit. Read it. Understand it. Their list wins over any list, including this one.

The usual package:

- [ ] Locational and zoning clearance from the city or municipal planning office
- [ ] Barangay clearance
- [ ] Fire Safety Evaluation Clearance from the Bureau of Fire Protection
- [ ] Architectural plans signed by a licensed architect
- [ ] Structural plans signed by a licensed civil engineer

- [ ] Electrical plans and electrical permit
- [ ] Plumbing and sanitary plans and permit
- [ ] Mechanical plans, if applicable
- [ ] Transfer Certificate of Title or Original Certificate of Title, certified true copy
- [ ] Tax declaration and current Real Property Tax receipt
- [ ] Vicinity map, site development plan, and lot survey plans
- [ ] Bill of materials and cost estimate, notarized
- [ ] Photocopies of the PRC licenses of every professional who signed the plans

- [ ] Every plan signed and sealed by a licensed professional.
- [ ] Timeline understood. By law, the building official has 15 days from the day you pay the fees (National Building Code rules, Section 304), and the 2018 streamlining rules promise 5 working days for a simple house permit and 3 for the fire clearance. That is the law. In practice: 3 to 8 weeks with complete documents, 2 to 3 months for most builds, 4 to 6 months or more for complex projects or large cities.
- [ ] Permit in hand before ground breaks. Building without one is illegal under PD 1096: fines, stop-work orders, and in some cases demolition.

RED FLAG

Anyone promising a permit in two weeks for a full residential build. They are lying about the timeline, lying about the permit, or skipping it entirely.

STEP 5

Shortlist three contractors.

Your architect will probably offer to introduce you to their preferred contractor. It feels helpful. Do not take it. The architect and the contractor on your build should have no connection to each other. Two independent professionals check each other. Two friends cover for each other.

- [ ] Contractor found independently. No connection to your architect. None.
- [ ] Three quotes minimum, all on the same set of plans from your architect. One quote tells you nothing. Three show you what a fair price looks like, and who is serious and who is guessing.
- [ ] Every PCAB license verified at pcab.construction.gov.ph/verify. Free and public. The Contractors' License Law (Republic Act 4566) requires it.
- [ ] Each contractor asked for their last five completed projects: names, addresses, phone numbers.
- [ ] Every reference called. Finished on time? On budget? Would you hire them again? Listen for the hesitation.
- [ ] At least two of those projects visited in person.
- [ ] Family or kumpare contractor? Same rules. Same contract, same comparison quotes, same verification. Family is family. Business is business.

RED FLAG

No PCAB license, or refuses to give five references. That is your answer.

THE FAMILY CONTRACTOR TRAP

No contract because it feels awkward. No comparison quotes because it feels like distrust. Then the project goes wrong, and you cannot fire him without destroying the relationship.

STEP 6

Sign a contract, not a quote.

The step most homeowners get wrong. A quote protects the contractor. A contract protects you. Never sign a one-page quote.

A proper construction contract runs 20 to 40 pages and has all nine:

- [ ] Scope of work, every room specified
- [ ] Payment schedule tied to milestones (finished stages of the build), not to dates
- [ ] Delay penalties
- [ ] Material specifications, down to the brand where it matters
- [ ] Warranty period after completion
- [ ] Change order process (how any change to the plan gets priced and approved in writing)
- [ ] Dispute resolution clause
- [ ] Termination terms
- [ ] The architect's plans attached as an annex, so what is being built is legally defined

- [ ] Payment schedule checked: down payment of 10 to 15%, then progress payments only after each milestone is finished and checked. 10% retention (money held back from every payment) until turnover.
- [ ] Reviewed by a lawyer who does not work for the contractor, before you sign.

RED FLAG

The contractor refuses to sign a contract like that. He is telling you exactly who he is. Walk away quietly and go to the next one on your shortlist.

Already two months in and skipped some of these?

Our recommendation is to pause, go back, and work through all six steps in order. It may cost you thirty days or more. In our experience, the families who skipped these steps have lost millions of pesos and years of peace of mind. A month now is the better trade.

Stop building on trust. Start building on proof.

Free from BuildProof PH, the Philippines' first homebuilder protection platform. We vet the contractors and architects before you meet them, put a lawyer-reviewed contract between you and your builder, and send an independent inspector to your site at least every two weeks. Building a home? Book a free consultation at buildproof.ph.