

# Guide to Build a ₹20 Lakh Home in Kerala: Planning, Budgeting, and Material Choices

## Planning the Residence

- **Size:** Aim for a compact house with around **800–1000 sq. ft.**
- **Design:** Focus on a simple floor plan to minimize material wastage and construction complexity.
- **Style:** Opt for a minimalist design without intricate details or expensive elements.
- **Rooms:** Include essential spaces such as:
  - Living Room
  - 2 Bedrooms
  - Kitchen
  - 1 or 2 Bathrooms
  - Small Work/Study Area

## Cost Split for ₹20 Lakhs

Here's a suggested stage-wise allocation of the budget:

Stage	Percentage	Amount (₹)
Land Preparation & Foundation	15%	3,00,000
Structure (Walls, RCC, Roof)	40%	8,00,000
Doors & Windows	10%	2,00,000
Flooring	7.5%	1,50,000
Electrical & Plumbing	7.5%	1,50,000
Finishing (Paint, Plaster)	10%	2,00,000
Miscellaneous & Labour	10%	2,00,000
<b>Total</b>	<b>100%</b>	<b>20,00,000</b>

## Choosing Affordable Materials

1. **Foundation:** Use **laterite stones** (locally available) instead of concrete blocks to reduce costs.
2. **Walls:**
  - Use **red bricks** or **fly ash bricks** for affordability.
  - Opt for **single coat plastering** or even **exposed brick finishes** in certain areas.
3. **Roofing:**
  - Use **RCC slab** or **precast concrete slabs**.
  - Consider a **sloped roof with clay tiles** for durability and Kerala's climate.
4. **Doors & Windows:**
  - Use **UPVC** or **steel windows** instead of wood.
  - For doors, combine **flush doors** for interiors and **Steel** for exteriors.

5. **Flooring:**
    - Use **vitrified tiles** (low-cost brands) or **polished concrete flooring**.
    - Avoid marble or granite to stay within budget.
  6. **Electrical:** Choose **basic modular switches** and avoid fancy fittings.
  7. **Plumbing:** Use **PVC pipes** for water lines and cost-effective **sanitaryware** (basic brands).
  8. **Paint & Finish:**
    - Opt for **emulsion paint** for interiors.
    - Use **cement-based paint** for exteriors for durability and cost control.
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### Labour Cost Management

- Opt for **turnkey contracts** where the contractor handles everything, ensuring fixed costs.
  - Hire **local labour** to reduce transportation and accommodation expenses.
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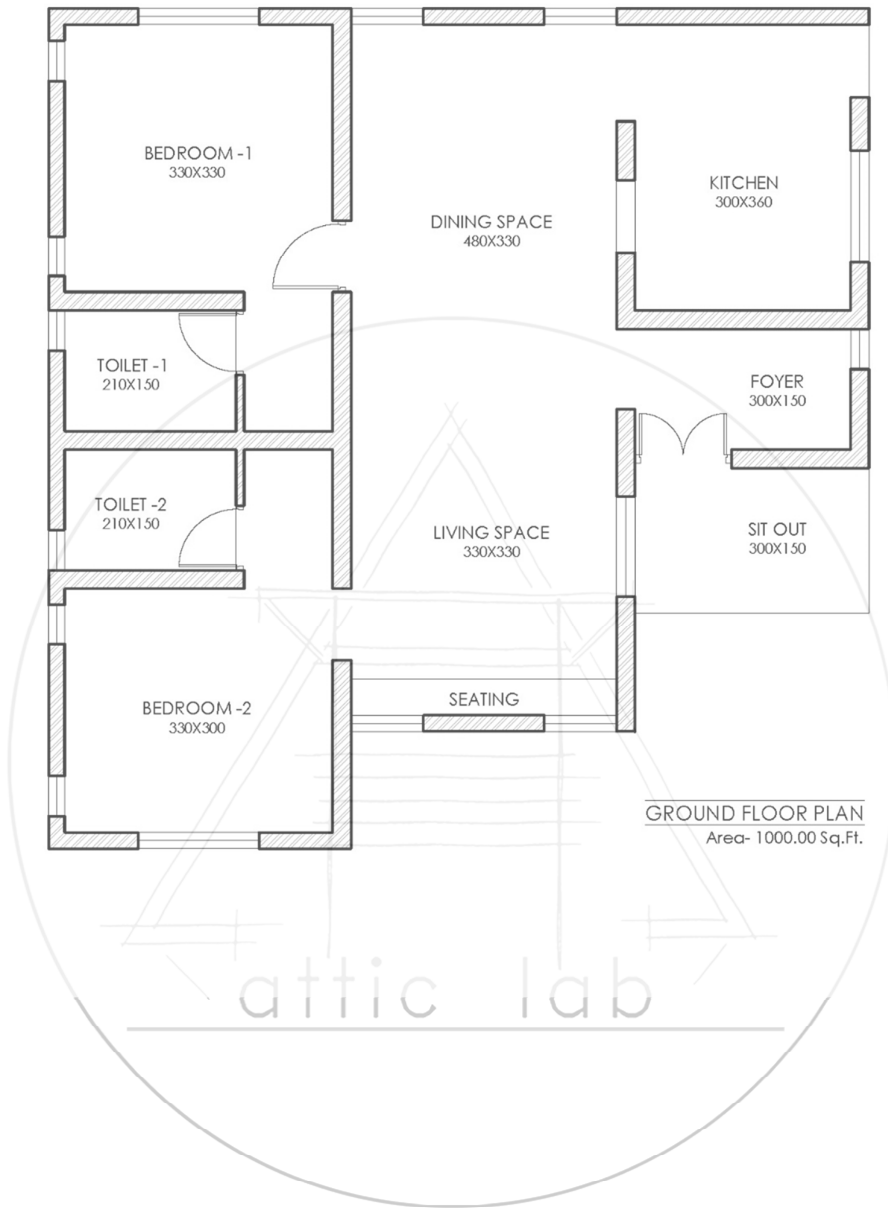
### Tips to Stay on Budget

1. **Simplify Design:** Avoid unnecessary curves, projections, or architectural embellishments.
  2. **Focus on Core Needs:** Prioritize utility over aesthetics.
  3. **Local Sourcing:** Use **locally available materials** to save transportation costs.
  4. **Reuse Materials:** Incorporate materials like salvaged wood, steel, or old tiles if available.
  5. **DIY Elements:** For landscaping, furniture, or minor interior works, consider DIY solutions.
  6. **Energy Efficiency:** Design for **natural ventilation and lighting** to reduce long-term costs.
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### Alternative Budget-Friendly Ideas

- Use **load-bearing construction** instead of RCC-framed structures.
- Go for **multi-functional spaces**, such as a living area that doubles as a guest bedroom.
- Use **precast concrete elements** to speed up construction and save costs.
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