

What It Costs to Build in Kelowna

The 2026 pricing guide for custom homes, carriage homes, additions and renovations in Kelowna and West Kelowna, built from the fixed price contracts we have actually signed.



DeGroot
Custom Homes
Ltd.

West Kelowna, BC
degrootcustomhomes.com



How to read these numbers

Nobody can price your project from a brochure, and we will not pretend to. What this guide gives you is the honest range for each kind of work, taken from the fixed price contracts DeGroot Custom Homes has signed in Kelowna and West Kelowna since 2024, checked against current supplier quotes and against what other Okanagan builders publish. Use it to set a realistic budget before the first meeting.

2026 dollars, before GST

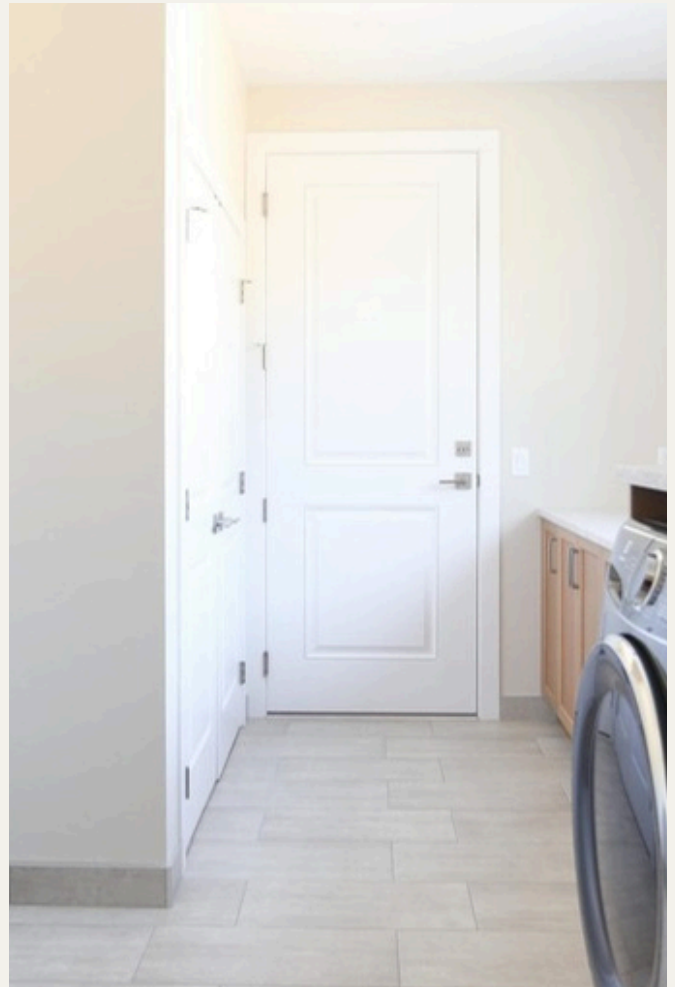
Every figure is in 2026 dollars for Kelowna and West Kelowna. It excludes GST, land and the city's development cost charges unless the page says otherwise.

Our scope of work, not the cheapest

The ranges describe the way we build: permitted, engineered where needed, finished properly and warranted. A cosmetic refresh done without permits costs less. It is a different product.

Ranges, not quotes

The bottom of each range is a straightforward site and standard finishes. The top is a sloped lot, a layout change or premium selections. Your own number is fixed in a contract only after the drawings and the real quotes are done.



New custom homes

A custom home in Kelowna or West Kelowna is priced by the square foot until the drawings exist, and then by the actual quotes. The range below is what our homes have cost to build, brought up to 2026 prices, and it lines up with what other established Okanagan builders publish.

\$375 to \$475 per square foot

Premium finishes, a steep or rocky lot, or a complex roof push past \$475. A 2,500 sq ft home lands around \$940,000 to \$1.19 million for the build alone, before land, GST and city charges.

What the number includes

Everything from the excavation to the move-in clean: foundation, framing, roof, windows, mechanical, electrical, plumbing, insulation, drywall, finishing carpentry, cabinetry, flooring, tile, paint and the final inspection. It includes our project management, the daily logs and photos, and the new-home warranty.

What it does not include

The land. GST, which is 5 per cent on a new home, with rebates for some buyers. The city's development cost charges and permit fees. Site work that only a survey can reveal: blasting, retaining walls, long service runs. Landscaping, pools and fences. We price those separately, in writing, before you sign.



Carriage homes

Kelowna allows a carriage home of up to 90 square metres (968 sq ft), one or one-and-a-half storeys, with or without a garage underneath. It is a complete small house with its own services, permit and inspections, so it is priced like one.

\$325,000 to \$450,000

For a 700 to 968 sq ft carriage home built to the same standard as the main house. A one-storey plan on a flat lot sits at the bottom; a 1.5-storey suite over a two- or three-car garage sits at the top. Development cost charges and permit fees are extra.

The city charges to budget for

Kelowna's development cost charge on a carriage house rose from \$2,500 to roughly \$23,000 to \$28,000 in 2022, depending on the area, and the city has announced a temporary 25 per cent reduction from August 2026 to September 2028. West Kelowna sets its building permit fee at about 1.14 per cent of construction value, and in 2026 launched an incentive that waives permit fees and offers grants of up to \$7,500 for eligible suites and carriage homes. Confirm the current figures with your city before you budget.

Where the money goes

A carriage home carries the same fixed costs as a big house: a foundation, a roof, a kitchen, a bathroom, a mechanical room and a full set of services. That is why the cost per square foot is higher than for a main house. Six plans we have built, from 700 to 968 sq ft, are in our free Kelowna Carriage Home Planner.



Additions and whole-home renovations

Additions and whole-home renovations cost more per square foot than new construction, because every new wall has to meet an old one. Tie-ins, matching, temporary supports and the surprises inside existing walls are the reason, and we price them from an inspection, not from a photo.

\$150,000 to \$400,000 for most additions

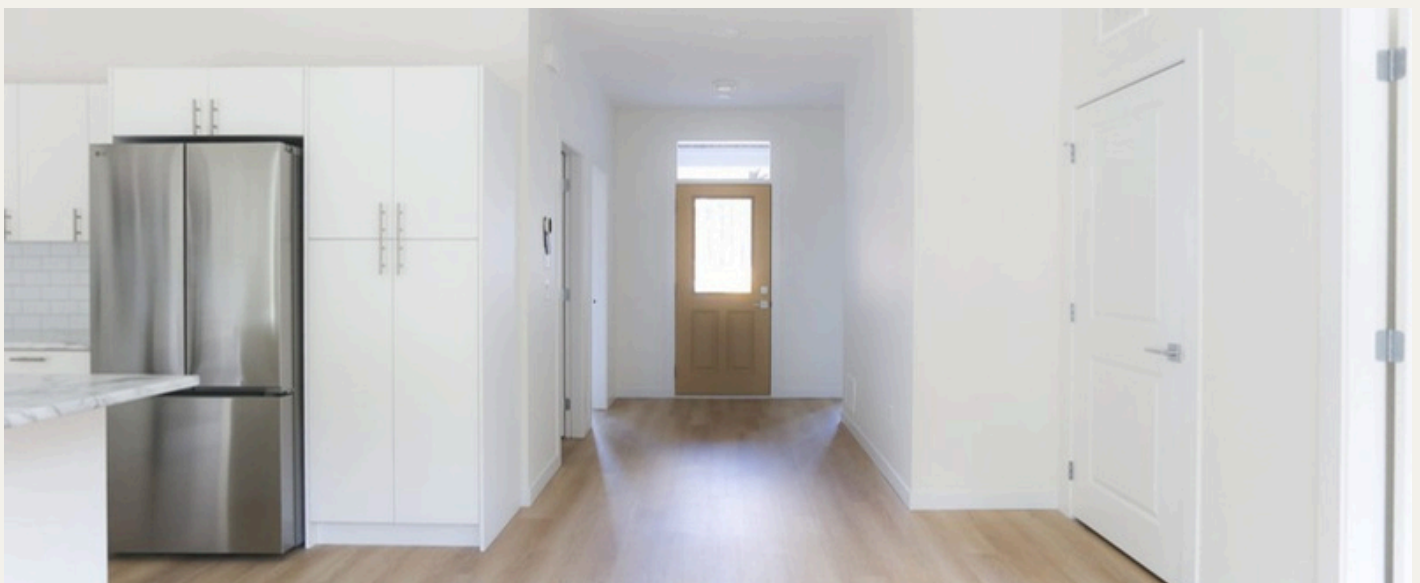
A large addition over a garage or a full second storey runs \$500,000 to \$700,000. A whole-home renovation, with the kitchen, bathrooms, flooring, lighting and finishes done together, runs from about \$150,000 to \$350,000 and up.

Additions

A single room, a bump-out or a main-floor extension sits at the bottom of the range. A suite over a new garage or a full second storey is a small house in its own right: structure, roof, mechanical, and finishing to match the home below. Backyard office pods, insulated and wired, run \$23,000 to \$28,000.

Whole-home renovations

The efficient way to renovate is once, all together, under one permit and one crew. The number depends on how much of the house is opened up and on the finishes. Resurfacing the main floor with new lighting is the low end; moving walls, a new kitchen and two bathrooms is the high end.



Kitchens

Every kitchen we build runs through the same steps: a concept drawing, cabinetry designed for the room, real quotes from the cabinet maker, the countertop shop and the trades, and then a fixed price contract. Where the number lands depends on how much of the room moves.

\$35,000 to \$325,000

Three very different jobs share that range, and the tiers below sort them out. Cabinetry is the biggest single line in every one of them; in a high-end kitchen it can be 40 per cent of the total.

The three tiers

Refresh, same layout. New cabinets, counters, backsplash and appliances in the existing footprint. \$35,000 to \$75,000.

Full kitchen, new layout. Walls, plumbing and electrical move, new flooring ties in, an island where there was none. \$75,000 to \$150,000.

Kitchen plus the main floor. The kitchen opens into the living and dining rooms, with flooring, lighting and finishes redone throughout. \$150,000 to \$325,000.

What pushes a kitchen up

Custom cabinetry over stock. Stone counters over laminate. Moving the sink or the range. Structural work to open a wall. Panelled appliances. Under-cabinet and layered lighting. Each is a good choice in the right house; each also has a price, and you see them all before the contract is signed.



Bathrooms and basements

Bathrooms and basements are the two renovations most often under-budgeted, because a small room still needs every trade: plumbing, electrical, tile, cabinetry, ventilation and waterproofing, all done right.

Bathrooms \$35,000 to \$90,000 · Basements \$60,000 to \$180,000

A main bathroom runs \$35,000 to \$55,000. An ensuite with a tiled walk-in shower and a double vanity runs \$50,000 to \$90,000. A finished basement for family space is \$60,000 to \$100,000; as a self-contained suite, \$120,000 to \$180,000.

Bathrooms

Two bathrooms done together share the crew, the permit and the setup, which is why a pair often lands under \$105,000. Tile is the line that moves most: a floor-to-ceiling tiled shower with a linear drain costs several times a tub surround. Heated floors, a wall-hung toilet and a custom vanity each add.

Basements

Family space means framing, insulation, electrical, drywall, flooring, a bathroom if you want one, and proper egress. A suite adds a kitchen, a separate entrance, fire separation, sound control and the city's suite requirements. The suite range is the going rate for that work; ask us for a number from your own drawings.



What moves the number

Two projects that look the same on paper can be \$100,000 apart. These six things explain most of the difference, and we look at every one of them before a price is fixed.

1. The site

Slope, rock, access, soil and where the services are. A flat lot with services at the street is the bottom of every range; a steep lot with retaining walls and a long driveway is the top. A survey and a site walk answer this early.

3. Cabinetry and finishes

Cabinets, counters, tile, flooring and fixtures are the lines you control most. In a high-end kitchen the cabinetry alone can be 40 per cent of the job. We show you the quotes so you choose with the numbers in front of you.

5. Permits and city charges

Permit fees, development cost charges, engineering and surveys are real money before a shovel moves. A carriage home's development cost charge in Kelowna can run into the tens of thousands. We list them line by line.

2. Scope after the drawings

Adding a room, moving a wall or upgrading a system after the price is fixed is the most expensive way to buy it. Decide as much as you can on paper, where a change costs only a drawing revision.

4. Mechanical systems

Hydronic in-floor heat, on-demand hot water, heat pumps and solar add comfort and lower the bills, and they add to the build cost. Solar on a recent home was a five-figure line on its own.

6. Timing and materials

Lumber, steel, windows and appliances move with tariffs and the season. A fixed price contract protects you once it is signed. Before that, a quote is only good for as long as the supplier says it is.

The order matters: drawings first, then real quotes, then a fixed price. That is how the surprises get found on paper instead of on site.

How we price it

What the design work costs

A Concept Agreement is how every project starts. For a renovation, a kitchen or a bathroom it is \$1,000 plus GST and covers the concept drawing and an estimate built from it.

For an addition it starts at \$2,500. For a full custom home, the complete preconstruction package, with the survey, concept design, permit drawings and engineering coordination, runs from about \$10,000 to \$30,000 depending on the house.

That money buys the one thing a phone quote cannot: a number you can plan around.

The five steps

1. A Concept Agreement, from \$1,000 plus GST, pays for the concept drawing and an estimate built from it.
2. Permit drawings.
3. Real supplier quotes and your own selections.
4. A fixed price contract before construction. After that the price changes only if you change the project.
5. A guaranteed move-in date, with daily logs and photos on your phone while we build.

We do not quote from a phone call, because the number would be a guess. The price is fixed after the drawings and the real supplier quotes are in, and from then on it changes only if you change the project.



Who you are hiring



Tim DeGroot

Red Seal ticketed carpenter since 2007, licensed residential builder in British Columbia, and on site for the critical work on every project. Before starting DeGroot Custom Homes Ltd. in 2018 he built across BC, the Yukon and Northern Alberta.

DeGroot Custom Homes Ltd. has been a member of the Canadian Home Builders' Association Central Okanagan since May 2025.

We build for people who plan to stay. Custom homes, carriage homes, additions and renovations in Kelowna, West Kelowna, Peachland, Summerland, Lake Country and the south Okanagan.

Want a real number for your project?

The first conversation is free. We will walk your property or your house, talk through what you want, and tell you honestly where your project sits in these ranges and whether we are the right builder for it.

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