

The Perfect Ten Steps to Self-Build

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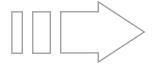


We all dream of the perfect home. At Scotframe we help your dreams become reality, working with you in partnership to create a beautiful and energy-efficient timber frame home.

You can choose from hundreds of our house types or we can help you design your own. Building your own home gives you the freedom to customise it to suit your individual tastes and lifestyle, down to the smallest detail.

So what are you waiting for?

Take a look at our ten steps to start you off on your self-build journey.



FINDING A PLOT

Land for self-building is scarce in many areas of the UK so finding a plot can take a bit of time. It's important to start the search as early as possible.

Start with the basics

- Decide if you prefer an urban, semi-rural or countryside setting?
- Consider how much outside space you need.
- What size of house would you like? Browse our extensive range of house types to find your favourites and note down the plot space required from the kit drawings and plans.

Once you have the basics sorted you can start your search for land but be prepared to make some compromises along the way.





Refining your search:

- Speak to family, friends and colleagues you never know what information they might have.
- Local architects and planning consultants may know of opportunities coming onto the market, so make sure they have your details.
- Online search tools can come in handy, such as www. plotfinder.net
- Sign up with a local estate agent they can let you know if a suitable plot comes on the market.
- Property auctions can sometimes provide bargain plots in urban locations – including properties that require demolition, so give you the opportunity to rebuild.

In England the Self-build and Custom Housebuilding Act 2015 places a duty on local authorities to maintain a register of individuals, and associations of individuals, who are seeking to acquire serviced plots of land in their area in order to build homes for their occupation. Contact your local authority to find out more about their own Right to Build (also called Custom and Self-Build) Register.



BUDGETING FOR YOUR PROJECT

If you're reading this you probably already know that building your own home can offer excellent value for money. It's possible to create a good quality home on a modest budget - but unless you have plentiful access to funds, it's likely you'll need to borrow money.

Be realistic

Working out costs in advance is vital. The size and design of your home will be the main influence on cost, as well as how involved in the process you will be in terms of tackling some of the jobs yourselves.

The main costs to consider are:

• Buying the plot: For most self-builders the plot will be the biggest cost, making up to 30-40% of your total outlay. Once you have found a plot, take your build ideas to an estate agency and check the maximum value of similar houses in the same area. This will give you an idea of what your finished property will be worth. Subtract the land cost from this figure and you'll be left with the maximum amount you should pay to build your new home.



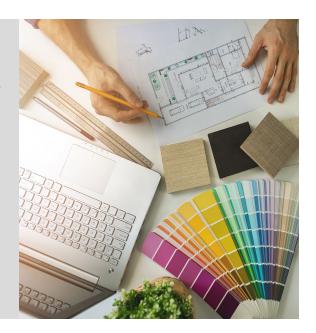


• Site preparation (groundworks):

Before you can start building your property, you may need to prepare your plot – basic landscaping, earth moving and laying down access roadways. Depending on the site you may also need to consider the cost of connecting to water supplies and power services (gas and/or electricity).

• Design and planning: As well as hundreds of home designs to choose from, Scotframe provides in-house architectural services. Our expert team can assist with obtaining the necessary approval to get your project underway, supply basic planning drawings to assist in your discussions with the planning office, prepare detailed building warrant/ regulation drawings to obtain technical approval for your project and produce detailed calculations regarding the future energy performance of your home to ensure your property will be thermally efficient. The costs involved in submitting a planning application include: application charge, planning consultant's time, and any amendments to the application.

Do you already have a design you want to build? You can still gain the benefits of a Scotframe award winning timber frame kit. If you've had your house designed by an Architect or designer, you can still enjoy a Scotframe home. Send us a copy of your drawings and we will recommend different options available to you together with associated costs.





- Construction costs: Obtain several quotes from building contractors to get a reasonably accurate picture of how much you will need to set aside for labour and materials. Then add in likely costs for installing utilities, professional fees, site insurance and obtaining a structural warranty. Make sure you also set funds aside to cover contingencies, should something not go to plan. This should be a percentage of the construction figure and should be at 10% but preferably 20%.
- Living costs: Where will you live while you are building your new home? Factor in any accommodation costs and include the cost of travelling to and from site.
- Who is doing what? The overall cost will also depend on how much if any of the work you can do yourself. The more you or friends and family can do the more money you will save but make sure that anyone offering to help is properly qualified in their trade. The next option is to appoint a main contractor (see step 6) who will take responsibility for hiring sub-contractors as needed, with you acting as project manager. The most expensive option is hiring a project manager to represent your interests during the build.



DESIGNING YOUR NEW HOME

When it comes to designing your own home the world is your oyster - depending on your budget of course! To provide inspiration, Scotframe has provided hundreds of house types to browse through, offering different styles and sizes to suit your lifestyle.



Browse home types:

https://www.scotframe.co.uk/selfbuild/

You can choose one of our Scotframe designed house styles or customise it to more closely suit your needs. Our in-house architectural design team can also create a unique design to your exact requirements, or we can work with your own architect.

As well as the wall, roof and floor panels, Scotframe can also supply windows, internal and external doors, architrave, skirting and finishing, insulation, plasterboard, stairs and even built-in-wardrobes. This can often prove extremely cost-effective compared to purchasing these items separately.

Getting the setting right

A design team will help ensure the design and orientation of your new home is appropriate for its setting, considering geographical features, such as slope or a treeline for example and how to maximise the direction of the sun.

Take a look at some of our example design considerations here.

Consider planning preferences

The planning department of your local council is likely to influence the types of house designs that are approved. Our team can work with you and the planning department to understand what they are likely to want, for example which materials will complement the surrounding architecture and ensure the style and scale of your home is in keeping with neighbouring homes.

Visualise your dream home

You can see your home before it is built with our Scotframe 3D Home Designer which includes complete walkthroughs. With the use of rendering techniques, this gives a "real life" appearance on how the building will actually look internally and externally. Take a look here!



SUSTAINABILITY AND YOUR SELF BUILD

We understand that creating your dream home isn't just about it looking the part - it needs to be designed to be just as beautiful 50 years from now.

That's where sustainable design comes in.

By choosing sustainable options when designing and building your home, you will end up with a durable, energy-efficient home that will save you money in running costs for as long as you live there.

Offsite timber frame construction allows your home to be built faster and to a higher sustainability standard compared with many traditional construction methods, making it more cost-effective to build and live in. We call this Fabric First.



Fabric First - why it's so important

We believe in a 'fabric first' approach to construction. That means we design homes with long-term energy-efficiencies built in from the start.

Fabric First focusses on insulation and airtightness for its wall, floor and roof panels, and using high performance doors and windows to create airtight structures that prevent draughts and retain heat with a high comfort factor. This reduces the need for costly 'add-ons' such as renewable energy or heating systems – such as photo-voltaic roof panels - as the building does all the hard the work for you.

Our unique Valutherm⁺ wall, roof and floor panels are designed to last for the life of the building and durable for a minimum 60 years. You get outstanding energy efficiency – which means that your bills will be significantly lower than for a traditional, brick-built home.



LIAISING WITH THE PLANNERS

It's worthwhile consulting your planning office at an early stage of your self-build journey. They are there to help and can give invaluable advice on any regulations in your local area which could affect your site location or house design, and may save you time further down the line.

Planning permission approvals are based on local needs, development plans and regulations, so it's best to prepare as much as possible before submission. Every detail counts.

Pre-application enquiry

If you have any doubts about your application, you can use the formal pre-application enquiry route. You are unlikely to be asked to pay at this stage (dependant on the project and your local authority) but it means you'll get a formal response in writing from the planning team with enough feedback to decide how to progress.

Our in-house architectural team can advise you about submitting applications on your behalf. Helping you secure permissions and warrants as cost effectively and time efficiently as possible. You may also decide to appoint your own architect.

Before your application is formally registered it needs to be validated. The council will review the application and check if everything is as it should be. If something is missing they will contact you so this information can be added to the application.





7 APPOINTING A CONTRACTOR

Project managing your own selfbuild could save you money. However, unless you have extensive construction experience and can be extremely flexible with your time, it might not be the right option for you.

To ensure things run on time and on budget, many selfbuilders choose to appoint a main contractor to manage the construction process. They can do everything from drawing up a schedule and costings; contracting tradespeople to undertake different elements of the build; ordering and taking delivery of materials; paying subcontractors; liaising with inspectors; and ensuring all aspects of the build run smoothly.

Referrals are a great idea if friends or family have built their own home. Or you may wish to ask your local builders' association to provide you with a list of registered members. The Federation of Master Builders can provide you with a list of registered builders in your area: www.fmb.org.uk.





With over 30 years of experience Scotframe can provide case studies for contractors to help you draw up a shortlist.

Get several quotes

You should ask for quotes from up to five builders in your local area, preferably based on personal recommendations. Make sure you supply each contractor with the same specifications. Review the quotes carefully - check that each has quoted for everything you specified - and whittle down to two or three. Try to meet the contractor in person to get a feel for what they are like as a person. You want to be comfortable that you will be updated every step of the way.

This is also the time to negotiate on price, as you have the paperwork to be able to compare – insist on no hidden costs. Finally check your preferred contractor belongs to respected trade organisations, that their workforce is suitably qualified and that they have the skills and experience you need. You may also wish to ask for references from previous builds they have done.

The contract

Once you have chosen a contractor you should obtain an agreement or contract in writing covering:

- Price
- Work to be done
- Date of completion
- Security, safety, catering and lavatory arrangements
- Disposal of waste materials
- Hours of working

Make sure you discuss your payment schedule with your contractor - negotiating when you will pay your deposit and when future payments need to be made to secure specific services and materials.

Don't forget insurance as this is a crucial element of your project. Ask your contractor to show you a company's public liability certificate. You also need to investigate home insurance and site insurance options.



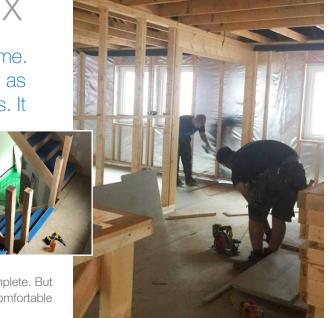
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THE BUILD - FIRST FIX

First Fix is a key stage when building your home. It's when plumbing and electrics are installed, as well as all the internal walls, floors and ceilings. It typically includes:

- · Constructing the structure
- Cladding
- Flooring
- Doorframes
- Stairs
- Installing electrical cables
- Pipework for water and gas distribution

In other words, mostly the work that is not visible once your home is complete. But these hidden elements are crucial to making your new home cosy and comfortable for modern day living.





THE BUILD - SECOND FIX

Second Fix stage is carried out once the internal surfaces are present - this usually means when the walls are plastered. This is when fixtures such as bathroom and kitchen fittings are installed.

Second Fix typically includes:

- · Fitting internal doors
- Fitting skirting, architraves, handrails
- Connecting appliances such as electrical switches and equipment, sanitaryware, radiators etc.
- · Testing / Commissioning









You're almost there!

It's time to take a walk through your new home with your main contractor, noting any snagging work or warranty queries. He - or she - will also give you information on how to operate the installed systems etc. Now all that's left to do is style your home and enjoy every minute you spend there.

10 THE FIRST SIX MONTHS

Pinch yourself to remember that this is all real. You have done it: you have built your own house in your perfect location - and living in it is even better than you had imagined.

The path from paper plans to finished building might have had a few bumps along the way but you have achieved your dream, now it is time to enjoy it. You will be spending the rest of your lives here, so take your time during the first six months to enjoy all your hard work and settle into your new

During the first six months, it is also crucial to keep an eye out for any snagging you might have missed or anything you aren't happy with, it's the best time to make a change as you will still be in 'build' mode and able to deal with any mishaps you might encounter.







Appendix and further reading:

- Build Store https://www.buildstore.co.uk/
- Selfbuilder & Homemaker https://www.sbhonline.co.uk/
- Homebuilding & Renovating https://www.homebuilding.co.uk/
- Build it https://www.self-build.co.uk/
- Federation of Master Builders www.fmb.org.uk
- Plot finder www.plotfinder.net
- Scotframe Home styles https://www.scotframe.co.uk/selfbuild/
- Scotframe Self build finance https://www.scotframe.co.uk/scotframe/ resources/buildstore-mortgage-services/
- Scotframe Visualisation Service page https://www.scotframe.co.uk/ scotframe/timber-frame-homes/3d-visualisation/
- Scotframe example design considerations https://www.scotframe. co.uk/selfbuild/specifications/design-considerations/































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