



The Self-Build Guide

scotframe

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TEN STEPS TO SELF-BUILD:

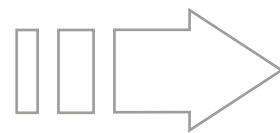
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We all dream of the perfect home. At Scotframe we help your dream become reality. We provide beautiful and energy-efficient timber frame homes that are designed with you in mind.

You can choose from our pre-designed home style options, or we can work from your architect's drawings. Building your own home gives you the freedom to customise the design 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.



1 BUDGETING & FINANCING

Building your own home can offer excellent value for money. It's very possible to create a good quality home on a modest budget - but, unless you have access to plentiful funds, it's likely you'll need to borrow money.

Be realistic with your budget

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.

Costs to consider:

- **Buying the plot:** For most self-builders the plot will be the biggest cost, making up to 40% of your total outlay, depending on location. 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.
- **Design and planning:** Scotframe provides a selection of pre-designed homes to choose from, or we can work from your architect's drawings. The next stage will be securing planning on your home. This can be a significant milestone, so the earlier you can start, the better. The costs involved in submitting a planning application include: application charge, planning consultant's time, and any amendments to the application.
- **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 groundwork preparation, installing utilities, professional fees, site insurance and obtaining a structural warranty, as well as potential surveys required by the council. 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.



Financing your project

Usually, a mortgage is secured against a home. When it comes to building your own home, there can be further considerations, because the home has not yet been built. Thankfully, the mortgage industry is waking up to the needs of self-builders and there are more products available than there used to be. Self-build mortgages release the money in stages, you don't get it all at once.

Scotframe recommends that self-builders who choose a timber frame property apply for a Cost Based Stage Payment Mortgage, because payment for the timber frame kit is usually required in full before delivery to site. The benefits of this type of mortgage include:

- Guaranteed payments based on your build costs before or after each build stage, depending on your build payment schedule. The lender will complete an in-depth analysis of project costings and cash flow from the outset.
- Funding is arranged to ensure payments are available at the right time, E.g. On completion of foundations, all plate/frame erection, weathertight, first fix plumbing and electrics, and completion.
- Ability to draw down cash before each phase starts. This means your stage payments are guaranteed based on your costs, and you'll have the funds you need to meet your suppliers' payment terms.

2 FINDING A PLOT

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

When a plot comes up, check its planning status:

Outline Planning Permission (OPP) - means permission has been granted in principle, but details of size, materials and access still need to be decided. You will need to make a further application for full permission and no building work can begin until this is granted. OPP status is usually valid for three years.

Detailed Planning Permission (DPP) - or 'Full Planning Permission' – means there is approval for the building of a specific house design on a plot, outlining dimensions, room layouts and building materials.

No Planning / With Potential status - means it may be suitable for building but no formal applications have been made. These plots come with risks and are not suitable for most self-builders.



3 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 lots of house types to browse through, offering different styles, sizes and finishes to suit your lifestyle.



Alwen
3 Bedroom | Bungalow
Floor Area: 93.77m²

Calder
2 Bedroom | Bungalow
Floor Area: 79.66m²

Cannich
3 Bedroom | Bungalow
Floor Area: 125.28m²



Kennet
4 Bedroom | Bungalow
Floor Area: 178.33m²

Marden
3 Bedroom | Bungalow
Floor Area: 78.66m²

Teviot
4 Bedroom | Bungalow
Floor Area: 179.46m²

Browse home ideas on the Scotframe website

If you're looking for inspiration, browse our pre-designed housetypes on the Scotframe website. These housetypes can give you ideas on layout and the style of house you are trying to build. Your architect can then modify these designs to meet your exact needs.

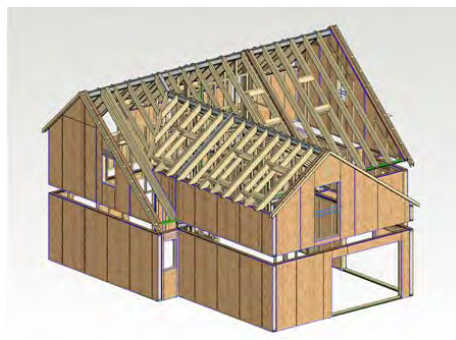
Getting the setting right

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

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 Visualisation Service, which includes complete walk-throughs of your home design, based on your plans.

We use sophisticated rendering techniques to give you a 'real life' appreciation of how your house will look - internally and externally.

For more information on this service, please see our website: www.scotframe.co.uk



4 LIAISING WITH PLANNING

It's worthwhile consulting your planning office early on in your self-build journey. They are there to help and can give invaluable advice on any regulations in your local area that could affect your site location or house design, and may save you time later.



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.

Planning decision

A planning decision can take anywhere from a few weeks to several months. When things are simple, consent is granted and, once a building warrant (Scotland) or building control approval (England & Wales) has been issued, your build can start. Consent may be granted with conditions attached. If this happens, it's vital to study the clauses carefully and comply with them fully, otherwise the permission will be invalidated. Take care to check whether the conditions require you to submit further details or information by a certain deadline.

The planning permission process:

1. Submit planning application
2. Local authority checks application and contacts you if further information is required.
3. Once all details are received the application is verified and will be entered on a statutory register.
4. The application is reviewed by either a planning officer or committee over several weeks.
5. Public consultation is next – this normally lasts three weeks but could be longer if your build would have extensive impact on the area and neighbours.
6. The application is checked to ensure it meets the authority's policy requirements.
7. A decision is made regarding the application.
8. If your application is refused you can re-submit an amended proposal or appeal against the decision.

5 BUILDING REGULATIONS (SCOTLAND)

Detailed drawings are required for either a building warrant in Scotland, or building regulations in England & Wales. The terminology used is slightly different, depending on location, but the required information and details on the drawings are very similar.

SCOTLAND - BUILDING WARRANTS

Once a design has been completed, an application must be made to the local authority's Building Control Department.

Building Control will check the information submitted with the building warrant application, and grant a warrant if they are satisfied that the design meets the building regulations. If it does not, the verifier will ask for more information.

The information submitted with a building warrant application must show compliance with the Building Standards / Regulations. Guidance on how to meet the building regulations is given in the current versions of the **Technical Handbooks**, which can be found on the Scottish government website: **www.gov.scot**. The guidance is set-out into seven clear sections.

The Sections are:

- Section 1 Structure
- Section 2 Fire
- Section 3 Environment
- Section 4 Safety
- Section 5 Noise
- Section 6 Energy
- Section 7 Sustainability



Each of the seven sections consists of an introduction and then general guidance on the standards within the section. This is followed by each standard which has specific introductory information and guidance on how to comply with the standard.

The principle of the system is pre-emptive, meaning that proposed building work is outlined on paper first to ensure compliance with building regulations before starting on site to avoid any misunderstanding of information, that might cause delays and backtracking on site.

The verifier carries out an independent check of the information to confirm that the design meets building regulation. It is not the responsibility of Building Control to tell you how to meet the Building Standards / Regulations.

Most Local Authorities issue a checklist of information required at submission stage so that they can proceed with their appraisal. It is worth noting that the level of detail in the drawings and information submitted for Building Warrant is far more detailed than the drawings and information used for Planning Permission.



5 BUILDING REGULATIONS (ENG. & WAL.)

ENGLAND & WALES - BUILDING CONTROL

In England & Wales, follow these five steps for building regulations approval:

1. Choose a building control surveyor

Known variously as building inspectors, district surveyors or building control surveyors, they are impartial building professionals with in-depth local knowledge of site conditions and issues and expertise in the Building Regulations, British and European standards and codes of practice that the new building must comply with.

All local authority building control teams in England and Wales work as part of the local authority building control (LABC) network. Some operate as individual councils and some work in partnership with others.

It's your project so it pays to have a pre-application meeting with your local building control team so you can discuss the project and any design details which are out of the ordinary.

2. Submit your building regulations application

You can apply to your local building control authority in one of two ways:

a) Full Plans application: For the majority of these applications, the building control team will check and 'approve' the plans before work starts. You'll need to submit all drawings, specifications, and, where necessary, calculations for structure, thermal, water consumption and so on. Submitting this type of application reduces the risk of contravening the regulations and helps avoid costly delays.

The Full Plans route will give you the assurance that you won't be taking a risk on site.

b) Building Notice: The application is 'accepted' when the building regulations have been met on site. However, there is a risk with this option as no plans are required and work carried out may need altering or upgrading to meet requirements.

You then deposit your plans and calculations which are fully checked and approved prior to starting, so you have the confidence to obtain quotes, appoint contractors and order materials based on an agreed scheme with no nasty surprises.

3. Get to work

A key thing to remember is that compliance with the regulations, standards and other legislation is the responsibility of the owner of the property, so if you're a self builder, that's you!

Whichever type of application you submit, a building control surveyor will come out and inspect the work at various stages, giving advice and guidance to your builder and peace of mind for you.

The stages they'll need to see will usually be agreed in advance but they will be to check that minimum standards have been achieved.

It's not uncommon for you to want to deviate from the approved plans and your surveyor will be happy to discuss these changes and any implications at a site meeting.

4. The building control surveyor visit

The kind of the thing the building surveyor will look to include: foundations; ground and floors, damp proofing; roof structure; drainage; structural beams and openings; fire proofing; thermal insulation.

5. The completion visit!

The main purpose of this stage is to verify the house meets the various building regulations before it's occupied and put into use. Once the surveyor is happy with the work they'll issue you with a completion certificate, free of charge. This is an important document used by solicitors/personal search agents when you come to sell the property and by mortgage lenders and property insurers.

Find out more about building regulations from the LABC at: www.labcfrontdoor.co.uk

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APPOINTING A CONTRACTOR

Project managing your own self-build *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 self-builders choose to appoint a main contractor to manage the construction process. They can do everything, including: 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 might want 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

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



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GROUNDWORKS & SUBSTRUCTURE

With permissions in place, it's time to break ground. 'Groundworks' refers to the preparation of the site - above and below ground - to enable construction to start. The substructure is the part that is built from the foundations to the ground floor level, and is mostly hidden.

Ground-workers are usually the first trade on site, and will be responsible for any or all of the following:

- Creating entry into a site
- Stripping topsoil
- Setting out the house plan
- Excavating trenches
- Disposing of soil
- Pouring and laying concrete
- Laying foundation blockwork
- Connecting drainage
- Excavating service trenches
- Laying hard-standing
- Forming the ground floor construction

Scotframe provides line and point load calculations for your kit, which can then be passed to your own engineer to work out foundation size and strength requirements. In some cases, it is possible to use Scotframe's consultant engineers to provide foundation designs.

The foundation blockwork is then built upon your foundations - and this part is critical. The blockwork needs to be completed to a high standard, following the setting-out plan sizes and dimensions provided with permitted tolerances.

The sub floor is then completed. There are many different types to choose from. For example: a concrete slab and insulation, with or without an underfloor heating screed; a block and beam floor; floating floor; and joisted floor.



8 ERECTING YOUR KIT

Once your substructure is complete, it's time for the structural element of your kit to be erected.

Your chosen contractor will install all elements of your superstructure, from the timber frame panels and structural roof element, through to the windows and doors.

The popular industry terminology for when the kit has been erected is "wind & watertight", and you will frequently hear this term referenced when you are undertaking your self-build project. However, although it's a popular phrase, a house is never fully proofed against wind and rain until it is completed with all its external materials in place - such as the outer leaf construction, and the roof is finished with all joints and sealing.

External joinery will be installed as part of this stage of construction. Choices for your windows and doors range from uPVC and timber, to alu-clad finishes.

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THE BUILD - FIRST FIX (ROUGHINGS)

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.

'First fix' is a term used in the UK, sometimes referred to as 'Roughings' in Scottish construction.

First fix comprises all the work needed to take a building from the foundations to plastering the internal walls. This includes constructing walls, floors and ceilings, and inserting cables and pipes for supply of services.

First fix generally begins once the shell of the building is complete, and ends when the walls are plastered.

First fix typically includes, but is not limited to:

- Constructing the structure
- Cladding
- Sound insulation
- Plasterboarding
- Flooring
- Door frames
- Stairs
- Installing electrical cables
- Pipework for water and gas distribution

In other words, it is 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.



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THE BUILD - SECOND FIX (FINISHINGS)

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' is a term used in the UK, sometimes referred to as 'Finishings' in Scottish construction.

Second fix comprises all the work that takes place after the plastering has been completed. Electrical fixtures are connected to cables; sinks and baths are connected to pipes; and internal doors are fitted into door frames.

Second fix work generally requires a neater finish than first fix, because this work will be visible and on display.

Second fix typically includes, but is not limited to:

- Fitting internal doors
- Fitting skirting, architraves, handrails
- Connecting electrical switches and equipment
- Connecting sanitaryware and radiators
- Installing bathroom suites and kitchens
- 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. The contractor will also be able to give you details about operating the installed systems.

Now, all that's left to do is to decorate and style your home to your tastes, and enjoy every minute you spend there!



Starting Your Self-Build Journey - Checklist

Now that you've read through our ten steps to self-build, you should be feeling a bit more confident about starting your home-building journey. Don't forget - Scotframe's expert team is on hand to guide you through every aspect of the build and advise on your next steps and where to look for advice.

We've compiled the below checklist, so that you can see what you need to do and to help you stay on track with starting your project. This list isn't exhaustive though, so we would always advise that you consult with one of our advisors or a construction professional, such as an architect or contractor, to make sure you've got everything in place.

- ☐ Work out your budget for buying the plot – this could be up to 40% of your project cost
- ☐ Budget for design, architect drawings and submitting planning applications
- ☐ Budget for construction costs, incl. any temporary accommodation and travel costs for the duration of the build
- ☐ Consider the costs for a project manager, tradesmen and construction teams needed
- ☐ Secure financing for your project
- ☐ Research your plot of land and what your requirements are
- ☐ Check planning permission status for your land
- ☐ Purchase your plot of land
- ☐ Design your home – browse the homes available from Scotframe, or speak with an architect of your choosing
- ☐ Liaise with your local planning department and complete a pre-application enquiry if required
- ☐ Secure planning permission – make sure that you have received confirmation from the local authority and have undertaken any amendments requested
- ☐ Submit your building warrant or building regulations application
- ☐ Appoint a main contractor to manage the installation and build
- ☐ Appoint a project manager, if required in addition to the main contractor
- ☐ Agree dates with your kit manufacturer for payments and kit deliveries
- ☐ Ready to go!

The following pages contain some additional information about timber frame homes, Scotframe kits, and sustainability, as well as providing some links to further information and advice.

WHY CHOOSE TIMBER FRAME?

Timber frame is a popular construction method for self-builders, but why? Here we explain a bit about the benefits of building with timber frame.

Modern timber frame kits are manufactured offsite, with much of the structure being precision-engineered in a controlled factory environment.

A typical timber frame kit will include wall panels, floors and roof as a minimum. Self-builders can choose between open or closed panel systems, depending on their insulation requirements and desired levels of performance.

Increasing popularity

A growing number of customers recognise the benefits of using timber frame. In Scotland, timber frame accounts for 83% of the housing market, and almost 23% of new homes in England are timber frame – a market share that is set to grow in the future.

Offsite timber frame construction allows homes to be built faster and to a higher sustainability standard compared with traditional construction methods, making them more cost-effective to build and live in.

Strong, durable & efficient

Timber frame is a precision engineered structure that is remarkably strong and durable. The thermal efficiency of timber frame is well known, providing homes that are very comfortable and require a lot less energy to heat. Both today and in the future, all buildings must conform to new thermal performance standards and timber is a natural insulator, enhancing the efficiency of the insulation materials.

Timber frame construction allows for a very high level of internal design flexibility as internal walls need not be structural load-bearing walls, and the roof space is often useable too.

Lifestyle benefits:

- High levels of thermal performance mean warm, draft free, comfortable accommodation
- Flexible technology allows for speedy construction and ease of future modification
- Good acoustic properties mean less noise from neighbours
- An environmentally friendly home with a modern feel
- Significantly lower space heating energy costs
- Low cyclic maintenance needs

Top reasons to choose timber frame from Scotframe:

Fast - Our timber frame kits are prefabricated off-site in our manufacturing centres, so the weather won't delay delivery and construction

Versatile - Our timber frame kits are precision engineered to your individual designs; there are no limits to what you can design and build

Safer - Scotframe's timber frame kits are manufactured under strict factory conditions, reducing the risk of injury on construction sites

High quality - Our timber frame kits are built to a high specification by experienced professionals

Cost effective - Building your own home can be the most affordable way to secure your dream property, and you have total control over costs

Energy efficient - Timber is a natural insulator and enhances the efficiency of insulation. By choosing Valutherm+, high thermal performance is built-in

Robust - Timber frame homes are strong and durable, able to withstand the worst of the weather

Innovative - By choosing timber frame, you're joining a revolution in home building – we are the future

SUSTAINABILITY AND YOUR SELF-BUILD

We understand that creating your dream home isn't just about it looking the part now - it needs to be designed to be just as beautiful and functional 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, and also drastically reduces waste at the point of construction.

Off-site timber frame construction allows your home to be built faster and to a higher sustainability standard compared with 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.

A Fabric First approach 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.

Focusing on the building fabric is generally considered to be more sustainable than relying solely on energy saving products, or renewable technologies. Although solutions, such as air source heat pumps and underfloor heating, can be easily introduced into your timber frame home to improve your overall comfort and reduce energy consumption further, when used correctly.

Scotframe's timber frame kits are designed to last for the life of the building, and are durable for a minimum of 60 years. So, you get outstanding energy efficiency, which means that your bills will be significantly lower than for a traditional, brick-built home.



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's time to enjoy it. You will be spending a lot of your life here, so take time during the first six months to enjoy all your hard work and settle into your new surroundings.

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.



FURTHER INFORMATION & ADVICE

Scotframe is on hand to help with any of your questions about starting your self-build project, so please feel free to get in touch. We also have a wealth of information on our website, as well as showrooms where you can come to see us and the solutions we supply.

Below you will find some websites that we think could be useful for you to take a look at while you are researching your self-build project:

- Scotframe – www.scotframe.co.uk
- Build Store - www.buildstore.co.uk
- Selfbuilder & Homemaker - www.sbhonline.co.uk
- Homebuilding & Renovating - www.homebuilding.co.uk
- Build It - www.self-build.co.uk
- Federation of Master Builders - www.fmb.org.uk
- Plot finder - www.plotfinder.net





Our sales offices, showrooms, and manufacturing facilities in Scotland and England enable Scotframe to supply to customers right across the UK.

SCOTLAND - EAST

Inverurie – Manufacturing Facility & Sales Office

E: inverurie@scotframe.co.uk

T: 01467 624440

SCOTLAND - SOUTH

Cumbernauld – Manufacturing Facility & Sales Office

E: cumbernauld@scotframe.co.uk

T: 01236 861200

SCOTLAND - NORTH

Inverness - Sales Office

E: inverness@scotframe.co.uk

T: 01463 717328

ENGLAND & WALES - NORTH

Manchester – Sales Contact E:

manchester@scotframe.co.uk T:

0161 667 0225

ENGLAND & WALES - SOUTH

Swindon - Sales Office

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01793 234503

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