

Jargon Buster

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Term	Description
Affordable housing	Affordable housing is housing built with subsidy from the Government, a housing association or other means, either for rent, outright sale, or shared ownership. The subsidy enables the cost of rent/purchase to be affordable for households who cannot otherwise afford the market rent/sale price in the area.
Assignment	Transfer from one person to another
Breach of Conditions Notice:	A notice served by a local planning authority where a planning condition linked to a planning permission has been breached.
Building Control/Regulation:	If a new building is to be erected or an existing one altered, building regulation consent will normally be needed. Building Regulations relates to the technical detail of how development is constructed - the principle of whether a scheme goes ahead and assessment of how it impacts upon the wider area/people is what planning permission deals with.
Conditions (on a Planning Permission):	Requirements attached to a planning permission that limit or direct the manner in which development is carried out. Should these be breached then the Local Planning Authority can take enforcement action. Pre-commencement conditions are those which require certain details to be agreed with the Local Planning Authority before development can commence. The Local Planning Authority need to get an applicant's written agreement to such conditions. For further guidance see https://www.gov.uk/guidance/use-of-planning-conditions#the-use-of-pre-commencement-conditions
Conveyance	A document (other than a Will) that transfers Property from one to another
Design and access statement:	A report accompanying and supporting a planning application to illustrate the process that has led to the development proposal, and to explain and justify the proposal in a structured way.

Environmental Impact Assessment (EIA) and Environmental Statement:	Applicants for certain types of development, usually more significant schemes, are required to submit an "environmental statement" accompanying a planning application. This evaluates the likely environmental impacts of the development, together with an assessment of how the severity of the impacts could be reduced.
Egan compliant	Conforms to the principles of the Egan Report (1999) that set standards for improving quality and eliminating waste in the construction industry.
Deed	A legal document usually dealing with ownership or occupation of land
Deed of Covenant	A document which the buyer of a leasehold property signs to agree to adhere to the lease terms.
Deed of Variation	A document supplemental to the lease putting into effect a variation to the lease, ie, to allow sub-letting where it was not previously allowed within the original lease.
Defects	Aspects of a new build construction which have not been carried out in accordance with the contract
Defects period	There is generally a time-frame from the date of the first purchase of a new build property (or from the date that the property has been handed over to the landlord from the construction company), within which the purchaser can refer identified defects to the construction company/to their landlord.
Freehold	Absolute ownership of the land
Freeholder	The owner of the land
General Permitted Development Order (GPDO):	Regulations made by the government which grants what is effectively a nationwide planning permission for specified minor developments. There are regular updates - including an update in 2020 to allow certain temporary changes of use in response to the coronavirus pandemic.
Ground rent	The freeholder's charge for renting the ground on which the leasehold property is built. The lease will outline any applicable ground rents and when these are due.
Head Lease	A head lease is the original lease between a tenant and a landlord. In such a lease, the overall contractual responsibility is given to one identifiable tenant called the head lessee. It is a primary lease under which subleases have been granted. It is also termed as primary lease or chief lease.

Homes and Communities Agency	The housing and regeneration agency for England. It provides funding for affordable housing and improves quality of life by raising standards for the physical and social environment.
HMO	House in multiple occupation
Lease	The lease is a legally binding document (a deed) between the leaseholder and their landlord outlining the term that the lease has been granted for and what obligations each party to the lease has in terms of paying rents, service charges, complying with restrictions such as age restrictions, making alterations to the property, repairs, assignments etc.
Lease extension	The process of extending the term of the lease. For example, some mortgage lenders will not lend on properties with 80 or less years left on the lease, so leaseholders can apply to the freeholder to obtain a lease extension.
Leasehold	The legal right to use a property or piece of land as outlined within the lease agreement for the term and in accordance with the conditions as prescribed within the lease.
Leaseholder/Lessee	The person who owns the lease for the period specified within the lease.
Local Planning Authority:	The local authority or council that is empowered by law to exercise planning functions, often the local borough or district council. National Parks and the Broads authority are also local planning authorities. County councils are the authority for waste and minerals matters as well as the Highways Authority.
Planning Consultant	A company that specialises in providing advice on planning matters. The Royal Town Planning Institute has an online directory providing information on planning consultancies based within the UK which can be found here .
Planning Obligations	A legally enforceable agreement entered into under section 106 of the Town and Country Planning Act 1990 to mitigate the impacts of a development proposal that cannot be controlled through the imposition of planning conditions.
Procurement	The process of buying land, building on it and delivering the completed project in accordance with a predetermined design and to an agreed cost. Procurement also

	relates to buying in other services that another organisation will then deliver on our behalf, e.g. cleaning services
Protected Areas	A principle introduced to ensure shared ownership properties in specific geographical areas to ensure the properties remain affordable either by restricting staircasing to a maximum level (75%, 80% etc) or by requiring the leaseholder to sell back to the Landlord.
Section 106	A contract entered into by a local planning authority and property developer under section 106 of the Town and Planning Act 1990 under which the developer agrees to provide defined facilities such as affordable housing, as part of the proposed development.
Service Charges	Service charges are defined within the terms of your lease or deeds as payable to your landlord for the costs incurred for the landlord's repair and maintenance responsibilities. This could include buildings insurance and the costs for maintaining the communal areas of the scheme.
Scheme	A group of individual properties typically of similar design that are usually built and sold or leased by one management.
Stock condition survey	Stock condition surveys help to assess the need for planned maintenance. Some landlords carry out sample surveys every few years; others have a rolling programme of property inspections. An energy efficiency appraisal of each building type can be usefully included in the survey. Forecasts all works needed to all homes over the next 30 years.
Target rents	These are the rent levels for council and housing association properties. They are set by using a Government formula based on size, location and condition. They are also worked out on local incomes and the value of homes.
Tenure	The conditions under which land or buildings are held or occupied.

Architectural Terms	
Approved Documents_	a set of documents providing guidance on how to meet the requirements of the Building Regulations
Building Envelope	the walls, floors, roofs, windows, and doors
Building Regulations	statutory standards for design and construction of buildings that ensure minimum standards for health, safety, welfare, energy efficiency, sustainability, etc.
CDM [<i>Construction (Design and Management) Regulations</i>]	a set of regulations for managing the health, safety, and welfare of construction projects
Context	the features, both natural and manmade, surrounding a building or site
Elevations	drawings showing what each external face of a building looks like
Façade	the exterior wall of a building, which is usually, but not always, the front
Insulation	materials used to stop heat escaping (thermal insulation) or the transfer of noise (acoustic insulation)
Massing	the shape, form, and size of a building
Orientation	the positioning of a building or parts (Eg. windows) in relation to the sun, wind, etc.
OS Plan [<i>Ordnance Survey Plan</i>]	a plan produced by the Ordnance Survey mapping company which shows buildings in relation to their surroundings – roads, paths, other buildings, etc.
Party Wall	a shared wall between two adjoining buildings
PD [<i>Permitted Development</i>]	what you can build without planning permission
Scale	the size of a building in relationship to another building or its surroundings
Setback	the distance a building is set back from a street or from an adjacent part of the same building