

RIGHT TO BUILD REGISTER

Glossary of Terms



Co-Housing – This is where a group of people develop a site together where they each have their own private house or flat and possibly a private garden but also build communal facilities such as guest bedrooms, vegetable plots etc. so reducing the amount of space needed for each private dwelling. Some co-housing schemes include a communal kitchen/meeting room where they can share meals.

Freehold ownership – This means you own the land and will own the house when it is built, possibly with a mortgage.

Group Build – This is where a group of people get together to develop a site in order to reduce costs. The site could be a mix of self and custom build depending on the group's preferences and could include some affordable homes. This could also include co-housing.

Ground Rent – This means you would take a long lease (typically 125 years) of the land and pay an annual rent for it. You will own the home you build on it. The landowner cannot stop you selling or renting the home however you will still have to live in it yourself for 3 years for it to qualify as self build under planning and VAT regulations.

Leasehold – You would not own the home and would pay rent to the owner. Your lease could be either a short or long term lease. Most flats are long leasehold.

Outline Planning Consent – This means that the planning authority have agreed that a house can be built on the plot you are buying but the detail of what that house looks like and how big it is has not yet been agreed. You will need to submit an application for detailed planning consent once you have decided on the design you want. There might be conditions within the outline consent restricting what you can build.

Rent to Buy – This means you start off renting the home with the intention of buying it at some time in the future when you can afford a mortgage. If you do buy, part of the rent you have paid is given back to you as a deposit.

Self/Custom Build – There is no official definition explaining the difference between self build and custom build and Plymouth City Council treat them both the same in the planning process. Broadly speaking self build is when you do some of the work yourself even if it is only project managing contractors and custom build is where you have a say in the design of the house but pay others to deal with everything else.

Self Finish – You fit the kitchen and bathroom, do the decoration and landscape the garden. You may or may not have some input into the internal layout.

Serviced plot – The Act requires us to provide plots which have access to public highway and provided with electricity, water and waste water connections. These are minimum requirements and we would hope to also provide gas and communication connections

where possible. We may also continue to release non-serviced plots but this would be in addition to our duty under the Act.

Shared Ownership – This means you will own part of your home, possibly with a mortgage, and pay rent on the rest of it.

Single stand-alone plot – These will usually be 'infill' plots on green space within existing housing estates. There may occasionally be more self-contained plots available but these are not often available in urban areas.

Sizes – As a guide, newly built houses are typically at least the following sizes:

- 1 bed flat – 40 sqm
- 3 bed flat – 65 sqm
- 2 bed house – 72 sqm
- 4 bed house – 106 sqm

Watertight Shell – The home is built so that the rain can't get in – it has walls, windows and a roof and structural internal walls. You then complete some or all of the remaining works yourself.