

Leasehold Tops UK's Most Confusing Housing Terms

August 17, 2025

— Categories: Real Estate



Download IPFS

A new study has revealed the property jargon leaving many in the UK uncertain, with “leasehold” emerging as the most confusing term for homebuyers and renters. Researchers at landlord insurance specialist Alan Boswell analysed Google search volumes for 39 commonly used housing terms, which together generate over 735,000 searches annually.

The findings highlight a widespread lack of understanding that can have serious financial consequences for buyers. Experts warn that failing to grasp even one unfamiliar term could cost thousands of pounds during the purchasing process.

With more than 160,000 annual searches, “leasehold” dominates as the most perplexing property term. Leasehold ownership means an individual holds the property for a fixed period, often 99, 125, or 999 years, while the freeholder retains ownership of the land. Leaseholders typically pay ground rent and service charges for maintenance of shared spaces.

This arrangement is most common in flats but can also apply to houses. Misunderstanding the implications of leasehold agreements can expose buyers to unexpected charges and obligations. Property specialists argue that greater transparency is essential to protect buyers from financial shocks.

In second place, “freehold” generates 114,000 searches a year. Freehold ownership means buyers hold both the property and the land outright. This removes service fees but carries full responsibility for upkeep, from roof repairs to fencing.

Third on the list is “mortgage in principle,” with 64,300 annual searches. Also called an “agreement in principle,” it is an early indication from a lender of how much they might be willing to loan. While useful for house hunters, it is not legally binding and requires a full mortgage application before funds can be secured.

Several other property terms rank highly among confusing jargon:

Under offer – 44,800 searches per year

Guide price – 37,200

Shared ownership – 36,600

Vendor – 31,200

EPC rating – 29,500

Conveyancer – 25,200

Collectively, these searches show how unclear property language can slow transactions, create uncertainty, or cause costly missteps.

Speaking on behalf of Alan Boswell, Heath Alexander-Bew stressed the importance of knowledge: “Many first-time buyers or renters struggle with key property terms. This is understandable, but it means important clauses may be misunderstood or ignored, causing financial setbacks or delays.”

Property experts recommend that buyers research unfamiliar terms early and consult official legal or government resources. With property already one of the most expensive commitments most families will face, understanding the language of the market is essential to avoid pitfalls.