

# How To Build House and Home

## *An Information and Instructional Guide*

### Chapter 16 – Glossary of Terms (Construction Glossary and Mortgage Glossary)

#### Construction Glossary

**Attic Ventilators-** In houses, screened openings provided to ventilate an attic space.

**Backfill-** The replacement of excavated earth into a trench around or against a basement /crawl space foundation wall.

**Backing-** Frame lumber installed between the wall studs to give additional support for drywall or an interior trim related item, such as handrail brackets, cabinets, and towel bars. In this way, items are screwed and mounted into solid wood rather than weak drywall that may allow the item to break loose from the wall. Carpet backing holds the pile fabric in place.

**Ballast-** A transformer that steps up the voltage in a florescent lamp.

**Balusters-** Vertical members in a railing used between a top rail and bottom rail or the stair treads. Sometimes referred to as 'pickets' or 'spindles'.

**Base or baseboard-** A trim board placed against the wall around the room next to the floor.

**Beam-** A structural member transversely supporting a load. A structural member carrying building loads (weight) from one support to another. Sometimes called a "girder".

**Bearing partition-** A partition that supports any vertical load in addition to its own weight.

**Bearing wall-** A wall that supports any vertical load in addition to its own weight.

**Bearing header-** (a) A beam placed perpendicular to joists and to which joists are nailed in framing for a chimney, stairway, or other opening. (b) A wood lintel. (c) The horizontal structural member over an opening (for example over a door or window).

**Bedrock-** A subsurface layer of earth that is suitable to support a structure.

**Bifold door-** Doors that are hinged in the middle for opening in a smaller area than standard swing doors. Often used for closet doors.

**Blocking-** Small wood pieces to brace framing members or to provide a nailing base for gypsum board or paneling.

**Blow insulation-** Fiber insulation in loose form and used to insulate attics and existing walls where framing members are not exposed.

**Blue print(s) -** A type of copying method often used for architectural drawings. Usually used to describe the drawing of a structure which is prepared by an architect or designer for the purpose of design and planning, estimating, securing permits and actual construction.

**Brace-** An inclined piece of framing lumber applied to wall or floor to strengthen the structure. Often used on walls as temporary bracing until framing has been completed.

**Breaker panel-** The electrical box that distributes electric power entering the home to each branch circuit (each plug and switch) and composed of circuit breakers.

**Brick veneer-** A vertical facing of brick laid against and fastened to sheathing of a framed wall or tile wall construction.

**Bull nose (drywall)-** Rounded drywall corners.

**Cap flashing-** The portion of the flashing attached to a vertical surface to prevent water from migrating behind the base flashing.

**Casement Window-** A window with hinges on one of the vertical sides and swings open like a normal door

**Ceiling joist-** One of a series of parallel framing members used to support ceiling loads and supported in turn by larger beams, girders or bearing walls. Also called roof joists.

**Chair rail-** Interior trim material installed about 3-4 feet up the wall, horizontally.

**Change order-** A written document which modifies the plans and specifications and/or the price of the construction Contract.

**Concrete block -** A hollow concrete 'brick' often 8" x 8" x 16" in size.

**Concrete board -** A panel made out of concrete and fiberglass usually used as a tile backing material.

**Conduit, electrical-** A pipe, usually metal, in which wire is installed.

**Construction drywall-** A type of construction in which the interior wall finish is applied in a dry condition, generally in the form of sheet materials or wood paneling as contrasted to plaster.

**Construction, frame-** A type of construction in which the structural components are wood or depend upon a wood frame for support.

**Corner boards-** Used as trim for the external corners of a house or other frame structure against which the ends of the siding are finished.

**Corner braces-** Diagonal braces at the corners of the framed structure designed to stiffen and strengthen the wall.

**Cornice-** Overhang of a pitched roof, usually consisting of a fascia board, a soffit and appropriate trim moldings.

**Course-** A row of shingles or roll roofing running the length of the roof. Parallel layers of building materials such as bricks, or siding laid up horizontally.

**Cove molding-** A molding with a concave face used as trim or to finish interior corners.

**Crawl space-** A shallow space below the living quarters of a house, normally enclosed by the foundation wall and having a dirt floor.

**Crown molding-** A molding used on cornice or wherever an interior angle is to be covered, especially at the roof and wall corner.

**Culvert-** Round, corrugated drain pipe (normally 15" or 18" in diameter) that is installed beneath a driveway and parallel to and near the street.

**Curb-** The short elevation of an exterior wall above the deck of a roof. Normally a 2 by 6 box (on the roof) on which a skylight is attached.

**Damper-** A metal "door" placed within the fireplace chimney. Normally closed when the fireplace is not in use.

**Dampproofing-** The black, tar like waterproofing material applied to the exterior of a foundation wall.

**Dormer-** An opening in a sloping roof, the framing of which projects out to form a vertical wall suitable for windows or other openings.

**Double hung window-** A window with two vertically sliding sashes, both of which can move up and down.

**Downspout-** A pipe, usually of metal, for carrying rainwater down from the roof's horizontal gutters.

**Drain tile-** A perforated, corrugated plastic pipe laid at the bottom of the foundation wall and used to drain excess water away from the foundation. It prevents ground water from seeping through the foundation wall. Sometimes called perimeter drain.

**Drywall (or Gypsum Wallboard (GWB), Sheet rock or Plasterboard)-** Wall board or gypsum- A manufactured panel made out of gypsum plaster and encased in a thin cardboard. Usually 1/2" thick and 4' x 8' or 4' x 12' in size. The panels are nailed or screwed onto the framing and the joints are taped and covered with a 'joint compound'. 'Green board' type drywall has a greater resistance to moisture than regular (white) plasterboard and is used in bathrooms and other "wet areas".

**Ducts-** The heating system. Usually round or rectangular metal pipes installed for distributing warm (or cold) air from the furnace to rooms in the home. Also a tunnel made of galvanized metal or rigid fiberglass, which carries air from the heater or ventilation opening to the rooms in a building.

**DWV (drain-waste-vent)-** The section of a plumbing system that carries water and sewer gases out of a home.

**Egress-** A means of exiting the home. An egress window is required in every bedroom and basement. Normally a 4' X 4' window is the minimum size required

**Electric lateral-** The trench or area in the yard where the electric service line (from a transformer or pedestal) is located, or the work of installing the electric service to a home.

**Electrical Rough-** Work performed by the Electrical Contractor after the plumber and heating contractor are complete with their phase of work. Normally all electrical wires, and outlet, switch, and fixture boxes are installed (before insulation).

**Electrical Trim-** Work performed by the electrical contractor when the house is nearing completion. The electrician installs all plugs, switches, light fixtures, smoke detectors, appliance "pig tails", bath ventilation fans, wires the furnace, and "makes up" the electric house panel. The electrician does all work necessary to get the home ready for and to pass the municipal electrical final inspection

**Facing brick-** The brick used and exposed on the outside of a wall. Usually these have a finished texture.

**Fascia-** Horizontal boards attached to rafter/truss ends at the eaves and along gables. Roof drain gutters are attached to the fascia.

**Felt-** Tar paper. Installed under the roof shingles. Normally 15 lb. or 30 lb.

**Fire stop-** A solid, tight closure of a concealed space, placed to prevent the spread of fire and smoke through such a space. In a frame wall, this will usually consist of 2 by 4 cross blocking between studs. Work performed to slow the spread of fire and smoke in the walls and ceiling (behind the drywall). Includes stuffing wire holes in the top and bottom plates with insulation, and installing blocks of wood between the wall studs at the drop soffit line. This is integral to passing a Rough Frame inspection. See also 'Fire block'.

**Flagstone (flagging or flags)-** Flat stones (1 to 4 inches thick) used for walks, steps, floors, and vertical veneer (in lieu of brick).

**Flashing-** Sheet metal or other material used in roof and wall construction to protect a building from water seepage.

**Flue-** Large pipe through which fumes escape from a gas water heater, furnace, or fireplace. Normally these flue pipes are double walled, galvanized sheet metal pipe and sometimes referred to as a "B Vent". Fireplace flue pipes are normally triple walled. In addition, nothing combustible shall be within 1 inch from the flue pipe.

**Footer, footing-** Continuous 8" or 10" thick concrete pad installed before and supports the foundation wall or monopost.

**Forced air heating** - A common form of heating with natural gas, propane, oil or electricity as a fuel. Air is heated in the furnace and distributed through a set of metal ducts to various areas of the house.

**Foundation-** The supporting portion of a structure below the first floor construction, or below grade, including the footings.

**Foundation waterproofing-** High-quality below-grade moisture protection. Used for below-grade exterior concrete and masonry wall damp-proofing to seal out moisture and prevent corrosion. Normally looks like black tar.

**Framer-**The carpenter contractor that installs the lumber and erects the frame, flooring system, interior walls, backing, trusses, rafters, decking, installs all beams, stairs, soffits and all work related to the wood structure of the home. The framer builds the home according to the blueprints and must comply with local building codes and regulations.

**Framing-** Lumber used for the structural members of a building, such as studs, joists, and rafters.

**Frost line-** The depth of frost penetration in soil and/or the depth at which the earth will freeze and swell. This depth varies in different parts of the country.

**Girder-** A large or principal beam of wood or steel used to support concentrated loads at isolated points along its length.

**Grade-** Ground level, or the elevation at any given point. Also the work of leveling dirt. Also the designated quality of a manufactured piece of wood.

**Grade beam-** A foundation wall that is poured @ level with or just below the grade of the earth. An example is the area where the 8' or 16' overhead garage door "block out" is located, or a lower (walk out basement) foundation wall is poured

**Grid-** The completed assembly of main and cross tees in a suspended ceiling system before the ceiling panels are installed. Also the decorative slats (munton) installed between glass panels.

**Ground-** Refers to electricity's habit of seeking the shortest route to earth. Neutral wires carry it there in all circuits. An additional grounding wire or the sheathing of the metal-clad cable or conduit—protects against shock if the neutral leg is interrupted.

**Groundwater-** Water from an aquifer or subsurface water source.

**Grout-** A wet mixture of cement, sand and water that flows into masonry or ceramic crevices to seal the cracks between the different pieces. Mortar made of such consistency (by adding water) that it will flow into the joints and cavities of the masonry work and fill them solid.

**Gutter-** A shallow channel or conduit of metal or wood set below and along the (fascia) eaves of a house to catch and carry off rainwater from the roof.

**Gyp board-** Drywall. Wall board or gypsum- A panel (normally 4' X 8', 10', 12', or 16') made with a core of Gypsum (chalk-like) rock, which covers interior walls and ceilings.

**Gypsum plaster-** Gypsum formulated to be used with the addition of sand and water for base-coat plaster.

**Header-** (a) A beam placed perpendicular to joists and to which joists are nailed in framing for a chimney, stairway, or other opening. (b) A wood lintel. (c) The horizontal structural member over an opening (for example over a door or window).

**Heat pump-** A mechanical device which uses compression and decompression of gas to heat and/or cool a house.

**Heat Rough-** Work performed by the Heating Contractor after the stairs and interior walls are built. This includes installing all duct work and flue pipes. Sometimes, the furnace and fireplaces are installed at this stage of construction.

**Hip roof-** A roof that rises by inclined planes from all four sides of a building.

**Hot wire-** The wire that carries electrical energy to a receptacle or other device—in contrast to a neutral, which carries electricity away again. Normally the black wire. Also see ground.

**I-beam-** A steel beam with a cross section resembling the letter I. It is used for long spans as basement beams or over wide wall openings, such as a double garage door, when wall and roof loads bear down on the opening.

**Insulating glass-** Window or door in which two panes of glass are used with a sealed air space between. Also known as **Double glass**.

**Insulation board, rigid-** A structural building board made of coarse wood or cane fiber in 1/2- and 25/32-inch thickness. It can be obtained in various size sheets and densities.

**Joint-** The location between the touching surfaces of two members or components joined and held together by nails, glue, cement, mortar, or other means.

**Joint cement or Joint compound-** A powder that is usually mixed with water and used for joint treatment in gypsum-wallboard finish. Often called "spackle" or drywall mud.

**Joint trench-** When the electric company and telephone company dig one trench and "drop" both of their service lines in.

**Joist-** Wooden 2 X 8's, 10's, or 12's that run parallel to one another and support a floor or ceiling, and supported in turn by larger beams, girders, or bearing walls.

**Joist hanger-** A metal "U" shaped item used to support the end of a floor joist and attached with hardened nails to another bearing joist or beam.

**Jumpers-** Water pipe installed in a water meter pit (before the water meter is installed), or electric wire that is installed in the electric house panel meter socket before the meter is installed. This is sometimes illegal.

**Landing-** A platform between flights of stairs or at the termination of a flight of stairs. Often used when stairs change direction. Normally no less than 3 ft. X 3 ft. square.

**Lateral (electric, gas, telephone, sewer and water)-** The underground trench and related services (i.e., electric, gas, telephone, sewer and water lines) that will be buried within the trench.

**Leech field-** A method used to treat/dispose of sewage in rural areas not accessible to a municipal sewer system. Sewage is permitted to be filtered and eventually discharged into a section of the lot called a leech field.

**Load bearing wall-** Includes all exterior walls and any interior wall that is aligned above a support beam or girder. Normally, any wall that has a double horizontal top plate.

**Manufactured wood-** A wood product such as a truss, beam, gluelam, microlam or joist which is manufactured out of smaller wood pieces and glued or mechanically fastened to form a larger piece. Often used to create a stronger member which may use less wood. See also Oriented Strand Board.

**Microlam-** A manufactured structural wood beam. It is constructed of pressure and adhesive bonded wood strands of wood. They have a higher strength rating than solid sawn lumber. Normally comes in 1 ½" thickness' and 9 ½", 11 ½" and 14" widths

**Miter joint-** The joint of two pieces at an angle that bisects the joining angle. For example, the miter joint at the side and head casing at a door opening is made at a 45° angle.

**Molding-** A wood strip having an engraved, decorative surface.

**Neutral wire-** Usually color-coded white, this carries electricity from an outlet back to the service panel. Also see hot wire and ground.

**Nonbearing wall-** A wall supporting no load other than its own weight.

**Oriented Strand Board or OSB-** A manufactured 4' X 8' wood panel made out of 1"- 2" wood chips and glue. Often used as a substitute for plywood.

**Overhang-** Outward projecting eave-soffit area of a roof; the part of the roof that hangs out or over the outside wall. See also Cornice.

**Panel-** A thin flat piece of wood, plywood, or similar material, framed by stiles and rails as in a door (or cabinet door), or fitted into grooves of thicker material with molded edges for decorative wall treatment.

**Particle board-** Plywood substitute made of course sawdust that is mixed with resin and pressed into sheets. Used for closet shelving, floor underlayment, stair treads, etc.

**Partition-** A wall that subdivides spaces within any story of a building or room.

**Percolation test or perc. test-** Tests that a soil engineer performs on earth to determine the feasibility of installing a leech field type sewer system on a lot. A test to determine if the soil on a proposed building lot is capable of absorbing the liquid affluent from a septic system.

**Perimeter drain-** 3" or 4" perforated plastic pipe that goes around the perimeter (either inside or outside) of a foundation wall (before backfill) and collects and diverts ground water away from the foundation. Generally, it is "daylighted" into a sump pit inside the home, and a sump pump is sometimes inserted into the pit to discharge any accumulation of water.

**Pigtails, electrical-** The electric cord that the electrician provides and installs on an appliance such as a garbage disposal, dishwasher, or range hood.

**Pier**- A column of masonry, usually rectangular in horizontal cross section, used to support other structural members. Also see Caisson.

**Pitch**- The incline slope of a roof or the ratio of the total rise to the total width of a house, i.e., a 6-foot rise and 24-foot width is a one-fourth pitch roof. Roof slope is expressed in the inches of rise, per foot of horizontal run.

**Plate**- Normally a 2 X 4 or 2 X 6 that lays horizontally within a framed structure, such as:

- Sill plate- A horizontal member anchored to a concrete or masonry wall.
- Sole plate- Bottom horizontal member of a frame wall.
- Top plate- Top horizontal member of a frame wall supporting ceiling joists, rafters, or other members.

**Plenum**- The main hot-air supply duct leading from a furnace.

**Plot plan**- An overhead view plan that shows the location of the home on the lot. Includes all easements, property lines, set backs, and legal descriptions of the home. Provided by the surveyor.

**Plumbing ground**- The plumbing drain and waste lines that are installed beneath a basement floor.

**Plumbing rough**- Work performed by the plumbing contractor after the Rough Heat is installed. This work includes installing all plastic ABS drain and waste lines, copper water lines, bath tubs, shower pans, and gas piping to furnaces and fireplaces. Lead solder should not be used on copper piping.

**Plumbing trim**- Work performed by the plumbing contractor to get the home ready for a final plumbing inspection. Includes installing all toilets (water closets), hot water heaters, sinks, connecting all gas pipe to appliances, disposal, dishwasher, and all plumbing items.

**Plumbing waste line**- Plastic pipe used to collect and drain sewage waste.

**Plywood**- A panel (normally 4' X 8') of wood made of three or more layers of veneer, compressed and joined with glue, and usually laid with the grain of adjoining plies at right angles to give the sheet strength.

**Post-and-beam**- A basic building method that uses just a few hefty posts and beams to support an entire structure. Contrasts with stud framing.

**Pressure Relief Valve (PRV)**- A device mounted on a hot water heater or boiler which is designed to release any high steam pressure in the tank to prevent tank explosions.

**Pressure-treated wood**- Lumber that has been saturated with a preservative.

**Radiant heating**- A method of heating, usually consisting of a forced hot water system with pipes placed in the floor, wall, or ceiling. Also electrically heated panels.

**Radon**- A naturally-occurring, heavier than air, radioactive gas common in many parts of the country. Radon gas exposure is associated with lung cancer. Mitigation measures may involve crawl space and basement venting and various forms of vapor barriers.

**Rafter**- Lumber used to support the roof sheathing and roof loads. Generally, 2 X 10's and 2 X 12's are used. The rafters of a flat roof are sometimes called roof joists.

**Rebar, reinforcing bar**-Ribbed steel bars installed in foundation concrete walls, footers, and poured in place concrete structures designed to strengthen concrete. Comes in various thickness' and strength grade.

**Receptacle**- An electrical outlet. A typical household will have many 120 volt receptacles for plugging in lams and appliances and 240 volt receptacles for the range, clothes dryer, air conditioners, etc.

**Reflective insulation-** Sheet material with one or both faces covered with aluminum foil.

**Relief valve-** A device designed to open if it detects excess temperature or pressure.

**Retaining wall-** A structure that holds back a slope and prevents erosion.

**Retentions-** Amounts withheld from progress billings until final and satisfactory project completion.

**R factor or value-** A measure of a materials resistance to the passage of heat. New homewalls are usually insulated with 4" of batt insulation with an R value of R-13, and a ceiling insulation of R-30.

**Rise-** The vertical distance from the eaves line to the ridge. Also the vertical distance from stair tread to stair tread (and not to exceed 7 ½").

**Riser-** Each of the vertical boards closing the spaces between the treads of stairways.

**Roll roofing-** Asphalt roofing products manufactured in roll form. 36-inch wide rolls with and 108 square feet of material. Weights are generally 45 to 90 pounds per roll.

**Roof joist-** The rafters of a flat roof. Lumber used to support the roof sheathing and roof loads. Generally, 2 X 10's and 2 X 12's are used.

**Roof sheathing or sheeting-** The wood panels or sheet material fastened to the roof rafters or trusses on which the shingle or other roof covering is laid.

**Rough opening-** The horizontal and vertical measurement of a window or door opening before drywall or siding is installed.

**Roughing-in-** The initial stage of a plumbing, electrical, heating, carpentry, and/or other project, when all components that won't be seen after the second finishing phase are assembled. See also Heat Rough, Plumbing Rough, and Electrical Rough.

**Sand float finish-** Lime that is mixed with sand, resulting in a textured finish on a wall.

**Sanitary sewer-** A sewer system designed for the collection of waste water from the bathroom, kitchen and laundry drains, and is usually not designed to handle storm water.

**Sash-** A single light frame containing one or more lights of glass. The frame that holds the glass in a window, often the movable part of the window.

**Sealer-** A finishing material, either clear or pigmented, that is usually applied directly over raw wood for the purpose of sealing the wood surface.

**Seasoning-** Drying and removing moisture from green wood in order to improve its usability.

**Self-sealing shingles-** Shingles containing factory-applied strips or spots of self-sealing adhesive.

**Septic system-** An on site waste water treatment system. It usually has a septic tank which promotes the biological digestion of the waste, and a drain field which is designed to let the left over liquid soak into the ground. Septic systems and permits are usually sized by the number of bedrooms in a house.

**Service lateral-** Underground power supply line.

**Settlement-** Shifts in a structure, usually caused by freeze-thaw cycles underground.

**Sewer lateral-** The portion of the sanitary sewer which connects the interior waste water lines to the main sewer lines. The side sewer is usually buried in several feet of soil and runs from the house to the sewer line. It is usually 'owned' by the sewer utility, must be maintained by the owner and may only be serviced by utility approved contractors. Sometimes called side sewer.

**Sewer tap-** The physical connection point where the home's sewer line connects to the main municipal sewer line.

**Shake-** A wood roofing material, normally cedar or redwood. Produced by splitting a block of the wood along the grain line. Modern shakes are sometimes machine sawn on one side. See shingle.

**Sheathing, sheeting-** The structural wood panel covering, usually OSB or plywood, used over studs, floor joists or rafters/trusses of a structure.

**Sheet metal duct work-** The heating system. Usually round or rectangular metal pipes and sheet metal (for Return Air) and installed for distributing warm (or cold) air from the furnace to rooms in the home.

**Sheet rock- Drywall-Wall board or gypsum-** A manufactured panel made out of gypsum plaster and encased in a thin cardboard. Usually 1/2" thick and 4' x 8' or 4' x 12' in size. The 'joint compound'. 'Green board' type drywall has a greater resistance to moisture than regular (white) plasterboard and is used in bathrooms and other "wet areas".

**Shingles-** Roof covering of asphalt, asbestos, wood, tile, slate, or other material cut to stock lengths, widths, and thickness'.

**Shingles, siding-** Various kinds of shingles, used over sheathing for exterior wall covering of a structure.

**Shutter-** Usually lightweight louvered decorative frames in the form of doors located on the sides of a window. Some shutters are made to close over the window for protection.

**Side sewer-** The portion of the sanitary sewer which connects the interior waste water lines to the main sewer lines. The side sewer is usually buried in several feet of soil and runs from the house to the sewer line. It is usually 'owned' by the sewer utility, must be maintained by the owner and may only be serviced by utility approved contractors. Sometimes called sewer lateral.

**Sill-** (1) The 2 X 4 or 2 X 6 wood plate framing member that lays flat against and bolted to the foundation wall (with anchor bolts) and upon which the floor joists are installed. Normally the sill plate is treated lumber. (2) The member forming the lower side of an opening, as a door sill or window sill.

**Sill plate (mudsill)-** Bottom horizontal member of an exterior wall frame which rests on top a foundation, sometimes called mudsill. Also sole plate, bottom member of an interior wall frame.

**Single hung window-** A window with one vertically sliding sash or window vent.

**Slab, concrete-** Concrete pavement, i.e. driveways, garages, and basement floors.

**Sleeve(s)-** Pipe installed under the concrete driveway or sidewalk, and that will be used later to run sprinkler pipe or low voltage wire.

**Slope-** The incline angle of a roof surface, given as a ratio of the rise (in inches) to the run (in feet). See also pitch.

**Soffit-** The area below the eaves and overhangs. The underside where the roof overhangs the walls. Usually the underside of an overhanging cornice.

**Soil pipe-** A large pipe that carries liquid and solid wastes to a sewer or septic tank.

**Soil stack-** A plumbing vent pipe that penetrates the roof.

**Specifications or Specs-** A narrative list of materials, methods, model numbers, colors, allowances, and other details which supplement the information contained in the blue prints. Written elaboration in specific detail about construction materials and methods. Written to supplement working drawings.

**Starter strip-** Asphalt roofing applied at the eaves that provides protection by filling in the spaces under the cutouts and joints of the first course of shingles.

**Stair landing-** A platform between flights of stairs or at the termination of a flight of stairs. Often used when stairs change direction. Normally no less than 3 ft. X 3 ft. square.

**Stair rise-** The vertical distance from stair tread to stair tread (and not to exceed 7 ½").

**Stick built-** A house built without prefabricated parts. Also called conventional building.

**Stop valve-** A device installed in a water supply line, usually near a fixture, that permits an individual to shut off the water supply to one fixture without interrupting service to the rest of the system.

**Storm sash or storm window-** An extra window usually placed outside of an existing one, as additional protection against cold weather.

**Storm sewer-** A sewer system designed to collect storm water and is separated from the waste water system.

**Structural floor-** A framed lumber floor that is installed as a basement floor *instead* of concrete. This is done on very expansive soils.

**Stud-** A vertical wood framing member, also referred to as a wall stud, attached to the horizontal sole plate below and the top plate above. Normally 2 X 4's or 2 X 6's, 8' long (sometimes 92 5/8"). One of a series of wood or metal vertical structural members placed as supporting elements in walls and partitions.

**Stud framing-** A building method that distributes structural loads to each of a series of relatively lightweight studs. Contrasts with post-and-beam.

**Subfloor-** The framing components of a floor to include the sill plate, floor joists, and deck sheeting over which a finish floor is to be laid.

**Sump-** Pit or large plastic bucket/barrel inside the home designed to collect ground water from a perimeter drain system.

**Sump pump-** A submersible pump in a sump pit that pumps any excess ground water to the outside of the home.

**T & G, tongue and groove-** A joint made by a tongue (a rib on one edge of a board) that fits into a corresponding groove in the edge of another board to make a tight flush joint. Typically, the subfloor plywood is T & G.

**Taping-** The process of covering drywall joints with paper tape and joint compound.

**T bar-** Ribbed, "T" shaped bars with a flat metal plate at the bottom that are driven into the earth. Normally used chain link fence poles, and to mark locations of a water meter pit.

**Tempered-** Strengthened. Tempered glass will not shatter nor create shards, but will "pelletize" like an automobile window. Required in tub and shower enclosures and locations, entry door glass and sidelight glass, and in a windows when the window sill is less than 16" to the floor.

**Termite shield-** A shield, usually of galvanized metal, placed in or on a foundation wall or around pipes to

**Thermoply™-** Exterior laminated sheathing nailed to the exterior side of the exterior walls. Normally ¼ " thick, 4 X 8 or 4 x 10 sheets with an aluminumized surface.

**Threshold-** The bottom metal or wood plate of an exterior door frame. Generally they are adjustable to keep a tight fit with the door slab.

**Time and materials contract-** A construction contract which specifies a price for different elements of the work such as cost per hour of labor, overhead, profit, etc. A contract which may not have a maximum price, or may state a 'price not to exceed'.

**Top plate-** Top horizontal member of a frame wall supporting ceiling joists, rafters, or other members.

**Trap-** A plumbing fitting that holds water to prevent air, gas, and vermin from backing up into a fixture.

**Treated lumber-** A wood product which has been impregnated with chemical pesticides such as CCA (Chromated Copper Arsenate) to reduce damage from wood rot or insects. Often used for the portions of a structure which are likely to be in contact with soil and water. Wood may also be treated with a fire retardant.

**Truss-** An engineered and manufactured roof support member with "zig-zag" framing members. Does the same job as a rafter but is designed to have a longer span than a rafter.

**Utility easement-** The area of the earth that has electric, gas, or telephone lines. These areas may be owned by the homeowner, but the utility company has the legal right to enter the area as necessary to repair or service the lines.

**Vapor barrier-** A building product installed on exterior walls and ceilings under the drywall and on the warm side of the insulation. It is used to retard the movement of water vapor into walls and prevent condensation within them. Normally, polyethylene plastic sheeting is used.

**Veneer-** Extremely thin sheets of wood. Also a thin slice of wood or brick or stone covering a framed wall.

**Wafer board -** A manufactured wood panel made out of 1"- 2" wood chips and glue. Often used as a substitute for plywood in the exterior wall and roof sheathing.

**Waste pipe and vent-** Plumbing plastic pipe that carries waste water to the municipal sewage system.

**Water board-** Water resistant drywall to be used in tub and shower locations. Normally green or blue colored

**Water-repellent preservative-** A liquid applied to wood to give the wood water repellent properties

**Water table-** The location of the underground water, and the vertical distance from the surface of the earth to this underground water.

**Water tap-** The connection point where the home water line connects to the main municipal water system.

**Weatherstrip-** Narrow sections of thin metal or other material installed to prevent the infiltration of air and moisture around windows and doors.

**Weep holes-** Small holes in storm window frames that allow moisture to escape.

**Window frame-** The stationary part of a window unit; window sash fits into the window frame.

**Window sash-** The operating or movable part of a window; the sash is made of window panes and their border.

**Wonderboard**™- A panel made out of concrete and fiberglass usually used as a ceramic tile backing material. Commonly used on bathtub decks.

**Zone-** The section of a building that is served by one heating or cooling loop because it has noticeably distinct heating or cooling needs. Also, the section of property that will be watered from a lawn sprinkler system.

(This Construction Glossary is courtesy of Home Building Manual)

## **MORTGAGE GLOSSARY**

**Amortization:** repayment of a mortgage loan through monthly installments of principal and interest; the monthly payment amount is based on a schedule that will allow you to own your home at the end of a specific time period (for example, 15 or 30 years)

**Annual Percentage Rate (APR):** calculated by using a standard formula, the APR shows the cost of a loan; expressed as a yearly interest rate, it includes the interest, points, mortgage insurance, and other fees associated with the loan.

**Appraisal:** a document that gives an estimate of a property's fair market value; an appraisal is generally required by a lender before loan approval to ensure that the mortgage loan amount is not more than the value of the property.

**Appraiser:** a qualified individual who uses his or her experience and knowledge to prepare the appraisal estimate.

**ARM:** Adjustable Rate Mortgage; a mortgage loan subject to changes in interest rates; when rates change, ARM monthly payments increase or decrease at intervals determined by the lender; the Change in monthly - payment amount, however, is usually subject to a Cap.

**Assessor:** a government official who is responsible for determining the value of a property for the purpose of taxation.

**Assumable mortgage:** a mortgage that can be transferred from a seller to a buyer; once the loan is assumed by the buyer the seller is no longer responsible for repaying it; there may be a fee and/or a credit package involved in the transfer of an assumable mortgage.

**Balloon Mortgage:** a mortgage that typically offers low rates for an initial period of time (usually 5, 7, or 10) years; after that time period elapses, the balance is due or is refinanced by the borrower.

**Building code:** based on agreed upon safety standards within a specific area, a building code is a regulation that determines the design, construction, and materials used in building.

**Cap:** a limit, such as that placed on an adjustable rate mortgage, on how much a monthly payment or interest rate can increase or decrease.

**Cash reserves:** a cash amount sometimes required to be held in reserve in addition to the down payment and closing costs; the amount is determined by the lender.

**Certificate of title:** a document provided by a qualified source (such as a title company) that shows the property legally belongs to the current owner; before the title is transferred at closing, it should be clear and free of all liens or other claims.

**Closing:** also known as settlement, this is the time at which the property is formally sold and transferred from the seller to the buyer; it is at this time that the borrower takes on the loan obligation, pays all closing costs, and receives title from the seller.

**Closing costs:** customary costs above and beyond the sale price of the property that must be paid to cover the transfer of ownership at closing; these costs generally vary by geographic location and are typically detailed to the borrower after submission of a loan application.

**Commission:** an amount, usually a percentage of the property sales price, that is collected by a real estate professional as a fee for negotiating the transaction.

**Condominium:** a form of ownership in which individuals purchase and own a unit of housing in a multi-unit complex; the owner also shares financial responsibility for common areas.

**Conventional loan:** a private sector loan, one that is not guaranteed or insured by the U.S. government.

**Cooperative (Co-op):** residents purchase stock in a cooperative corporation that owns a structure; each stockholder is then entitled to live in a specific unit of the structure and is responsible for paying a portion of the loan.

**Credit history:** history of an individual's debt payment; lenders use this information to gauge a potential borrower's ability to repay a loan.

**Credit report:** a record that lists all past and present debts and the timeliness of their repayment; it documents an individual's credit history.

**Credit bureau score:** a number representing the possibility a borrower may default; it is based upon credit history and is used to determine ability to qualify for a mortgage loan.

**Debt-to-income ratio:** a comparison of gross income to housing and non-housing expenses; With the FHA, the monthly mortgage payment should be no more than 29% of monthly gross income (before taxes) and the mortgage payment combined with non-housing debts should not exceed 41% of income.

**Deed:** the document that transfers ownership of a property.

**Deed-in-lieu:** to avoid foreclosure ("in lieu" of foreclosure), a deed is given to the lender to fulfill the obligation to repay the debt; this process doesn't allow the borrower to remain in the house but helps avoid the costs, time, and effort associated with foreclosure.

**Default:** the inability to pay monthly mortgage payments in a timely manner or to otherwise meet the mortgage terms.

**Discount point:** normally paid at closing and generally calculated to be equivalent to 1% of the total loan amount, discount points are paid to reduce the interest rate on a loan.

**Down payment:** the portion of a home's purchase price that is paid in cash and is not part of the mortgage loan.

**Earnest money:** money put down by a potential buyer to show that he or she is serious about purchasing the home; it becomes part of the down payment if the offer is accepted, is returned if the offer is rejected, or is forfeited if the buyer pulls out of the deal.

**EEM:** Energy Efficient Mortgage; an FHA program that helps homebuyers save money on utility bills by enabling them to finance the cost of adding energy efficiency features to a new or existing home as part of the home purchase

**Equity:** an owner's financial interest in a property; calculated by subtracting the amount still owed on the mortgage loan(s) from the fair market value of the property.

**Escrow account:** a separate account into which the lender puts a portion of each monthly mortgage payment; an escrow account provides the funds needed for such expenses as property taxes, homeowners insurance, mortgage insurance, etc.

**Fair Housing Act:** a law that prohibits discrimination in all facets of the homebuying process on the basis of race, color, national origin, religion, sex, familial status, or disability.

**Fair market value:** the hypothetical price that a willing buyer and seller will agree upon when they are acting freely, carefully, and with complete knowledge of the situation.

**Fannie Mae:** Federal National Mortgage Association (FNMA); a federally-chartered enterprise owned by private stockholders that purchases residential mortgages and converts them into securities for sale to investors; by purchasing mortgages, Fannie Mae supplies funds that lenders may loan to potential homebuyers.

**FHA:** Federal Housing Administration; established in 1934 to advance homeownership opportunities for all Americans; assists homebuyers by providing mortgage insurance to lenders to cover most losses that may occur when a borrower defaults; this encourages lenders to make loans to borrowers who might not qualify for conventional mortgages.

**Fixed-rate mortgage:** a mortgage with payments that remain the same throughout the life of the loan because the interest rate and other terms are fixed and do not change.

**Flood insurance:** insurance that protects homeowners against losses from a flood; if a home is located in a flood plain, the lender will require flood insurance before approving a loan.

**Foreclosure:** a legal process in which mortgaged property is sold to pay the loan of the defaulting borrower.

**Freddie Mac:** Federal Home Loan Mortgage Corporation (FHLM); a federally-chartered corporation that purchases residential mortgages, securitizes them, and sells them to investors; this provides lenders with funds for new homebuyers.

**Ginnie Mae:** Government National Mortgage Association (GNMA); a government-owned corporation overseen by the U.S. Department of Housing and Urban Development, Ginnie Mae pools FHA-insured and VA-guaranteed loans to back securities for private investment; as with Fannie Mae and Freddie Mac, the investment income provides funding that may then be lent to eligible borrowers by lenders.

**Good faith estimate:** an estimate of all closing fees including pre-paid and escrow items as well as lender charges; must be given to the borrower within three days after submission of a loan application

**HELP:** Homebuyer Education Learning Program; an educational program from the FHA that counsels people about the homebuying process; HELP covers topics like budgeting, finding a home, getting a loan, and home maintenance; in most cases, completion of the program may entitle the homebuyer to a reduced initial FHA mortgage insurance premium—from 2.25% to 1.75% of the home purchase price.

**Home inspection:** an examination of the structure and mechanical systems to determine a home's safety; makes the potential homebuyer aware of any repairs that may be needed.

**Home warranty:** offers protection for mechanical systems and attached appliances against unexpected repairs not covered by homeowner's insurance; coverage extends over a specific time period and does not cover the home's structure.

**HUD1 Statement:** also known as the "settlement sheet," it itemizes all closing costs; must be given to the borrower at or before closing.

**Index.** a measurement used by lenders to determine changes to the interest rate charged on an adjustable rate mortgage.

**Interest rate:** the amount of interest charged on a monthly loan payment; usually expressed as a percentage.

**Insurance:** protection against a specific loss over a period of time that is secured by the payment of a regularly scheduled premium.

**Judgment:** a legal decision; when requiring debt repayment, a judgment may include a property lien that secures the creditor's claim by providing a collateral source.

**Lien:** a legal claim against property that must be satisfied When the property is sold

**Loan fraud:** purposely giving incorrect information on a loan application in order to better qualify for a loan; may result in civil liability or criminal penalties.

**Loan-to-value (LTV) ratio.-** a percentage calculated by dividing the amount borrowed by the price or appraised value of the home to be purchased; the higher the LTV, the less cash a borrower is required to pay as down payment.

**Lock-in:** since interest rates can change frequently, many lenders offer an interest rate lock-in that guarantees a specific interest rate if the loan is closed within a specific time.

**Loss mitigation:** a process to avoid foreclosure; the lender tries to help a borrower who has been unable to make loan payments and is in danger of defaulting on his or her loan

**Margin:** amount the lender adds to an index to determine the interest rate on an adjustable rate mortgage.

**Mortgage:** a lien on the property that secures the Promise to repay a loan.

**Mortgage banker:** a company that originates loans and resells them to secondary mortgage lenders.

**Mortgage broker:** a firm that originates and processes loans for a number of lenders.

**Mortgage insurance:** a policy that protects lenders against some or most of the losses that can occur when a borrower defaults on a mortgage loan; mortgage insurance is required primarily for borrowers with a down payment of less than 20% of the home's purchase price.

**Mortgage insurance premium (MIP):** a monthly payment -usually part of the mortgage payment - paid by a borrower for mortgage insurance.

**Offer:** indication by a potential buyer of a willingness to purchase a home at a specific price; generally put forth in writing.

**Origination:** the process of preparing, submitting, and evaluating a loan application; generally includes a credit check, verification of employment, and a property appraisal.

**Origination fee:** the charge for originating a loan; usually calculated in the form of points and paid at closing.

**PITI:** Principal, Interest, Taxes, and Insurance - the four elements of a monthly mortgage payment; payments of principal and interest go directly towards repaying the loan while the portion that covers taxes and insurance (homeowner's and mortgage, if applicable) goes into an escrow account to cover the fees when they are due.

**PMI:** Private Mortgage Insurance; privately-owned companies that offer standard and special affordable mortgage insurance programs for borrowers with down payments of less than 20% of a purchase price.

**Pre-approve:** lender commits to lend to a potential borrower; commitment remains as long as the borrower still meets the qualification requirements at the time of purchase.

**Pre-qualify:** a lender informally determines the maximum amount an individual is eligible to borrow.

**Premium:** an amount paid on a regular schedule by a policyholder that maintains insurance coverage.

**Prepayment:** payment of the mortgage loan before the scheduled due date; may be Subject to a prepayment penalty.

**Principal:** the amount borrowed from a lender; doesn't include interest or additional fees.

**Refinancing:** paying off one loan by obtaining another; refinancing is generally done to secure better loan terms (like a lower interest rate).

**RESPA:** Real Estate Settlement Procedures Act; a law protecting consumers from abuses during the residential real estate purchase and loan process by requiring lenders to disclose all settlement costs, practices, and relationships

**Settlement:** another name for closing.

**Subordinate:** to place in a rank of lesser importance or to make one claim secondary to another.

**Survey:** a property diagram that indicates legal boundaries, easements, encroachments, rights of way, improvement locations, etc.

**Title 1:** an FHA-insured loan that allows a borrower to make non-luxury improvements (like renovations or repairs) to their home; Title I loans less than \$7,500 don't require a property lien.

**Title insurance:** insurance that protects the lender against any claims that arise from arguments about ownership of the property; also available for homebuyers.

**Title search:** a check of public records to be sure that the seller is the recognized owner of the real estate and that there are no unsettled liens or other claims against the property.

**Truth-in-Lending:** a federal law obligating a lender to give full written disclosure of all fees, terms, and conditions associated with the loan initial period and then adjusts to another rate that lasts for the loan term.

**Underwriting:** the process of analyzing a loan application to determine the amount of risk involved in making the loan; it includes a review of the potential borrower's credit history and a judgment of the property value.

(This Construction Glossary is courtesy of HUD)

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