**Plenary answers**

**1. Define each of the three main types of land ownership in England and Wales.**

* **Sole ownership:** A single individual or entity has full control over the land, with the right to use, lease or sell it independently.
* **Concurrent ownership:** Two or more individuals share ownership.   
  **Joint** **tenants** have equal shares with survivorship rights, while **tenants** **in** **common** can hold unequal shares and pass them to heirs.
* **Government ownership:** Land owned by the government or local councils for public use (e.g. parks, schools) with regulated usage, leasing or sales.

**2. Outline the main differences between tenants in common and joint tenants.**

**Tenants in common:**

* Each owner holds a distinct share (e.g. 50/50 or 70/30) and can sell or transfer their share independently.
* There is no automatic right of survivorship – if one owner dies, their share passes according to their will or intestacy rules.

**Joint tenants:**

* Owners hold equal shares in the entire property (not distinct portions).
* The right of survivorship applies – when one owner dies, their share automatically passes to the other owner(s), overriding any will.

**3. Describe how concurrent property ownership occurs.**

Concurrent ownership happens when two or more people own a property at the same time.

* It can take the form of **joint tenancy** or **tenancy in common**.
* Ownership can arise from purchasing a property together, inheritance or by transferring shares in an existing property to another party.
* The method of ownership is usually specified in the property deed or a formal agreement between the owners.

**4. Describe what happens to a share of property in joint tenancy if one owner passes away.**

* The deceased owner’s share automatically transfers to the surviving joint tenant(s) under the **right of survivorship**.
* This process occurs outside of probate, meaning the share does not pass through the deceased’s will or estate.
* Once only one joint tenant remains, they hold the property as a sole owner with full control.

**5. Explain the four main options that tenants in common can do with their respective shares in property.**

* **Sell or transfer**: A tenant in common can sell or transfer their share without needing consent from the other owners (subject to any agreement in place).
* **Mortgage:** They can use their share as security for a loan or mortgage.
* **Leave it in their will:** Their share can be left to beneficiaries in a will rather than passed to the other owners.
* **Request a sale.**

**Key terms**

Now that you have learned about this topic, try to define the following key terms.

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| **Key term** | **Definition** |
| joint tenant | A co-owner who shares full, equal ownership of a property with others, with the right of survivorship. |
| tenant in common | A co-owner who holds a specific share of a property, which can be passed on in a will. |
| probate | The legal process of validating a will and managing a deceased person’s estate. |
| will | A legal document stating how a person’s assets should be distributed after death. |
| public land | Land owned and managed by the government or a public body for public use or benefit. |
| sole proprietor/owner | A person who owns property in their name alone and has full control over it. |
| concurrent ownership | A situation where two or more people own a property at the same time, either as joint tenants or tenants in common. |
| right of survivorship | A feature of joint tenancy where a co-owner’s share automatically passes to the surviving owners upon death. |