AFFORDABLE ARCHITECTURAL
DESIGN SERVICES

OCTOBER 2026

POLICY



Full Legal Policy & Client Terms of Service

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Introduction

Affordable Architectural is a modern, independent architectural design service that prioritises affordability, clarity, and speed. Founded with the aim of making professional architectural services accessible to everyone, we support homeowners, landlords, and developers in bringing their building ideas to life.

We specialise in producing high-quality 2D architectural drawings for planning applications, lawful development certificates, and basic construction guidance. From simple internal alterations to full loft conversions and extensions, our goal is to make the process simple and straightforward.

We operate predominantly online, allowing us to keep overheads low and communication fast. Clients can contact us directly through WhatsApp or email, and drawings are typically completed within 2–3 weeks of instruction.





Mission and Vision

Mission

We turn client ideas into clear, practical and approval-ready projects through honest advice, responsive communication, rigorous drawings and a transparent process — helping people make confident property decisions without unnecessary complication.

Vision

To become a trusted nationwide professional services business, recognised for making complex processes simpler, more affordable and accessible. We aim to set a higher standard for quality, reliability and friendly customer service, while continually evolving to meet the needs of our clients.

Affordable Architectural – Full Legal Policy & Client Terms of Service

Effective Date: 30 October 2026
Business Entity: Affordable Architectural (operating as a sole trader under trading name)
Jurisdiction: United Kingdom
Business Type: Architectural Design Consultancy (Residential and Small Commercial Projects)

1. Parties, trading status and interpretation

1.1 “We”, “our” and “Affordable Architectural” mean Ryan David Skitt acting as a sole trader under that trading name, unless the written quotation expressly identifies a different contracting legal entity. “Client” means the person or organisation commissioning the service. “Appointment” means the accepted written quotation, scope and applicable terms.

1.2 Affordable Architectural is presently operated as a sole-trader business, not a limited-liability company. The proprietor personally contracts with clients and has no general corporate limited-liability shield. Any separately incorporated but non-contracting entity is not a party merely by reason of a similar name or common ownership.

1.3 These conditions apply to services we contract to perform, except to the extent varied by a signed or expressly agreed written appointment. The appointment, service-specific scope, and agreed variations take precedence over these general terms where inconsistent. Privacy notices explain personal-data processing and are not used to remove statutory rights.

2. Acceptance, quotations and consumer information

2.1 A quotation is ordinarily valid for 14 calendar days from issue, unless stated otherwise. Our quotation, scope of services and these attached terms are provided to the Client through our QuickBooks quotation and acceptance process. The Client accepts the appointment by signing or electronically acknowledging the QuickBooks quotation and attached terms, subject to our confirmation of the instruction. Payment by itself does not override express prerequisites such as adequate scope information.

2.2 Before the Client accepts the quotation, we will provide the essential service description, overall price or basis of calculation, any known third-party charges, timing estimates, complaint route, cancellation information and any applicable statutory consumer rights. The relevant information may be supplied in the QuickBooks quotation and accompanying attachments.

2.3 No employee, freelancer, chatbot, online illustration or oral conversation may vary an agreed appointment unless an authorised representative confirms the change in writing. Automated responses are preliminary unless explicitly approved as a formal offer or instruction.

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3. Professional representation and restricted title

3.1 Affordable Architectural provides architectural design, drawing and planning-support services. We do not hold ourselves out as an ARB-registered architect or registered architects' practice. No member of staff may use the protected title "architect" unless personally registered and lawfully entitled to do so.

3.2 Permitted service descriptions may include architectural designer, architectural technician, drawing consultant, design and planning support and related drafting services where accurate. Our service does not imply RIBA chartered status, architectural registration, engineering accreditation or other regulated qualifications not actually held.

3.3 We can prepare drawings, feasibility studies, design-and-access statements, planning documents and other specified work within our competence. We may act as planning application agent where expressly instructed; this is distinct from acting as architect, lawyer, structural engineer, Building Control approver or statutory Principal Designer.

4. Included and excluded scope

4.1 Only work specified in the individual quotation is included. Common services may include concept layouts, measured surveys (where quoted), planning drawings, lawful-development certificate packages, prior-approval submissions, heritage/design statements, building-regulations drafting by an appropriately scoped provider, 3D visuals, and application administration.

4.2 Unless expressly itemised, fees exclude planning application charges, statutory and portal fees, pre-application fees, Building Control charges, structural engineering, geotechnical/site investigations, drainage surveys, ecological/tree surveys, party-wall surveyors, measured boundary/title verification, rights of light, asbestos testing, SAP/energy assessments, fire engineering, specialist accessibility assessments, construction inspection, contract administration, construction management and legal advice.

4.3 Drawings must be used only for their stated purpose and revision. Planning-stage drawings and visualisations are not construction-ready technical instructions. Construction should not commence on a planning-only package, unapproved drawings or unverified assumptions.

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5. Client instructions, site information and verification

5.1 The Client shall provide accurate instructions, ownership and consent information, access and reasonably available drawings, photographs, survey information, title constraints, easements, covenants and notices. Client-provided measurements and third-party drawings may be used as stated assumptions and identified as such.

5.2 The Client shall review draft drawings, names, boundaries, dimensions, orientation, level changes, proposed uses, openings and site features carefully before approval. Our duty to exercise reasonable care and skill is not removed by client review or approval.

5.3 Unless expressly included, a desktop/remote assessment is not a full site survey, structural investigation, opening-up, boundary survey, drainage investigation or ground investigation. Latent defects, concealed services and actual site conditions require verification by appropriate competent persons before construction.

5.4 The Client must tell us promptly of new information or material changes, including site conditions, boundary disputes, relevant neighbours, intended occupancy and third-party comments.

6. Project time, communication and suspension

6.1 Any turnaround indication (typically 2–3 weeks for qualifying drawing stages where quoted) is an estimate unless a written binding deadline is agreed. Timing begins after required information, access, confirmations and the initial payment are received; statutory decisions and third-party turnaround periods are outside our direct control.

6.2 We shall communicate material foreseeable delays and act with reasonable care to minimise avoidable delay. We may suspend work on reasonable notice for unpaid invoices, missing instructions, unsafe conditions, abuse, loss of authority or a compliance concern; affected deadlines will be revised reasonably.

6.3 Correspondence by email, telephone and WhatsApp can form part of the project record; clients should consolidate amendments into one marked-up response per review cycle where reasonably practicable. Acknowledgement of a message does not itself constitute a commitment to a new scope or deadline.

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7. Amendments and reasonable usage policy

7.1 Unless a quotation provides another express allowance, the base fee includes TWO coordinated rounds of reasonable design amendments at the same agreed design stage. A "round" is one consolidated set of instructions submitted after issue of a draft. Corrections required because our work failed to meet the agreed scope or applicable statutory standard of reasonable care and skill do not count against this allowance and will be remedied without an additional design fee where legally required.

7.2 Reasonable amendments are proportionate refinements to the originally instructed proposal without substantial changes in footprint, number of storeys, planning strategy, building use, site, survey basis, structural scheme or required documents. Multiple fragmented instructions can be consolidated into a single round after reasonable notice.

7.3 Material redesign, a change to approved or submitted plans, entirely new options, repeated reversal of approved instructions, additional visits, alterations caused by late or inaccurate client information, engineering recalculations and third-party authority requirements beyond the agreed scope are chargeable only after a supplementary fee or fee basis is disclosed and accepted.

7.4 Unlimited amendment wording, where explicitly sold in a package, means reasonable amendments within the original design brief and active project stage, not unlimited new projects, repeat applications or unbounded labour. We may propose a fair revised scope for disproportionate demands but cannot impose unagreed charges.

7.5 Client review should normally occur within 14 days of a draft unless otherwise agreed. We may ask whether the project is paused after 30 days without a substantive reply; reactivation after 90 days may require a revised quotation, subject to consumer law and the original contract.

8. Planning advice, permissions and applications

8.1 Planning, pre-application and permitted-development opinions are professional assessments using the information and policies reasonably available at the time. They are not guarantees. Decisions on planning applications and certificates fall to the relevant Local Planning Authority, inspector or court as appropriate; lawfulness of development may ultimately require legal determination.

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8.2 No approval, validation date, decision timetable, immunity from enforcement, neighbour support or Building Control acceptance is guaranteed. A favourable pre-application opinion, prior permission nearby or initial officer indication is not a legally binding approval of the proposal.

8.3 Unless agreed, a refusal, withdrawal, resubmission, redesign, appeal, discharge of conditions, amendment after validation, enforcement representation or revised report constitutes additional scope, quoted before work begins. Fees remain payable for services properly delivered regardless of a third-party decision, without prejudice to statutory remedies for defective performance.

8.4 Clients must obtain required planning permission, lawful-development certification, Building Regulations approval and other consents before carrying out works when required. We will only submit applications as agent when authorised, after the Client approves the final package and confirms applicant/ownership certificates and notices.

9. Building Regulations, technical work and competence

9.1 Building Regulations drawings, where included, are a defined design/drafting deliverable and do not themselves prove compliance or authorise construction. Building Control may ask for specifications, calculations, changes, inspections, as-built information or further evidence. Statutory Building Control decisions are not ours to make.

9.2 Specialist engineering, fire, drainage, foundations, party-wall, electrical, energy or other assessments must be carried out by appropriately competent persons. The contractor remains responsible for construction methods, temporary works, setting-out, workmanship, required inspections and checking real site conditions; this does not remove any non-excludable duties we owe for our own design.

9.3 We may decline instructions outside our competence, insurance cover or available resources and explain the need for a specialist or separate appointment.

10. Principal Designer and statutory dutyholder policy

10.1 Affordable Architectural does NOT offer or accept appointment as Principal Designer under the Construction (Design and Management) Regulations 2015 (CDM 2015), nor as Principal Designer under the Building Regulations dutyholder regime, through these standard services. No principal-contractor, client-duty takeover, site-management or design-coordination leadership service is included.

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10.2 These are separate legal regimes and roles. Clients must ensure competent dutyholders are appointed as required, and must promptly confirm who has effective control of the design/pre-construction phase. On domestic projects, where appointments are not made, statutory default rules may place Principal Designer responsibilities on the designer in control. A contractual disclaimer cannot defeat that statutory result.

10.3 We therefore intend to operate only as a designer within our contracted scope, without controlling the overall pre-construction or design phase. If the scope, project arrangements or law mean we could be treated as Principal Designer, we will escalate this before proceeding, require a suitable alternative appointment and reallocate control or decline/withdraw from the affected scope where lawful.

10.4 Where we are a designer, we will comply with applicable designer duties, including exercising reasonable care, coordinating and sharing relevant design-risk information, and taking account of foreseeable construction/use/maintenance risks to the extent required by law. Neither the Client nor the contractor can waive our own statutory designer obligations.

11. Party walls, utilities, drainage and site restrictions

11.1 The Client is responsible for obtaining specialist legal advice and complying with applicable notices and procedures under the Party Wall etc. Act 1996; our general drawing package does not serve notices or appoint party-wall surveyors. No notice/agreement is automatically required simply because works are near a boundary: the statutory tests must be assessed.

11.2 Build-over agreements, public-sewer enquiries, undertaker permissions, drainage connections, highway/vehicle-crossing consents, listed-building consent, conservation requirements, restrictive covenants, environmental permissions and neighbour agreements are separate matters unless expressly included.

11.3 We do not warrant the capacity, location or structural suitability of buried utilities, drainage, foundations, walls, ground, trees or existing structures without appropriate investigation and relevant specialist scope.

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12. Freelancers, subcontractors, referrals and independent consultants

12.1 We may use authorised freelance designers, technicians, administrative support, digital providers and specialist subconsultants to deliver parts of an appointment, subject to suitable confidentiality, competence, quality-assurance and data protection controls.

12.2 Each appointment must make clear whether (a) the Client directly appoints and pays the specialist, in which case the specialist is ordinarily responsible to the Client under their own contract, or (b) Affordable Architectural contracts with the specialist and sells that part of the service to the Client, in which case we remain responsible for our own contractual obligations and cannot exclude those responsibilities simply because we subcontract.

12.3 Structural engineers are separate technical professionals and any calculations, structural design decisions and professional opinions must be attributed to the engineering provider. We do not independently certify, warrant or substitute our judgement for their engineering work. Where we contract with the engineer, any proposed liability allocation is subject to our own legal obligations to the Client and the agreed engineering scope.

12.4 We may recommend specialists without warranting their work, solvency or availability. We will not be responsible for an independently contracted consultant's breach where the law does not make us responsible, but remain responsible for any negligence of our own, including negligent selection, instructions or coordination where applicable.

12.5 External provider fees, insurance, deliverables, complaint routes and terms should be identified before instruction where practicable. We will request appropriate evidence of professional indemnity cover from professional subconsultants where relevant, but this is not a guarantee that any particular loss is insured.

13. Fees, staged payment and disbursements

13.1 Unless the quotation states otherwise, 50% of our agreed professional fee is due on instruction and 50% is due once the relevant contracted deliverables are ready for final release or before application submission, whichever specified milestone occurs first. Formal, unwatermarked final PDFs and submission action may be withheld pending payment of the relevant due sum, subject to law and any dispute arising from deficient performance.

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13.2 The 50% first payment is an advance payment against work, NOT an automatically non-refundable deposit. On lawful cancellation, refunds and reasonable payment for completed work and unavoidable losses are determined under the contract and applicable consumer law, without double recovery.

13.3 Statutory fees, applications, specialist fees and expenses are additional unless expressly included; we will request approval before incurring unexpected additional costs where reasonably possible. We are not VAT-registered as at the draft date; invoices must reflect actual registration status and any later change will be communicated before imposing VAT where required.

13.4 We may send invoices electronically. If an undisputed payment is overdue we may send a reminder, give a reasonable opportunity to resolve it and suspend further work; any interest or recovery charges will be imposed only to the extent permitted by applicable law and agreed terms. Business-client late payment legislation is not automatically applied to consumer clients.

14. Consumer cancellation and termination

14.1 Where a consumer concludes a qualifying distance or off-premises service contract, a statutory 14-day cancellation right will generally apply from contract formation, subject to legal exceptions and the pre-contract information provided. We provide a cancellation form and instructions when the law requires them.

14.2 If the Client expressly requests that services start during the statutory cancellation period, we may commence only in compliance with the relevant rules. Where validly requested and cancelled within that period, the Client may have to pay a proportionate amount for services actually supplied; if full performance occurs after the required request and acknowledgement, the statutory right may be lost as provided by law.

14.3 Outside statutory cancellation rights, either party may end the appointment on written notice for material breach not remedied within a reasonable stated time, or by mutual agreement. Fees on termination will reflect properly performed work and fair, demonstrable unavoidable losses, giving credit for saved costs; any advance payment exceeding the lawful amount due will be refunded promptly.

14.4 We may immediately suspend unsafe or unlawful services, abusive communications, suspected fraud or conflicts of interest pending reasonable investigation. We shall give notice and hand over paid-for deliverables as legally required and appropriate.

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15. Copyright and permitted project licence

15.1 Copyright and other intellectual property rights in our original drawings, models, reports and materials belong to their lawful rights holder. Client-provided material remains subject to its own rights; we will not claim ownership of pre-existing third-party work.

15.2 Subject to payment of the agreed fee, the Client receives a non-exclusive licence to use completed agreed deliverables for the specific named site and project, including disclosure to their competent project team and authorities as reasonably necessary. Reuse for another plot/project, sale as a template, alteration by an unrelated party or use of preliminary documents as construction instructions requires appropriate permission or a separate agreement.

15.3 Before final payment, draft drawings may be used for review only, unless the law or express written agreement provides otherwise. We may retain records for professional, insurance and statutory purposes. We will not use identifiable site photographs or sensitive personal material in public marketing without an appropriate lawful basis and any required permission.

16. Standard of care, remedies and liability

16.1 We will perform contracted services with reasonable care and skill and in accordance with all mandatory law. No planning approval, third-party decision, flawless estimate, definitive survey outcome or build cost is guaranteed unless expressly made an agreed binding promise.

16.2 Nothing excludes or limits liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or any statutory right or liability that cannot lawfully be excluded or restricted, including consumer rights to appropriate remedies for inadequately performed services.

16.3 Subject to clause 16.2 and the fairness/reasonableness requirements of applicable law, for business-to-business appointments ONLY, the aggregate liability cap for ordinary contractual professional negligence claims is proposed to be the GREATER of £50,000 and the fees paid or payable for the affected services. This is a proposed negotiated commercial cap and MUST be reviewed against the risk, insurance conditions and Unfair Contract Terms Act before use. No automatic monetary cap is imposed here on consumer claims.

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16.4 For business-to-business appointments only, and subject to law, we do not accept liability for remote or indirect loss of profit, revenue or business opportunity that was not reasonably foreseeable when the contract was made. This clause does not defeat liability for direct, foreseeable losses caused by our breach. Clients must take reasonable steps to mitigate loss; we will do the same.

16.5 We are not responsible for an authority's independent decision, changes of law, contractor defects or inaccurate external information solely because they occur, but we remain responsible for any breach of our own duty that materially contributes to a loss. Each claim is assessed on actual causation, responsibility and law; insurance policy limits are not automatically contractual liability limits.

16.6 Nothing in the policy requires a Client to indemnify us for our own negligence, regulatory breach or wrongdoing. A business Client may be asked by separately negotiated written terms to indemnify us for third-party IP material it knowingly supplied without permission, only to the extent fair, lawful and attributable to that Client's breach.

16.7 Professional insurance. Affordable Architectural maintains Professional Indemnity insurance with a declared limit of £2,000,000 and Public Liability insurance with a declared limit of £1,000,000. The currently stated insurance period expires on 7 September 2027. Cover remains subject to the applicable insurer's policy schedule, insured activities, exclusions, excesses and claims conditions. The existence or limit of insurance does not itself establish a contractual limitation of our liability or guarantee that any particular loss is insured. Details may be supplied upon reasonable request, subject to confidentiality and insurer requirements. Any separate legal expenses or cyber cover is not represented as held unless confirmed against the relevant current policy documentation.

17. Complaints and disputes

17.1 Complaints should be sent in writing using a published business contact. We will acknowledge within 5 working days where practicable and aim to provide a substantive response or updated timetable within 15 working days. This process does not impose an artificial time bar on statutory claims.

17.2 We will attempt constructive resolution, corrective work or an appropriate remedy. Mediation may be considered by agreement; neither party is forced to surrender statutory rights or court access. English and Welsh law applies to England/Wales appointments, subject to mandatory consumer law and jurisdiction rules.

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18. Privacy and data handling

18.1 Ryan David Skitt, trading as Affordable Architectural, is the identified data controller for the relevant business processing; ICO registration reference ZC214230 (registration stated to expire on 4 August 2027). Registration is not a certification of security or an assurance of compliance.

18.2 We process necessary client, property, survey, communications, supplier and accounting information according to our UK GDPR and Data Protection Compliance Pack and the relevant Client/Website Privacy Notices. Data may be lawfully shared with planning authorities, instructed consultants, processors and advisers; we do not promise never to share information. Public planning submissions can result in information entering the public domain.

18.3 Health, disability and other special-category information will be restricted to what is necessary and processed only with a valid Article 6 lawful basis and separate Article 9 condition. Before public submission of particularly sensitive content, the Client will be shown and asked to authorise the proposed wording, and explicit consent will be obtained if that is our relied-upon Article 9 condition.

18.4 Requests to access, rectify, erase, restrict, object or transfer personal data are handled subject to applicable legal conditions and exceptions. We maintain appropriate records and incident-response practices; contractual clauses do not extinguish these rights.

19. Cyber and digital systems

19.1 We operate a separate Cyber Security & Cyber Essentials Policy governing device security, access permissions, multifactor authentication, backups, supplier systems, remote working, breach response and ongoing controls. It is an internal operating standard rather than a contractual cybersecurity guarantee.

19.2 Affordable Architectural DOES NOT claim Cyber Essentials certification merely because its policy is aligned to the scheme; certification may be stated only after successful independent assessment. Cyber insurance or legal-expenses insurance must not be represented as held without checking relevant schedules.

19.3 Communications, file transfers and cloud services carry residual technical risks. We will use appropriate proportionate security, respond to incidents as required by law, and communicate material breaches to affected persons and regulators where legally required.

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20. Website use, content, cookies and online enquiries

20.1 Website content, diagrams, indicative prices and examples are general information and are not a bespoke professional opinion, consent, guarantee or formal quote. No professional appointment arises from viewing the website or submitting an enquiry unless expressly accepted.

20.2 Visitors must not misuse forms, upload malware, interfere with systems or infringe our intellectual property. We may take reasonable action to protect the website and refuse unlawful use, without unfairly restricting consumer rights.

20.3 Cookies, website analytics, direct marketing and electronic messages are managed under the Website Privacy & Cookie Notice and applicable UK GDPR/PECR requirements. Visitors should be given appropriate information and control over non-exempt technologies as required by law.

20.4 Links to third-party sites and third-party platforms are provided for convenience and governed by their own terms; we are responsible for our own statements and conduct but do not control all third-party content or availability.

21. Records, publicity and retention

21.1 Project records may be retained in line with documented retention schedules, legal requirements and insurers' reasonable record-keeping requirements. A request for deletion may be limited by legal or legitimate retention obligations.

21.2 Identifiable property photographs, client testimonials or project addresses will not be used in public promotion without a valid legal basis and any required consent or permissions. Project case studies can be anonymised where reasonably effective; anonymity must not be assumed merely because a name is omitted.

22. General contract provisions and revisions

22.1 If a provision is unenforceable, remaining terms continue so far as they can operate fairly and lawfully. Delay in enforcing a right does not waive it. The appointment cannot be transferred without lawful authority and, where applicable, required consent.

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22.2 Policy updates may be published on our website for future appointments. Material changes to an existing appointment require the parties' agreement unless the original contract and applicable law expressly permit a fair variation. Publication alone will not retroactively rewrite signed terms.

22.3 Events outside reasonable control may delay performance. We will notify the Client where practicable, mitigate their impact and discuss rescheduling, refunds or termination consistent with applicable legal rights. No blanket exclusion applies if failure is due to our own negligence.

RELATED PRIVACY AND SECURITY POLICIES

Our UK GDPR & Data Protection Compliance Pack and Cyber Security & Cyber Essentials Policy are maintained separately. The applicable public-facing Client Privacy Notice and Website Privacy & Cookie Notice should be made available with these terms or via an accessible website link. The internal policies are operational standards and do not create an independent certification or guarantee of risk-free systems.

Affordable Architectural | Ryan David Skitt trading as Affordable Architectural
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Ryan D Skitt
30th October 2026
Director



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