

## HOME INFORMATION PACK (HIP)

### WHAT IS A HOME INFORMATION PACK (HIP)?

A Home Information Pack is a report containing all the relevant information about the property which is being sold.

### WHY DO WE HAVE HOME INFORMATION PACKS?

Home Information Packs are aimed to improve the home buying and selling process for consumers, by providing the necessary information for buyers and sellers so that they can make informed decisions at the beginning of the selling process.



### WHEN DID THEY INTRODUCE HOME INFORMATION PACKS?

|                                   |  |
|-----------------------------------|--|
| 1 <sup>st</sup> August 2007:-     | -HIP required for all 4 bed properties                           |
| 10 <sup>th</sup> September 2007:- | -HIP required for all 3 bed properties                           |
| 14 <sup>th</sup> December 2007:-  | -HIP required for all properties                                 |
| 6 <sup>th</sup> April 2008:-      | -HIP required for all new build properties                       |
| 6 <sup>th</sup> April 2009:-      | -Property Information Questionnaire to be included into all HIPs |
|                                   | -A HIP must be completed before the property can be marketed     |

### DO I NEED A HOME INFORMATION PACK?

As a seller of a residential property, yes you do, however there are some exceptions which are explained below:

1. If the property is being sold privately. However you must ensure that the property has not been advertised in anyway i.e. selling to a family member.
2. If the property is being sold without vacant possession i.e. if the property has a tenant and the new purchaser is taking over the tenancy then a HIP would not be required.
3. If you are selling or leasing a commercial property.

These are just a few of the exemptions and if you are unsure as to whether your circumstances exempt you from having a HIP, then please provide the full circumstances of sale to your HIP provider so that they may ascertain whether a HIP is required.

However, even if you do not need a HIP you will still have to obtain an Energy Performance Certificate (EPC) in many cases such as private sales and commercial properties. You also need an EPC if you are going to rent out your property.

## WHAT DO HIPS INCLUDE?

Current legislation states that a HIP must include:

- Index
- Energy Performance Certificate
- Sale Statement
- Property Information Questionnaire
- Evidence of Title
- Local and drainage search

## LOCAL SEARCHES

Parkinson Wright Solicitors carry out an official search of the property. Other HIP providers opt for a personal search. The table below lists the advantages of an official search.

| Official   | Personal   |
|--|--|
| Buyers solicitors are more likely to accept it.  | Cheaper  |
| Local Authority staff provides the answers to the questions.   | A person employed by The Personal Search Company answers the questions.  |
| The Local Authority provides an indemnity. So if there are any incorrect answers the Local Authority pay for the mistake.  | The search provider has indemnity cover – but as it could be many years before a mistake is found there could be problems if the search provider has gone out of business. |
| After 6 months some of the Local Authorities in the Worcestershire area offer a refresh fee and where this is not available we may be able to arrange some cover to extend the life of the search. | After 6 months there may be no refresh fee, you may have to pay the full charge again.   |

## CAN THE PROPERTY BE ADVERTISED BEFORE THE HIP IS READY?

The current rules and guidelines say that you can no longer advertise the property before the HIP is ready, which means your HIP will need to be complete before the property goes on the market.

## HOW LONG DO THEY TAKE TO COMPLETE?

Approximately 5 – 10 working days, however the following factors can affect timescales:

- Unregistered Title
- Local Authority Search
- Your availability to allow the Energy Performance Assessor to assess your property

Your HIP provider will keep you informed.

## WHAT FORMAT DOES MY HIP COME IN?

At Parkinson Wright our aim is to provide you with a quick, easy and accessible HIP that not only you can obtain and view easily but so can your estate agent and buyers solicitors. So that we can provide you with an efficient service your HIP is available in the following formats:


1. Paper version: If you do not have access to the Internet we will be able to send you a paper copy of your HIP.
2. PDF download: If you have access to the Internet a copy of your HIP can be forwarded to you in a PDF format via email.


## WHAT IS AN ENERGY PERFORMANCE CERTIFICATE?

An Energy Performance Certificate is a document which provides detailed information on the energy efficiency of the property.

## WHY DO I NEED AN ENERGY PERFORMANCE CERTIFICATE?

This is a required part of a HIP but as mentioned previously, you may not require a HIP but would need an EPC for private sales, commercial properties and properties you are going to rent out. By providing this information, the government hopes to make people aware of their carbon emissions in an effort to try and cut them down.

| Energy Efficiency Rating                    |                            |   |
|---|----------------------------|---|
|   | Current                    | Potential   |
| Very energy efficient - lower running costs |                            |   |
| (92-100) <b>A</b>                           |                            |   |
| (81-91) <b>B</b>                            |                            |   |
| (69-80) <b>C</b>                            |                            |   |
| (55-68) <b>D</b>                            |                            |   |
| (39-54) <b>E</b>                            |                            |   |
| (21-38) <b>F</b>                            |                            |   |
| (1-20) <b>G</b>                             |                            |   |
| Not energy efficient - higher running costs |                            |   |
| <b>England &amp; Wales</b>                  | EU Directive<br>2002/91/EC |  |

| Environmental (CO <sub>2</sub> ) Impact Rating                  |                            |   |
|---|----------------------------|---|
|   | Current                    | Potential   |
| Very environmentally friendly - lower CO <sub>2</sub> emissions |                            |   |
| (92-100) <b>A</b>   |                            |   |
| (81-91) <b>B</b>  |                            |   |
| (69-80) <b>C</b>  |                            |   |
| (55-68) <b>D</b>  |                            |   |
| (39-54) <b>E</b>  |                            |   |
| (21-38) <b>F</b>  |                            |   |
| (1-20) <b>G</b>   |                            |   |
| Not environmentally friendly - higher CO <sub>2</sub> emissions |                            |   |
| <b>England &amp; Wales</b>                                      | EU Directive<br>2002/91/EC |  |

## HOW DO I GET AN ENERGY PERFORMANCE CERTIFICATE?

It is the responsibility of your HIP provider to obtain an Energy Performance Assessor, who will in turn visit and survey the property and then provide the necessary report to be included in the HIP.

## DOES IT MATTER IF MY PROPERTY IS UNREGISTERED?

Not at all, however, so that we can show evidence of title we will require your Deeds. If you hold the Deeds to the property then please make them available to your HIP provider. If your Lender has your deeds then please provide your HIP provider with the necessary details so that they can be obtained.

The preparation of the title information for unregistered land is more complex than for registered land, and does really need a qualified solicitor or licensed conveyancer to prepare. In Worcestershire we still have quite a high proportion of properties with unregistered land.

## DO THE SAME RULES APPLY TO LEASEHOLD PROPERTIES?

Yes they do, in fact they are very much the same. However there will be some additional documents which will be required and your HIP provider will obtain the same.

## WHERE CAN I GET A HIP?

Parkinson Wright Solicitors can provide a HIP for **£299** plus VAT for a freehold property. If your property is Leasehold please contact us for a quote.

### Advantages of using Parkinson Wright as a HIP provider

- **Produced for professionals by professionals**
- **Ownership rights** – Unlike many HIP providers, the Home Information Pack belongs to you enabling you to change your Estate Agents without restriction.
- **All required documents included** – Our Home Information Pack contains all of the required documents including, Energy report, Official Search and Office Copies.

To speak to one of our **Home Information Pack** advisers contact an office near you or visit [www.parkinsonwright.co.uk/home-information-packs/html](http://www.parkinsonwright.co.uk/home-information-packs/html)

### Worcester Office:

Tel: **01905 726789** Haswell House, St Nicholas Street, Worcester, WR1 1UN

### Droitwich Office:

Tel: **01905 775533** 64 Friar Street, Droitwich, WR9 8EF

### Evesham Office:

Tel: **01386 761176** 4 Abbey Lane, Abbey Lane, Evesham, WR11 4BY

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