

Munrolock Guide to **HOME INFORMATION PACKS**

WHAT ARE HOME INFORMATION PACKS

Things they include....

MAKING THE HIP AVAILABLE

First day marketing.....

WHERE TO GET A HIP

Order through Munrolock.....



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What are Home Information Packs?

A Home Information Pack (HIP) is now required for most homes, put on the market with vacant possession on or after 14 December 2007.

HIPs are designed to bring information upfront to increase certainty and inform buyers about a property before they incur costs. Informed choice by buyers at the start of the process will help reduce delays later on and reduce wasted time for sellers.

What a Home Information Pack contains

The following documents must be included in a Home Information Pack (HIP):

An index which lists documents contained in the HIP and provides a checklist for sellers, buyers, estate agents and enforcement authorities. The index must also state if a required document is not included and explain what steps are being taken to obtain it. The index must be updated whenever documents are added or removed.

Property Information Questionnaire (PIQ). This is to be completed by the seller and provides a helpful checklist for buyers of simple information they need to know about a property before making any decision, including gas and electricity safety, flood risk information, previous structural damage, parking arrangements, and a leasehold summary where appropriate.

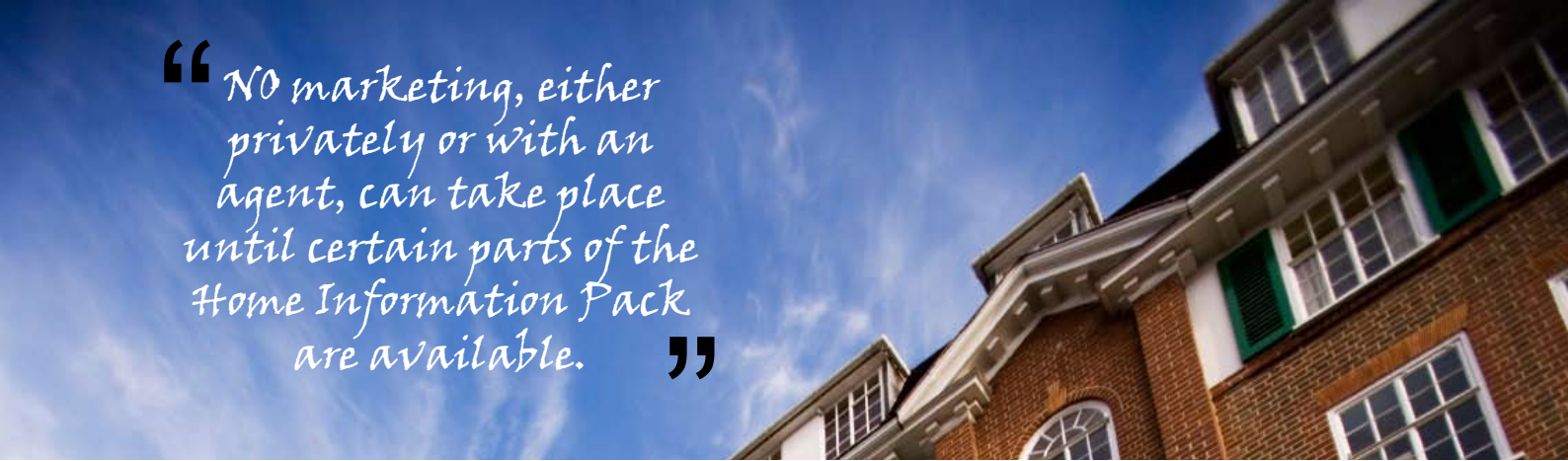
An Energy Performance Certificate (EPC) which gives homeowners, tenants and buyers information on the energy and carbon emission efficiency of a property through an A – G grade rating, where A is very efficient and G is least efficient. The EPC also gives advice on cost effective ways to improve the rating.

A Sale Statement that includes the name of the seller, property address, whether it is freehold, leasehold or commonhold, registered or unregistered, whether it is being sold with vacant possession and in what capacity the seller is selling the property (eg selling on behalf of a deceased owner).

Evidence of title documents that prove the seller owns and has the right to sell the property. If the property is registered, certain documents available from the Land Registry must be included in the HIP. These provide an official record of who owns the land and include official copies of the individual register and an official copy of the title plan. If the property is unregistered, the HIP must include copies of a certificate of an official search of the index map (obtained from the Land Registry), and the documents that the seller intends to rely on to provide evidence of title to the property and the right to sell it.

Standard searches including a search of the local land charges register and other records held by the local authority (regarding such issues as planning decisions and road building proposals) and details on the provision of drainage and water services to the property.





“ *No marketing, either privately or with an agent, can take place until certain parts of the Home Information Pack are available.* **”**

Making the Home Information Pack available

The person or business marketing the property for sale (the responsible person) must ensure that a Home Information Pack (HIP) is in place and made available to potential buyers. This will usually be the seller, their estate agent or auctioneer, or a housing developer.

The seller can choose where to purchase their HIP from. They will usually be made available through an estate agent, although a seller can also use a specialist HIP provider or a solicitor or licensed conveyancer. A seller can even compile a HIP themselves, providing that every document within it comes from an appropriate source.

From 6 April 2009, a property can only be put on the market when all the required HIP documents have been commissioned and paid for, or a commitment to pay has been made and a Pack is available containing the following documents as a minimum:

- * index
- * the new Property Information Questionnaire (PIQ)
- * Energy Performance Certificate (EPC) or Predicted Energy Assessment (PEA)
- * sustainability information (for new homes)
- * sale statement
- * evidence of title

Potential buyers are entitled to receive a copy of the HIP, or any part of it, on request and this should be provided to them within 14 days. There should be no charge for this, but you can ask buyers to pay a reasonable charge to cover copying and postage for sending a paper copy.

While the property is on the market continuously, there is no legal requirement for the seller to purchase a new HIP or update any of the content, except to replace the PEA with an EPC when this becomes available (where appropriate). Where a seller decides to change estate agents or start using an agent where they weren't previously, provided there is no break in marketing, there is still no requirement for them to get a new HIP or refresh the documents in it.

Where you have good reason to believe the person is not a serious buyer, does not have the means to buy the property or is someone the seller does not want to sell to you do not have to provide a copy of the HIP. You should take care not to discriminate unlawfully though.

Leasehold Properties

Home Information Packs (HIPs) for leasehold and commonhold properties must include the same compulsory documents as for freehold properties. However, they must also include some additional documents.

If a property is leasehold it means that the property is for sale but the land the property is built on is not. A buyer may have to pay ground rent to the freeholder and other service charges.

Compulsory documents

For leasehold properties you must provide all the standard compulsory documents for the HIP, and a copy of the lease. If there's a delay getting a copy of the lease, it can be added to the HIP after the property goes on the market, However, it has to be added within 28 days of the property going on the market.



Where you can get a HIP

If you need to get a HIP, you can choose any of the following options:

- * get an estate agent to do it
- * use a solicitor
- * use a specialist HIP provider
- * compile it yourself

You can order it through Munrolock even if you are not selling through us.

