

# What is a Home Information Pack?

Under recent regulations the Government made it compulsory for sellers to have a Home Information Pack (“HIP”) when marketing their property. Initially this was confined to 4 or more bedrooled properties but now extends to almost all residential properties put on the market. The law applies equally to houses marketed through estate agents and those privately marketed.

## Take the hassle out of HIPs

Paul Robinson Solicitors have come up with a system for reducing the cost of HIPs to sellers. We make no charge for preparation of the HIP providing we are used for the conveyancing of the property once a buyer has been found. The only cost therefore is that of the searches, title entries and plan, and the EPC referred to below.

As long as preparation of the HIP has been commissioned at the time the property is first marketed this complies with the present legislation. While the intention of the legislation was that the information contained in the HIP should be available to buyers during the marketing process our understanding is that very few buyers ever ask to see the HIP.



The HIP can however be of use when a buyer has been secured for a property. A properly prepared HIP means that the information required by the buyer’s solicitor is immediately available and delays, such as waiting for the seller’s title deeds to arrive or waiting for searches, can be avoided. A properly prepared HIP also avoids the need for the buyer’s solicitors to raise enquiries which might otherwise be necessary for them to obtain a proper understanding of

the property. It does not however avoid the need for appropriate enquiries which may be prompted from a perusal of all the legal information available in respect of the property. A HIP prepared by a reputable and efficient firm should assist in the sale and enable any issues to be identified at an early stage thereby achieving a fast and efficient service to the client.

## The HIP must contain the following:

- *An Index of Contents and a Sale Statement*
- *A Local Authority Search* (the cost of which varies dependent upon the authority in which the property is located) which currently costs £115 if the property is situated within the Southend-on-Sea area. We recommend that the local search should be an official written search of the local authority as in this way the cost is fixed and transparent and should be acceptable to a buyer and his lender. It is possible to make a personal search of a local authority but the cost of this seems to vary considerably depending upon which agency is used. It does not give the protection afforded by a search provided by the local authority itself, is not acceptable to a number of mortgagees and can at present take longer to provide than an official local search.
- *Title details* for the property consisting of title entries and plan (if registered) which can be obtained from the Land Registry or copies of the relevant title documents if unregistered. The current cost for obtaining title entries and plan, in the case of a registered title, is £6 for freehold properties and £12 for leasehold properties.
- *An Energy Performance Certificate (“EPC”)*, which requires an energy assessor to attend your property to assess your home’s energy and CO2 performance and provides recommendations for improved efficiency. The cost of the EPC depends on which assessor is used but is normally in the region of £100.
- *A Drainage & Water Search* which currently costs £42.30 in the local area.
- In the case of leasehold properties *a copy of the lease and information from the freeholder/managing agents*. In some cases the freeholder/managing agents will charge a fee for providing this information.

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