

Home Information Pack

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Tuesday, 12 August 2008
Last Updated Friday, 10 October 2008

Since 14 December 2007 every home put on the market, no matter what size, must have a Home Information Pack. It brings together valuable information at the start of the process - such as a sale statement, local searches and evidence of title - which could save you money, time and stress. The Pack also includes an Energy Performance Certificate that contains advice on how to cut CO2 emissions and fuel bills.

When do I have to provide a HIP?
Properties marketed for sale from 14 December 2007 in England and Wales will need a Home Information Pack (HIP), which includes a home energy rating.

The Pack includes an Energy Performance Certificate, containing advice on how to cut carbon emissions and fuel bills. Also included are documents such as a sale statement, searches and evidence of title.

Currently, any property that was already on the market on the relevant commencement date (i.e. 1 August 2007 for sales of homes with four or more bedrooms; 10 September 2007 for those with three or more bedrooms and 14 December for all properties) does not need to have a HIP.

At this stage no such date has been set when all properties that are on the market will be required to have a HIP.

What goes in a HIP?
A HIP includes documents that are required when homes are bought and sold. Some documents are mandatory and others optional.

The mandatory documents are:

- An index (ie a list of the contents of the HIP)
- A sale statement (summarising the terms of sale)
- Evidence of title
- Standard searches (ie local authority enquiries and a drainage and water search)
- An Energy Performance Certificate (EPC)
- Commonhold information (where appropriate)
- A copy of the lease (where appropriate)

Documents that are optional include:

- A Home Condition Report (HCR)
- Additional leasehold, information
- Guarantees and warranties
- Other searches relevant to the particular area

Who compiles HIPs?
Sellers can hire estate agents, solicitors, separate pack providers, or do it themselves.

Are HIPs required across the UK?
No - only in England and Wales

I'm selling my house privately - do I need a Home Information Pack?
If you are marketing your property, even if it's just by putting a 'for sale' sign in the window, you need a Pack. Sales where no marketing takes place (e.g. to a member of the family) won't need a Pack.

Who pays for the Pack?
The seller is responsible for the cost of a Home Information Pack. The cost of the Pack is down to the market, but sellers

will often be able to defer costs until late in the sale.

How will I pay for the Pack?

This depends on the agreement between the seller and the compiler of the Pack. Some examples of the ways that Packs might be paid for are as follows:

- Seller pays for the Pack upfront from estate agent, solicitor or Pack provider
- Seller compiles the Pack and pays each organisation for the relevant component (e.g. the Land Registry for the title document)
- Estate agent offers the Pack to the seller on a 'no sale, no fee' basis, where the cost of the Pack could be included in the estate agent's commission
- Estate agent offers the Pack to the seller on a 'buy now, pay on completion' basis, which is usually a credit agreement for three or six months between the seller and the organisation compiling the pack.
- These are only indications of payment models; the Pack regulations do not prescribe any particular payment method.