

Howards HIPs

HOWARDS

Your free guide to Howards Home Information Packs



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Home Information Packs

If you place your property on the market from 14 December 2007, you will need to produce a Home Information Pack (HIP) for your property. This is one of the most fundamental changes to the way we buy and sell properties in the UK. The intention of this key piece of legislation is to improve the buying and selling process by giving buyers more information from the outset, so they can make an informed decision early on and will, therefore, help to reduce the number of aborted transactions that take place.

All Home Information Packs must contain:

- Index.
- Terms of sale.
- Evidence of title.
- For new properties, copies of warranties and guarantees.
- Standard searches (that is, local authority enquiries, plus a drainage and water search).
- An energy performance certificate.

If your property is leasehold, you must also provide:

- A copy of the lease.

And from the 1 June 2008, you also require:

- Your most recent service charge accounts and receipts.
- Building insurance policy details and payment receipts.
- Copies of any regulations made by the landlord or management company.
- The Memorandum and Articles of Association of the landlord or management company.

- Where appropriate for leasehold properties, a new home warranty will also be required.

The following documents may be included in the HIP, but are optional:

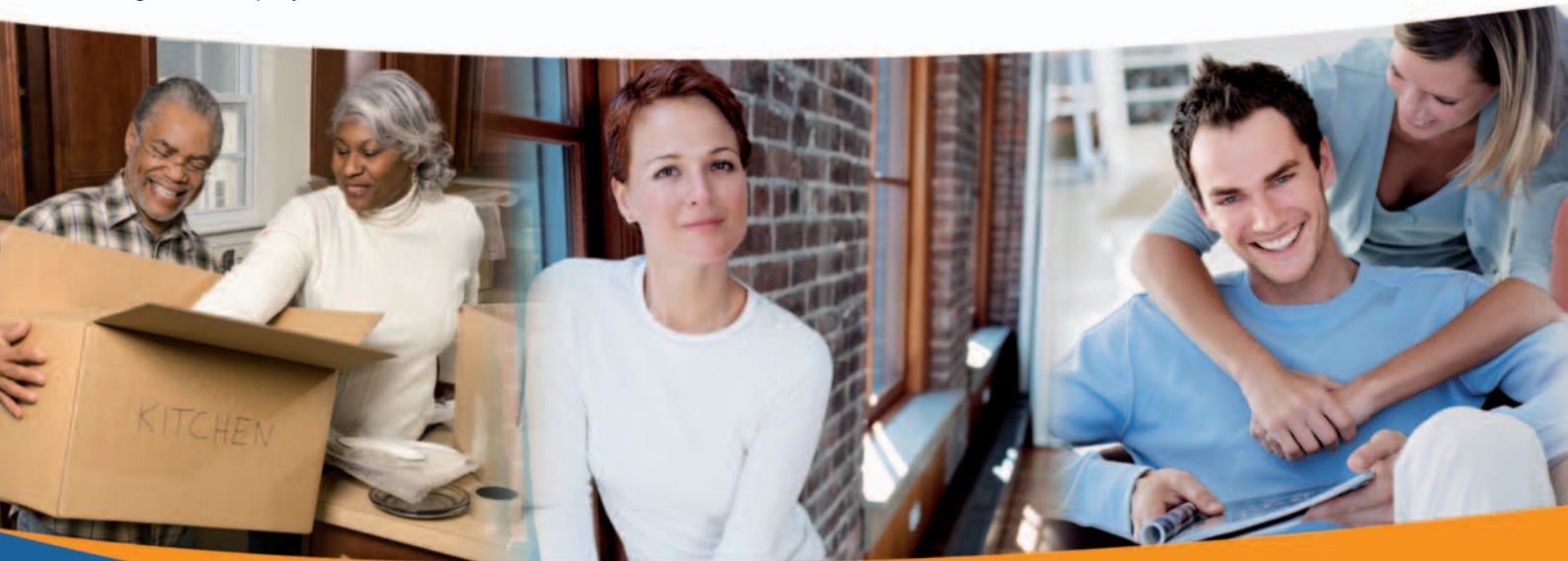
- A home condition report, based on a professional survey of the property.
- Replies to standard preliminary enquiries made on behalf of the potential buyers.
- Copies of any planning, listed building and building regulation consents and approvals.
- Any guarantees for work carried out on the property
- Other searches.

Marketing a property prior to requiring an HIP:

- Currently, any property that was already on the market on the relevant commencement date (ie. 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 2007 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.


Marketing a property prior to obtaining the information for the Pack:

- Until 1 June 2008, a property requiring a HIP may be marketed as long as the Home Information Pack has been ordered.



What is an Energy Performance Certificate and who will provide it?

- An Energy Performance Certificate (EPC) will tell home buyers and sellers about a home's energy efficiency – using A to G ratings.
- The certificates will also make recommendations for cost-effective energy saving improvements.
- The EPC will be carried out by Domestic Energy Assessors who have taken a course in order to attain an approved accreditation.

Energy Efficiency Rating		Current	Potential
<i>Very energy efficient - lower running costs</i>			
(92-100) A			
(81-91) B			
(69-80) C			70
(55-68) D			70
(39-54) E	52		
(21-38) F			
(1-20) G			
<i>Not energy efficient - higher running costs</i>			
UK 2005		Directive 2002/91/EC 	

Frequently Asked Questions

What is a Home Information Pack? A Home Information Pack (HIP) is a set of documents which legally must be provided by a Seller, which will give a potential buyer key information about the property for sale.

When is a HIP due to be compulsory? A HIP became mandatory on the 1 August 2007 for all homes with four bedrooms or more; 10 September 2007 for those with three or more bedrooms and 14 December 2007 for all properties. So, before you can market your property, you must have ordered a HIP.

What will a HIP cost me? The cost of a HIP will vary depending on whether your property is leasehold or unregistered etc. We provide competitive HIP fees, please contact us for details.

How do I get a HIP? Leave it to us. Once you instruct us, we take care of the rest. We will do all we can to obtain the HIP for your home as soon as practically possible.



For more information

Should you require any more information on HIPs, or for any other advice on buying or selling, please contact your local Howards office or visit www.howards.co.uk

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