

WHAT TO LOOK FOR IN YOUR
HOME INFORMATION PACK





WHAT DOES IT MEAN FOR ME?

As a seller, providing a Home Information Pack up-front should mean that buyers are able to make more informed decisions about buying your home and should reduce the likelihood of nasty surprises coming up later in the process and delaying the sale.

As a buyer, the HIP provides important information about properties that you are considering buying.

WHAT TO LOOK FOR

The **Sale Statement** should provide some basic information about the sale, including:

- ◆ The name of the seller and the address of the property being sold
- ◆ Whether it is freehold or leasehold
- ◆ Evidence of title (whether the title is registered or unregistered).

Your HIP should contain either an **Energy Performance Certificate** or a **Home Condition Report**.

The **Energy Performance Certificate** tells you how energy efficient the home is on a scale of A-G. The most efficient homes, which should have the lowest running costs, are in band A.

The Certificate also tells you, on a scale of A-G, about the impact the home has on the environment. Better rated homes should have less impact through Carbon Dioxide emissions.



The average property in the UK is in Bands D-E for both ratings. Recommendations are included in the Certificate about ways to improve the home's energy efficiency to save you money and help the environment.

When included, the **Home Condition Report** tells you what condition the home is in and includes an **Energy Performance Certificate** (see description above).

- ◆ Each part of the home is given a condition rating on a scale of 1-3 (where 1 is best) to let you know if any repairs are needed and, if so, whether they are serious
- ◆ Buyers and sellers can rely on the **Home Condition Report**. The Home Inspectors who prepare them are qualified and required to be covered by insurance.

For most properties, the pack should include official copies from Land Registry of the **Register** and the **Title Plan**:

- ◆ **The Property Register** provides a brief description of the property and whether it is freehold or leasehold. For leasehold properties, the number of years remaining on the lease should be stated. You may wish to look at the **Title Plan** to check that it shows the boundaries of the property as you understand them to be.
- ◆ **The Proprietorship Register** states who is currently registered as owning the property. A title which is described in the **Property Register** as "absolute" (for either freehold or leasehold) or "good" (which applies to leasehold only) should have the best classes of title. If the title is described as "qualified" or "posessory"

you may wish to seek legal advice as to whether someone other than the registered owner has a claim to the property.

If there are other documents referred to in these registers, you or your legal adviser may be able to obtain full copies or summaries of these documents from the Land Registry.

The required local property **Searches** are usually provided by one of a number of sources including the relevant local authority or a private search company. While a searcher should make every effort to obtain all the relevant information required to complete a search, if any of the answers are missing, an insurance policy should be included to protect the buyer against any problems with the property or the area that the missing answer might have revealed. The Drainage and Water search will generally be provided by the relevant regional water company.

The pack may include forms completed by the seller concerning a range of matters relating to the property. The **Home Use Form** [or the **Seller's Property Information Form**] should include information on: boundaries, notices, guarantees, services, sharing with neighbours, arrangements and rights, occupiers, changes to the property and planning and building control -matters.

There may also be a **Home Contents Form** [or **Fixtures Fittings and Contents Form**] that should list items that are included or excluded from the sale or which are subject to negotiation.

Legal Summary – Your HIP may also contain a legal summary. **The Legal Summary** is a legal adviser's view of the contents of the pack and should identify any issues that you may wish to take into consideration when purchasing the property.

Flats and maisonettes are usually sold **leasehold**. The important things to look for are:

- ◆ **The Lease** sets out the legal rights and duties of the leaseholder and landlord and the number of years the leaseholder is entitled to the property. The pack should include a copy of the lease.
- ◆ Details of the **Ground Rent** and the **Service Charges** payable for the property, covering repairs, maintenance and improvements to the building and shared parts may also be included in the pack.

The pack may include information on how sellers may seek redress from their pack provider (and provider(s) of any element of the pack). This reinforces the importance of sellers dealing with reputable providers of information who are members of independent redress schemes.

If you are buying a property that has a Home Information Pack, it is important that you give your legal adviser a copy of the Pack at an early stage. The information included within the Pack should save you money and time in buying your new home.



More details are available about the introduction of Home Information Packs at www.homeinformationpacks.gov.uk

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