

What is a Home Information Pack?

A Home Information Pack is information giving relevant and important details about a property. This information must now be available before the property can be placed on the market. The Government envisage that by providing such information at this early stage the buyers can make a more informed decision, avoid possible delays and reduce expenditure.

Who needs a Home Information Pack?

Anyone wishing to sell their property must have a Home Information Pack in place before the property is placed on the market for sale. A Home Information Pack is not required in the following instances:

- Where no marketing is required i.e. selling to a member of your family
- Non-residential properties
- Property used as holiday accommodation or occupation for less than 11 months per year
- Mixed sales i.e. shop with flat
- Sales of portfolios of properties, i.e. selling two properties together
- Properties sold with a sitting tenant and not vacant possession
- Unsafe properties and properties due for demolition
- Properties sold through Right to Buy/Home- buy/Home Ownership Schemes

What Information is contained within a Home Information Pack?

A Home Information Pack MUST contain the following:

Property Information Questionnaire (PIQ)

This is a form to be completed by the seller giving details about the property and any alterations made and any issues that may have arisen during ownership.

Energy Performance Certificate ("EPC")

This is a certificate that will show how energy efficient a property is on an A-G rating. The most efficient being rated A. The EPC will also give advice concerning the impact the home has on the environment and will give recommendations on ways to improve the energy efficiency, save money and help the environment.

Sale Statement

This will give a brief outline of the property being sold whether it is Freehold, Leasehold or Commonhold with details of the seller and whether it is being sold with vacant possession.

Searches

The Home Information Pack must contain a Local Land Charges Search relating to the property carried out by the Local Authority and any other records held by the Local Authority including planning decisions etc. A Drainage and Water Search must also be included.

Evidence of Title

These documents are evidence that the seller owns the property and has a right to sell the same. If the property is registered with H M Land Registry a copy of the Register Entries and the filed plan will be provided. If the property is unregistered the pack must include copies of all unregistered Deeds.

Leasehold and Commonhold

Although Commonhold properties are currently rare Leasehold properties are not. If the property being sold is Leasehold then the pack must include: A copy of the Lease; any regulations or rules that apply to the property; statements or summaries of service charges for the previous 3 years; the most recent request for service charge payment, ground rent, insurance etc. Details of the current Landlord and details of any Managing Agent/Company and a summary of any works being undertaken or proposed that will affect the property/building.

Index

The Index lists all the documents included within the pack and if any documents are unavailable must state the reason why this is missing and advise of what action is being taken to obtain the same.

Optional Items

Home Conditioning Report containing information about the physical condition of a property. Legal Summary which explains the legal content of the pack, as some of the more complex and difficult documents can be hard to understand. Home Use/Home Contents Form - gives sellers the opportunity of advising buyers on a range of matters relating to the property including

The above information is merely an overview of the compulsory and optional elements of the pack and has been designed to deal with the most common questions raised in connection with the Home Information Packs. However SA Law will continue to monitor client feedback closely and address any fine tuning that may be required from time to time.

For more information on Home Information Packs call **01727 798050** or email HIPS@salaw.com