



# Your Guide to Home Information Packs

**BRIEN · FIRMIN**  
INDEPENDENT ESTATE AGENTS

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## Introduction

- As an independently owned Estate Agent we strive to provide our clients with the most up-to-date and useful information.
- 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.
- Brien Firmin use reputable companies to produce the HIP's for all our transactions. Below is a summary highlighting the essential points, useful to both vendors and purchasers, relating to Home Information Packs.

## The Benefits of Home Information Packs

**For vendors**, providing a HIP upfront should reduce the likelihood of any nasty surprises in the selling process that could delay the sale, as buyers will be able to make more informed decisions about purchasing their home. The Energy Performance Certificate will identify cost effective improvements to reduce fuel bills and make the property a more attractive prospect.

**For purchasers**, the Pack provides essential information about properties they are considering buying, free of charge.

# What does the HIP contain?

- **Compulsory documents** - for example, the evidence of title that proves it's yours to sell.
- **Optional documents** - such as the Home Condition Report, which gives buyers a clear idea of what work, if any, needs to be done to the property. Listed below is the breakdown of both the compulsory and optional documents for all properties.

## Compulsory Documents

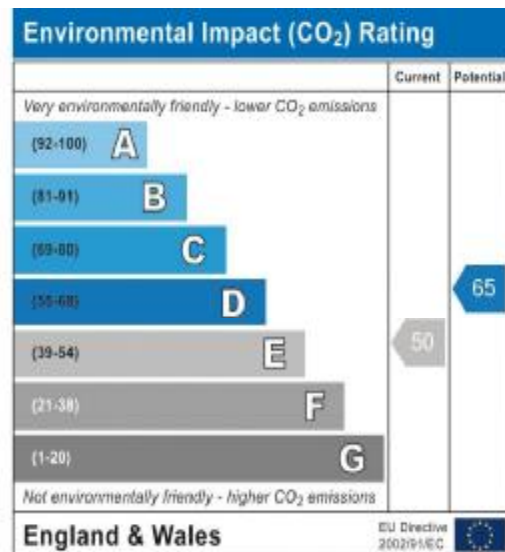
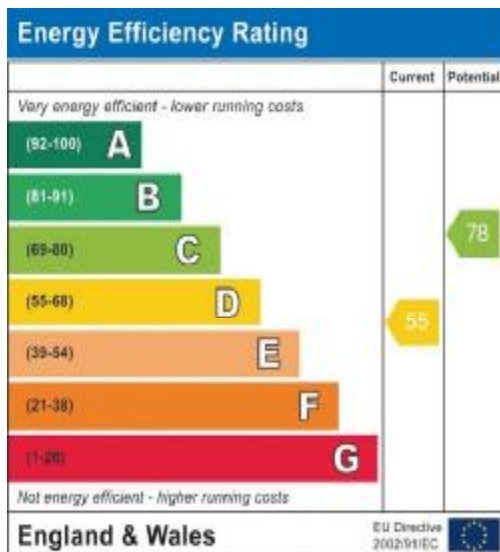
### Home Information Pack Index

- The Index provides a checklist for vendors, purchasers, estate agents and enforcement authorities. Where a document that must be included in the Pack is unavailable, the Index must say so, give the reason it is missing, and indicate what steps are being taken to obtain it. Where documents are added to or removed from the pack at a later stage, the Index should be revised accordingly.


### Energy Performance Certificate (EPC)

- Energy Performance Certificates provide two separate ratings. The first is for the properties energy efficiency and the second for its environmental impact. Both are rated on a scale of A-G. Rating "A" being the most efficient. "A" rated homes have less impact through carbon dioxide (CO<sub>2</sub>) emissions.

Below is an example of an EPC rating graph.



Address:  
Sample Energy Efficiency Graphs

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- The EPC will include a list of various methods to improve and upgrade your property in order to increase its ratings. Alongside this will be the approximate costing of each possible upgrade.

#### Sale Statement

The sale statement should provide some basic information about the site. This includes the address, whether or not it is freehold, registered or vacant.

#### Standard Searches

This includes the local land charges register relating to the property being sold and the provision of drainage and water services to the property.

#### Evidence of Title

These documents prove that the seller owns the property and therefore has the right to sell it.

## **Optional Documents**

This applies to freehold, leasehold and commonhold properties

#### Home Condition Report

A Home Condition Report contains information about the physical condition of a property, which sellers, buyers and lenders will be able to rely on legally as an accurate report. This report is at an extra cost on top of the HIP.

#### Legal Summary

Home Information Packs will contain some complex documents that can be difficult to understand. Therefore this legal content could be very helpful to buyers, although it will not remove the need for buyers to take their own legal advice as well.

#### Home use/contents forms

These include information on boundaries, services, sharing with neighbours, planning permissions, fixtures and fittings and other matters of interest to potential buyers.

#### Other Documents

Other documents may cover rights of way, ground stability and actual or potential environmental hazards such as flooding and contaminated land. Sellers will also want to include guarantees and warranties for work already carried out on their homes.



## Leasehold Properties

The majority of the documents that must be included in the Home Information Pack are applicable to all transactions, but some are needed only for \*leasehold and \*\*commonhold sales.

Presently the only required leasehold document is a **copy of the lease**.

Other documents that could be included and may be required in the future are:

- Any regulations or rules that apply to the property that aren't mentioned in the lease and any proposed amendments to it.
- Statements or summaries of service charges covering the previous 36 months.
- Where appropriate, the most recent requests for payment of service charges, ground rent, insurance against damage for the building in which the property is situated, and insurance in respect of personal injury caused by or within the building during the 12-month period before marketing began.
- The name and address of the current or proposed lessor, and details of any managing agent that has been appointed or proposed by the lessor to manage the property.
- A summary of any works being undertaken or proposed that will affect the property or the building in which it's situated.

## Prices and Payment Methods

- The fee can be accepted as a one off payment or as a Deferred Credit Option (see below). The single up front payment can be made to us by cash or cheque at your home or in our office. We can also arrange payment direct to a HIP provider who has an online credit card arrangement. The prices differ for Freehold and Leasehold properties.

### Deferred Credit option explained:

- HIP Payment Services will take a payment of £3.50 from the debit or credit card to ensure the card is valid and there are funds on the card.  
No further payment is due until:
  - The property is sold
  - Change of estate agent
  - The property is taken off the market
  - Ten months has elapsed

| <b>Freehold HIP Prices</b>  | <b>Payment Method</b>  |
|-----------------------------|--|
| <b>From £299 (plus VAT)</b> | <b>If paid in full by cash, cheque or credit card.</b>           |
| <b>From £335 (plus VAT)</b> | <b>With up to 10 months deferred credit paid by credit card.</b> |

| <b>Leasehold HIP Prices</b> | <b>Payment Method</b>  |
|-----------------------------|--|
| <b>From £329 (plus VAT)</b> | <b>If paid in full by cash, cheque or credit card.</b>           |
| <b>From £369 (plus VAT)</b> | <b>With up to 10 months deferred credit paid by credit card.</b> |

The Home Information Pack is produced in digital format and sent by email. Printed and bound copies are available for £12.50 each.



## Definitions

- **\*Leasehold** is a form of property tenure where one party buys the right to occupy land or a building for a given length of time. A lease is a legal estate, the leaseholder has the right to remain in occupation as an assured tenant paying an agreed rent to the owner. Terms of the agreement are contained in a lease, which has elements of contract and property law intertwined.
- **\*\*Commonhold** is a system of property ownership in England and Wales. It was introduced in 2004 by the Commonhold and Leasehold Reform Act 2002 as an alternative to leasehold and is the first new type of legal estate to be introduced in English Law since 1925. It involves the freehold tenure of part of a multi-occupancy building (typically a flat) with shared ownership of and responsibility for common areas and services.

## Contact Us

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