

CLIENT INFORMATION

Home information packs – your questions answered

If you have taken the decision to sell your home, you will be aware that you have to order a Home Information Pack (a HIP) before you or your agent can start marketing the property.

Unless you are one of a very tiny minority, you probably find HIPs somewhat baffling. The scheme was in the making for a decade or so and was controversial from the start. Many changes to the original plan, followed by a last-minute delay in launching the scheme, caused a great deal of confusion and uncertainty.

Partner Bridget Redmond, a specialist in residential property law, answers some of the most frequently-asked questions about HIPs.

What was the purpose of HIPs?

The original thinking was that a HIP would be a single pack containing all the information required to sell a property. Because it could be handed to the buyer's solicitor right at the start, it would cut delays and speed up the conveyancing process.

Isn't that a good idea?

In theory, yes. The problem is that a HIP is not the single comprehensive pack that was originally promised.

The content was watered down to such an extent that a HIP only has to contain a fraction of the information that your buyer's solicitor will want to see.

Does that mean my HIP is not enough?

In most cases it won't be enough. Almost certainly, your buyer's solicitor will want more information.

Your solicitor will then have to obtain the documentation, which can take time. So in the normal course of events, the HIP has actually done very little to speed up the conveyancing process.

Is there any way of avoiding these frustrating delays?

Recognising the inherent limitations of the new HIPs system, we have adopted an approach to overcome the time-wasting delays and ensure that your sale proceeds swiftly.

We advise you to start the process earlier so as to be one step ahead. This is what happens:

- You instruct us as early as possible - at the same time you order your HIP.
- We assess what is in the HIP and anticipate what additional paperwork the buyer's solicitor is likely to want.
- We start locating and obtaining that paperwork straight away.
- We are then prepared and ready to proceed when a sale is agreed – minimising the risk of delays.

Is it going to cost more to instruct solicitors so early in the process?

No. You will pay our normal conveyancing fee for dealing with your sale.

How much will it cost?

We will give you a written estimate of what we expect our fees to be.

What if I change my mind about selling?

If you withdraw your property from the market before a sale is agreed, we won't charge you any fees for the work we have done up to that point.

If we have to pay to obtain copies of documents from eg the Land Registry or planning department, we will ask you to pay for those in advance.

Are there any other reasons for instructing Willans early in the process?

If your property is leasehold or not registered at the land registry, some of the information may be difficult for a HIP provider to obtain. We are able to help speed up the HIP by supplying HIPPO.uk.net with the necessary documents.

Where do I obtain my HIP?

We recommend HIPPO.uk.net. Based in Imperial Square, a few doors up from our office, the firm is run by local surveyor Clive Walker. Clive has many years' experience in the local property market and we are confident that HIPPO offer an efficient and competitively-priced service.

Most importantly, they will work closely with us, as your solicitors, in making sure that the HIP is an integral part of the conveyancing process rather than something that runs in parallel to it.

We will be happy to arrange for HIPPO to contact you. Alternatively we can order your HIP from them on your behalf.