

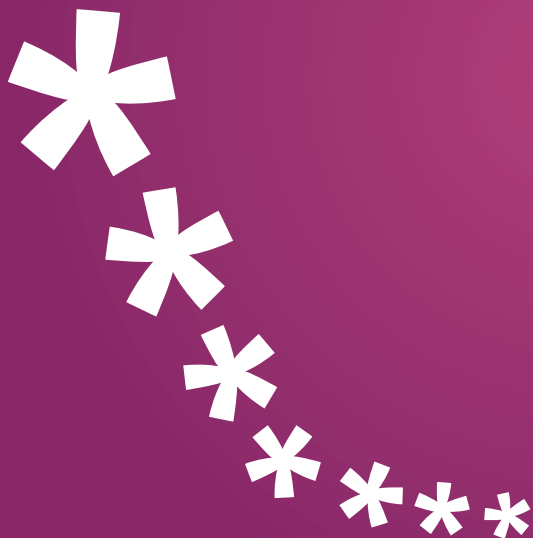
## What should I look for in a HIP provider?

Ideally the HIP provider you choose should have full indemnity insurance and subscribe to the PCCB code of conduct for HIPs (HIP code). All HIPs which comply with this code will include the HIP code logo and you can check whether a HIP provider subscribes to the code by contacting the Property Codes Compliance Board or visit their web site at [propertycodes.org.uk](http://propertycodes.org.uk)

The HIP Code provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in a Home Information Pack (HIP) provided on residential properties within England and Wales. It sets out minimum standards which HIP providers have to meet.

Though it is not mandatory the Provider should also be a member of the Association of Home Information Pack Providers - AHIPP. To check your provider is registered visit the AHIPP web site at [www.hipassociation.co.uk](http://www.hipassociation.co.uk)

Hipsco carry Full Indemnity Insurance, subscribe to the Hip Code and are full of AHIPP.



## STRICTLY HIPSCO

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Website: [www.strictly-hipsco.co.uk](http://www.strictly-hipsco.co.uk)

All our HIPs are registered at:

[www.HIPfolio.co.uk](http://www.HIPfolio.co.uk)

(Just put in the postcode of your property)



## A Guide To Home Information Packs



What should I look for in a Hip provider?

What does a Hip cost?

Who needs a Home Information Pack?

What's in the Hip?

Do all properties need a Hip?

Can I market the property before I receive the Hip?

How do I order my Hip?



## Who Needs a Home Information Pack?

From 14 December 2007 any property that is marketed for sale in England and Wales will need a HIP.

## Can I market the property before I receive the HIP?

The HIP needs to be ordered when the property is first put on the market, at the moment and until 31 May 2008, you do not need to have possession of the HIP but must have proof that one has been ordered.

## What's in the HIP?

In brief the pack contains:

- An index (i.e. a list of the contents of the HIP)
- A sale statement (summarising the terms of the sale)
- Evidence of title
- Standard searches (i.e. Local authority enquiries and a drainage and water search)
- An Energy Performance Certificate (EPC)
- Commonhold information (where appropriate)
- A copy of the lease (where appropriate)

## Do all properties need a HIP?

Most standard properties need a HIP but there are some exceptions;

You do not need a Home Information Pack for:

- Properties where there is no marketing (e.g. sale to a member of your family)
- Non-residential properties
- Seasonal and holiday accommodation
- Mixed sales (e.g. shop with flat)
- Right to buy and similar sales
- Sales of portfolios of properties
- Properties being sold without vacant possession
- Unsafe properties and properties to be demolished

## How do I order my HIP?

Contact Strictly Hipsco on 020 8768 5157  
Email: [strictlyhipsco@aol.com](mailto:strictlyhipsco@aol.com)  
Website: [www.strictly-hipsco.co.uk](http://www.strictly-hipsco.co.uk)

## How do I pay?

Strictly Hipsco allows you to pay for the HIP pack in one of two ways, these are explained below:

**Pay Now** - Strictly Hipsco has arranged instant payment facilities through its web-based system, you can pay for your HIP with all major credit and debit cards. This facility is provided via Streamline and Worldpay (both owned by RBS) and is both fast and highly secure.

**Pay Later** - You can have 10 months deferred option on all HIPs. The deferred payment option requires you to have a valid credit or debit card and you to be the named owner of the property. This card will be debited immediately with a validation fee of £3.50, then the remainder will be taken in 3 equal payments over three month intervals.

## How long is a HIP valid for?

While the property is on the market, there is no need to update the Home Information Pack (ultimately, the market decides whether the documents remain acceptable and up to date). If the sale of your property stops and then starts again, you would normally be required to assemble a new Pack and to update those documents which would then be out of date according to the requirements of the Home Information Pack Regulations. However, the seller can carry on using the same pack without the need to update any of the documents in the following circumstances:

- Where marketing stopped because the seller accepted an offer and wants to restart marketing because the sale has fallen through, provided that remarketing starts within one year of the date when marketing first began or, if later, within 28 days of the sale falling through.
- Where marketing has stopped for any other reason, the seller may remarket the property with the same Pack provided that remarketing starts within one year of the date when marketing first began.

## What is an EPC?

Energy Performance Certificates (EPCs) tell you how energy efficient a home is on a scale of A-G. The most efficient homes - which should have the lowest fuel bills 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 (CO<sup>2</sup>) emissions.

The average property in the UK is in bands D-E for both ratings. The Certificate includes recommendations on ways to improve the home's energy efficiency to save you money and help the environment.

## Who are STRICTLY HIPSCO?

We are a dedicated Home Information Pack provider, working closely with Estate Agents, Solicitors and Property Professionals to make sure these Home Information Packs are the benchmark for all packs.

We have a fully integrated online system that enables us to order a complete Home Information Pack a the touch of a button for delivery in approximately 5-10 working days (electronic versions sooner).

