

HIPAG HIP GUIDE

What Information Does Your Hip Contain?

Most of the documents contained in the HIP are not immediately easy to understand. This guide tells you what some of the documents are and what some of the contents should tell you. Some of the information may seem obscure, but most buyers would want to know if there has been a breach of planning, if the property drains into a public sewer and if the neighbours have the right to walk or even drive over part of the property etc.

Energy Performance Certificate (EPC)

The EPC contains two graphs, one providing the Energy Efficiency Rating (how energy efficient is the property) of the property, the other, the Environmental Impact (CO₂) Rating (what is the property's impact on the environment). Each graph shows the **Current** Rating and the **Potential** (after certain improvements have been made) Rating. The ratings are presented by way of a simple A-G scale, with A being very good and G poor. The average rating is E.

A summary of the properties energy performance is included and will assess individual elements such as walls, windows, heating systems etc.

The recommendations advise as to what improvements can be made to the property to increase its energy efficiency, saving the owner money and reducing CO₂ emissions. There are low cost measures, below £500.00 each and higher cost measures, usually over £500.00 each.

Land Registry Title Plan

This plan will outline, in red, the full extent of the property and land owned by the legal owner of the property. It will also, normally, give some indication of the size and position of other land and buildings next to and near the property. Although, the plan is intended to be accurate in relation to the property itself, these Ordnance Survey plans are not always the latest edition. In some cases they will be ten, twenty or thirty years old. The date will be on them.

Office Copy of Register of Title

This is a copy of the deeds as obtained from the Land Registry. It will show the date and time the document was obtained, for example 20th November 2007 at 16.40.13.

The Office Copy is broken down into three sections:

A. Property Register

This section will inform you if the property is freehold or leasehold, provide the address of the property and indicate whether the property is subject to any rights in favour of others (i.e. a right of way) or has the benefit of any rights over any neighbouring property (important if there are shared drives or pathways).

B. Proprietorship Register

This section will contain the name of names of the registered legal owners of the property.

C. Charges Register

This section will contain details of other things, which may affect the property or land, such as mortgages or restrictions (i.e. if you are not allowed to work from home, keep a boat on the driveway or alter the external elevation (shape and size) of the property without the consent of someone else). This section may refer to other documents, some of which will need to be obtained and reviewed by the buyer's solicitor/conveyancer before the buyer can safely purchase the property.

Epitome of Title or Abstract of Title (Unregistered Land)

One of these documents will be included in the Hip if the ownership of the property has not yet been registered at the Land Registry. Basically it will be either copy of the deeds (in an old fashioned format) or a summary of the deeds. In either event, unless you have legal training, understanding or interpreting the contents will prove very difficult. Legal advice should be taken.

Copy Lease

If the property is leasehold the Hip will contain a copy of the lease. The lease will contain details of the term (i.e. the length) of the lease, the amount of the rent and any restrictions which may affect the property i.e.

no pets etc. The lease could be lengthy and may be difficult to understand. Legal advice on the contents should be taken.

Water and Drainage Search/Enquiries

Some of the questions contained in the Search are:

- Does foul drainage from the property drain to a public sewer?
- Does surface water from the property drain to a public sewer?
- Are there any public sewers within the boundaries of the property?
- Is the property connected to a mains water supply?
- What is the current basis for charging for water and sewerage services at the property?
- Please include details of the location of any water meter serving the property.
- Is the property at risk of internal flooding due to overloaded public sewers?
- Is the property at risk of receiving low water pressure flow?

A plan will also be attached indicating the position of the main drains etc.

The Local Search (Local Land Charge and Local Enquiries)

Please note that the local search is specific to the property and tells you very little or nothing about surrounding land or property.

Some of the questions contained in the search are:

- Which of the roads named in the search are maintainable at public expense (i.e. by the Local Authority)?
- Are there any (recent) Planning Permissions or Building Regulation approvals that have been granted?

- Is any part of the property required for public purpose, i.e. road works or nearby road schemes?
- Is the property within 200 metres of a proposed railway?
- Has the Local Authority approved but not yet implemented the following:

One way driving
 Parking controls
 Bridge construction

- Has there been a breach of any Building Regulations?
- Have any notices/orders or directions been issued such as:

Enforcement notices
 Planning contravention notice
 Listed building repairs notice

- Is the property in a Conservation Area?
- Has any order been made to compulsorily purchase part of the property?
- Is the property in a Radon Gas affected area?

Health Warning

*This guide is **not** exhaustive and is a general guide and not specific to a particular property. No one without detailed legal training and knowledge should sell or buy a property without the help and advice of a solicitor or licensed conveyancer. Full legal advice should be taken before making any commitment or entering into a legal contract to purchase any property.*

*Rob Hailstone CEO
Hipag*