

A no-nonsense guide to Home Information Packs and the importance of energy efficiency for buyers and sellers

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# Energy Efficiency Sells

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From 1 June 2007 it will be compulsory when selling your house to produce a Home Information Pack (HIP) – a set of detailed information about your property. This pack must include information on the energy efficiency of your home. Confused? This guide from npower has all the answers so read on...

#### What is a HIP?

A HIP is a set of information about your property that you must produce before you can sell your home - for potential buyers to see before they make an offer.

#### What will HIPs cover?

A HIP must include:

- Evidence of title, title deeds
- Replies to standard preliminary enquiries made on behalf of buyers
- Copies of any planning, listed buildings and building regulation consents and approvals
- Copies of warranties and guarantees for new properties
- A draft contract
- Replies to searches made by the local council
- An energy efficiency report, known as an Energy Performance Certificate
- Leasehold properties will require further relevant information as they do now e.g. service charge history

A HIP can also include:

- A full Home Condition Report (HCR) by a Home Inspector but this will not be required by law from 1 June 2007, although sellers will be encouraged to undertake them to aid their sale

#### Who will produce them?

The government has put together regulations for producing the packs to ensure that they are objective and fair. There are a number of options available to you:

- You can put together a pack yourself
- You can get a member of the Association of Home Information Pack Providers (AHIPP) or other pack providers to compile the pack on your behalf
- You can get your solicitor to produce the pack on your behalf

#### How will I go about doing this?

If you are planning to sell after 1 June 2007, you'll need to create a HIP before putting your house on the market. For further information about the options available to you, contact the Department for Communities and Local Government.

#### Who will be affected?

Anyone selling a home after 1 June 2007.



# Energy Performance Certificates

Your home's energy rating will be set out in an Energy Performance Certificate, prepared by an independent assessor.

#### The certificate will:

- Rate homes from A to G, based on energy efficiency and carbon emissions - just like your fridge, washing machine and dishwasher
- Include information on current average costs of heating, hot water and lighting in your home
- Set out current legal standards, making it easier to assess your home's energy performance
- Make recommendations for the improvement of the energy performance of your house

#### Will this affect the value of my home?

It is true that the information contained in a HIP could affect the value of your home.

To get the most out of your HIP, see it as an opportunity to show off your house – and don't wait until the last minute. Start thinking now about what details or documents you could use to make your HIP more attractive to potential home buyers in the future.

You might want to take some practical steps too – energy efficiency is an area where it is possible for you to make a difference quite easily. Don't think of this like a chore or a waste of money. The results may not always be on show, but it's just like any other home improvement project – it will add value to your home (and save you money every day too).



**Did you know...**  
The amount of heat lost annually through roofs and walls is enough to heat 3 million homes for a year?

# Improving your home

## Did you know...

If every household installed three energy saving light bulbs, the energy saved in a year would supply all street lighting in the UK?



## Why should I improve my home's energy efficiency?

There are three very good reasons to look at the energy efficiency of your home:

- If you want to sell your home, it's simple: the better the energy efficiency rating included in your HIP, the more attractive your home will be to potential buyers and the more they will be willing to pay
- Even if you are not thinking of selling, you should still think about the energy efficiency of your home. Many households waste hundreds of pounds every year because they are not properly insulated or have inefficient heating systems. Tackling energy efficiency could keep your home warmer during winter and help cut your energy bills
- The environment: the greenhouse effect and global warming could have terrible effects on the environment that our children and grandchildren grow up in. If we all do our bit to cut back on energy use now, we can help to safeguard the planet for future generations

## Steps to improving your home

- 01** Put an insulating jacket on your hot water tank and pipes. It will keep the heat in and could save you £30 per year in heating bills
- 02** Invest in an energy efficient boiler: high efficiency condensing boilers convert more than 88% of fuel into heat, compared to 78% for conventional types
- 03** Check your loft insulation: insulating your loft to the recommended depth of 270mm saves energy and money. There could even be grants and offers available to help you pay for loft insulation
- 04** Consider cavity wall insulation: it's quick, clean and relatively inexpensive and it could save you £130 - £160 a year on your fuel bills
- 05** Fit double and secondary glazing: if you don't already have double-glazing in your home, it's definitely worth thinking about. You could reduce heat loss through windows by half

26% of heat lost from an uninsulated home is through the roof. Fitting sufficient loft insulation is one of the easiest and most cost effective ways of saving energy and money

Fit loft insulation and save £140-180 and around 1 tonne of CO<sub>2</sub> per year

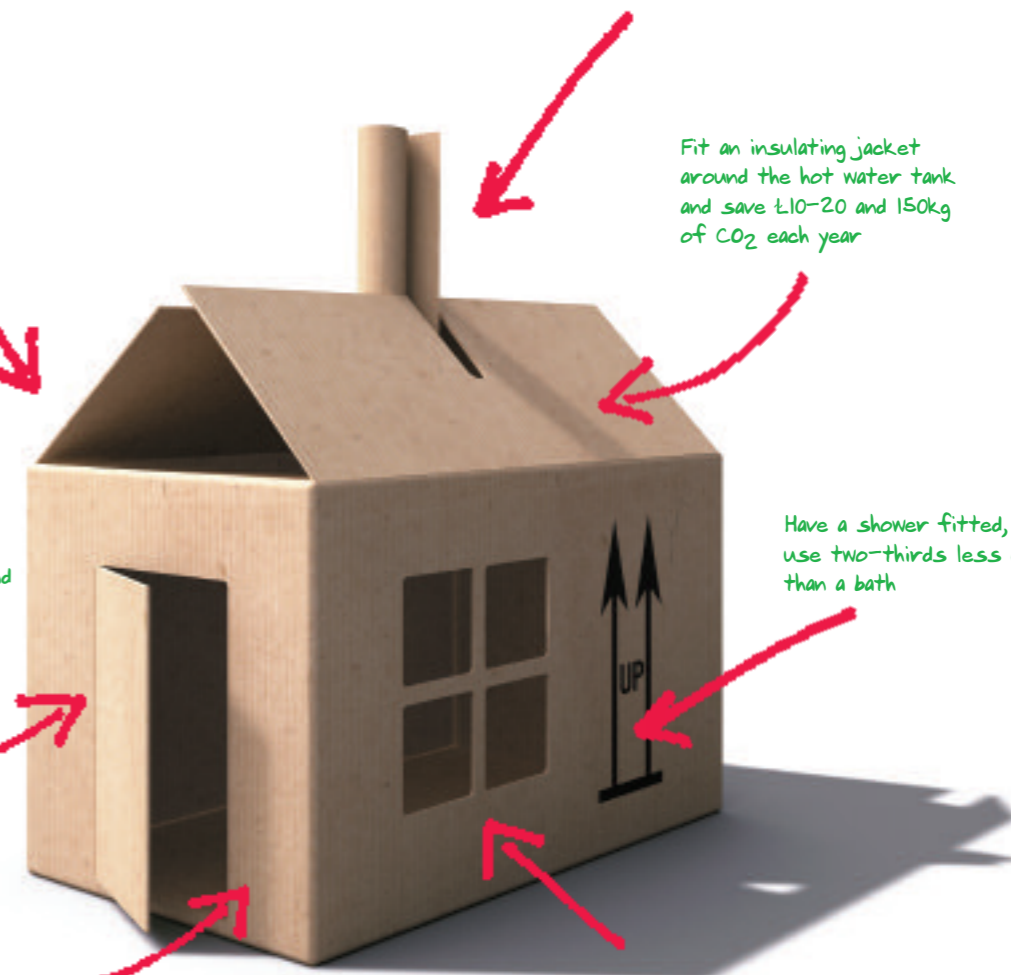
Fit an insulating jacket around the hot water tank and save £10-20 and 150kg of CO<sub>2</sub> each year

Walls leak more heat than any other part of the home - around a third in an uninsulated home. If your home has cavity walls, insulating them is the best way you can save energy and money

Have a shower fitted, they use two-thirds less energy than a bath

Gaps around doors and floors account for around 11% of heat lost in an uninsulated home. Sealing up gaps will stop heat escaping

Nearly a fifth of heat lost from an uninsulated home can be through windows. Double glazing windows can save £40 and 570kg CO<sub>2</sub> per year





# Moving home?

## Before 1 June 2007

If you're buying before next year, the seller won't give you a HIP so you won't get an energy efficiency rating. However, you should still check the house's energy efficiency - as poor efficiency will make the house expensive to heat, and you'll need to put any problems right if you ever want to sell it:

- Speak to your solicitor about checking energy efficiency as part of a home buyer's survey
- Remember the regulations covering the energy efficiency of homes have changed over the years, so newer homes will usually be more energy efficient

When viewing a house prior to putting in an offer, there are things you can check yourself:

- Does the house you're planning to buy have double glazing?
- Does it have at least 270mm of loft insulation?
- Does it have cavity wall insulation?
- Is it terraced or detached? Detached houses have no shared walls so will cost more to heat
- Does it have a modern, energy efficient condensing boiler?

## After 1 June 2007

If you're buying after 1 June 2007, you should get an energy efficient rating of the house as part of a HIP. If the rating is poor (from E-G), ask how much it would cost to improve the rating. Some easy steps might make a big difference, but if it would cost a lot to put right, you might need to think again.

Did you know...  
On average, Brits spend £1,614 on home improvement before selling their house?

