



BOPAS

Buildoffsite Property
Assurance Scheme

Recognised assurance for innovative or
non-traditional methods of construction





Buildoffsite Property Assurance Scheme (BOPAS)

With the government aims of constructing 250,000 homes per annum against a backdrop of increasing construction costs, poor quality conventionally constructed homes with performance failing to meet design intent and a huge construction skills shortage, the demand for innovative or non-traditional methods of construction to come to the fore has never been greater.

This does bring challenges in terms of demonstrating to funders, lenders, valuers and purchasers that homes built from non-traditional means will be durable and deliver the quality required.

BOPAS has been developed to address the perceived risks associated with innovative construction and is recognised by the principal mortgage lenders as providing the necessary assurance underpinned by a warranty provision.

“At Legal & General Investment Management we consider the Offsite and Modern Methods of Construction (MMC) sector to be an important part of the future in terms of addressing the supply shortage issues currently facing the construction industry. Key benefits include being able to deliver consistency in terms of quality and reliability in timing in a sustainable fashion – features that appeal to long term institutional property investors. The BOPAS scheme will be an integral part of any credible organisation’s offer, when producing any Offsite/MMC products. It is key in providing the surety and insurance backed guarantee a long term property investor requires, when investing in a property that utilises modern technologies and products.”

Bill Hughes, Head of Real Assets, Legal & General Investment Management



An overview of the scheme

BOPAS has been jointly developed by Buildoffsite, The Royal Institution of Chartered Surveyors (RICS), Lloyd's Register and BLP Insurance, in consultation with the Council of Mortgage Lenders (CML) and the Building Societies Association (BSA), to provide assurance to the lending community that innovatively constructed properties against which they may be lending, will be sufficiently durable as to be readily saleable for a minimum of 60 years.

The assurance scheme comprises:

- A durability and maintenance assessment
- A process accreditation
- An online database comprising details of assessed building methodologies, registered sites and registered/warranted properties.

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For further information please contact Buildoffsite:
Call +44(0)20 7549 3306 or email info@buildoffsite.com
www.buildoffsite.com

“BOPAS accreditation enables the ready identification of new methods of construction and the assurance of their structural integrity through access to the BOPAS website, thus facilitating confident advice and accurate property valuations.”

Andrew Bulmer, FRICS,
RICS UK Residential Director



Durability and Maintenance Assessment

The BLP durability assessment is a rigorous and structured process following the principles of service life planning of constructed assets as defined in the international standard ISO 15686. The durability assessment is based on a standard time frame of 60 years. This would be the minimum expectation for structural components unless intended specifically for more temporary applications. Where shorter life components are identified, expected service lives are stated including relevant maintenance requirements. The purpose of the BLP durability assessment is to provide assurance on the probable service life of a building based on its component parts and assemblies in typical environmental and use conditions:

- The BLP durability assessment is confirmed as a recognised technical assessment of innovative design and construction
- Issues relating to repairability, maintainability and suitability for the intended environment are covered
- The assessment gives confidence regarding the performance over time of the system to potential users, purchasers and funders.



For further information please contact BLP:

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“Lenders take into account the views of other professionals as part of their decision as to whether to lend on properties which are built with modern, innovative methods. BOPAS, which was developed with lender input, can assist lenders by providing assurance to lenders and other professionals, about non-traditionally constructed properties which lenders may be asked to lend on.”

**Paul Smee, Director General,
Council of Mortgage Lenders**

“Vision Modular Systems strongly supports the BOPAS accreditation for the offsite sector as a means of measuring a product provider’s stage of development and as a means of giving additional confidence to our clients when they work with us.”

**Kieran White, Director,
Vision Modular Systems UK Ltd**



Process Accreditation

The process accreditation which is carried out solely by Lloyd's Register, evaluates and facilitates the adoption of best practice by manufacturers and constructors in key performance areas such as risk management, competency management, configuration management, procurement management and process control at each stage of project development, through concept, design, manufacture and construction.

A structured and systematic approach at each phase of the project life cycle will ensure consistency and repeatability and the accreditation scheme requires this discipline to be adopted by organisations and their suppliers/subcontractors seeking accreditation under the scheme.

The assurance of repeatability, delivered through the accreditation process, will provide assurance to:

- Asset valuers, mortgage valuers and surveyors providing for a more consistent through-life performance of the innovative systems/products and therefore reduced variability in asset value
- The provision of latent defect insurance, as any form of variability in the system or product warranted, introduces greater risk for the warrantor.

"BOPAS accreditation has been invaluable to our company. Not just in terms of giving comfort to the major mortgage lenders and insurers that our Sigma II Build System is durable for at least 60 years but in providing advice on our systems and processes which has enabled us to fine tune how we operate making us more effective as a business and ensuring we stand out in the industry."

Stewart Dalgarno, Director of Product Development,
Stewart Milne Group



The Database

Access to information, regarding major structural components of an innovative construction, will assist the asset valuers, mortgage valuers and surveyors in the provision of a more definitive valuation/determination of condition. The BOPAS online database will provide the valuer with the requisite information based upon a search by postcode for the BOPAS approved and warranted property to be valued.



For further information please contact Lloyd's Register
Call +44 (0)330 414 1337 or email inspection@lr.org
www.lr.org



For further information about BOPAS please contact Jeff Maxted on +44 (0)7917 265713 or jeff.maxted@blpinsurance.com

“Gaining BOPAS certification has had a positive impact on our business. This has been not only in the form of continual improvement through audit and review of our management systems, but has also given key stakeholders complete confidence in all aspects of our delivery. BOPAS certification has created greater business opportunities for us in a very challenging market and assured the integrity of our work for years to come.”

Paul Philbin, Quality/Environmental Manager, B&K Structures Ltd

“Solving Britain's housing crisis requires a vibrant, growing Offsite and Modern Methods of Construction (MMC) sector. TopHat chose BOPAS because they provide a seamless, adaptable and helpful scheme of accreditation and assurance designed specifically for the modular industry. Their bespoke scheme gives both buyers and funders confidence and certainty that the homes we build will not only last as long as traditionally built homes but also, coming with a 75 year mortgageable warranty, be guaranteed for even longer.”

Stephen Clay, Research and Development Manager, TopHat Industries Ltd

With thanks to Vision Modular Systems UK Ltd. and Stewart Milne for the use of their imagery.

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