



# BOPAS

Buildoffsite Property  
Assurance Scheme

Recognised assurance for innovative or  
non-traditional methods of construction

“Vision Modular Systems strongly supports BOPAS for the offsite sector. BOPAS is an important accreditation which demonstrates to investors, mortgage lenders, insurers and of course, customers, that factory-manufactured buildings produce an exceptionally high quality of product. It gives additional confidence to the clients and stakeholders we work with.”

**Christy Hayes, Director, Vision Modular Systems UK Limited**





## **Buildoffsite Property Assurance Scheme (BOPAS)**

With the government aims of constructing 300,000 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.

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“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.

**buildoffsite**

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

"With the support of both the LR and BLP teams, the process was well managed to ensure we gained full accreditation within the agreed timescale. The BOPAS accreditation for the McAvoy building system will ensure mortgageability, giving investors and developers the assurance of the quality, reliability, durability and energy efficiency of our building solutions for housing. We believe BOPAS certification is the industry benchmark for quality and durability. It provides invaluable assurance to lenders that the McAvoy building system will deliver consistent performance for at least 60 years."

**Graeme O'Doherty, Offsite Housing Specialist,**  
The McAvoy Group





(left page) A three-bedroom house built entirely offsite at The McAvoy Group's factory. The steel-framed building system is designed to be assembled on site in just one day and can be used to construct both multi-storey apartments and a range of house types.

(left) Caledonian Modular | Hinkley Point C, Bridgwater Campus.

## 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, Ex-Director General,  
Council of Mortgage Lenders**

“The BOPAS scheme has increased awareness and confidence in modern methods of construction by establishing an insurance backed guarantee that long term property investors and lenders require. Caledonian Modular fully supports BOPAS because it provides independent assurance that our modular buildings achieve a minimum design life of 60 years.”

**Andy Smith, Head of Business Development,  
Caledonian Modular**



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## 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](mailto:inspection@lr.org)  
[www.lr.org](http://www.lr.org)



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

"BOPAS accreditation has provided vital support to AMCM as a growing business and as we embark in the development of our specialist Offsite Division, Magna. Accreditation with BOPAS has helped us to meet likeminded business and share experiences and innovations which play an important part in the development of the growing offsite sector. It also provides confidence to our clients, as an accredited contractor that we can provide quality assurance and peace of mind."

Jon Wardle, CEO AMCM Group

With thanks to Vision Modular Systems UK Ltd., The McAvoy Group, Caledonian Modular and Stewart Milne for the use of their imagery.

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**[www.bopas.org](http://www.bopas.org)**

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