

## EWS1 Forms - more clarity from RICS

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*The Royal Institution of Chartered Surveyors (RICS) updated guidance note, which came into force on 5 April 2021, is aimed at professionals undertaking valuations for secured lending purposes on domestic residential blocks of flats in the UK. It provides consolidated guidance to help valuers understand and decide when an EWS1 Form is required (due to visible cladding) and it aims to ensure that valuers always have a rationale to justify their EWS1 Form request.*

Prior to January 2020 the EWS1 Form applied only to buildings over 18m tall however, following changes in Government advice in January 2020, all residential buildings were brought within its potential scope.

The updated guidance aims to address concern that mortgage lenders and insurers are demanding EWS1 Forms on too wide a range of properties. The hope is that this guidance should result in fewer EWS1 Form requests which will enable fire engineers to focus on high-risk buildings and avoid unnecessary delays to the buying, selling, or re-mortgaging of residential properties.

The updated guidance considers criteria such as the height of a building, type of cladding and (in certain circumstances) how much of it is on a building and provides that:

- (a) **For buildings over six storeys** an EWS1 Form should be required where:
  - i. there is cladding or curtain wall glazing on the building, or
  - ii. there are balconies that stack vertically above each other and either both the balustrades and decking are constructed with combustible materials (e.g. timber) or the decking is constructed with combustible materials and the balconies are directly linked by combustible material.
- (b) **For buildings of five or six storeys** an EWS1 Form should be required where:
  - i. there is a "significant amount" of cladding on the building (the guidance states that approximately one quarter of the whole elevation estimated from what is visible standing at ground level is a significant amount), or

- ii. there are aluminium composite material (ACM), metal composite material (MCM) or high pressure laminate (HPL) panels on the building, or
- iii. there are balconies that stack vertically above each other and either both the balustrades and decking are constructed with combustible materials (e.g. timber), or the decking is constructed with combustible materials and the balconies are directly linked by combustible materials.

(c) **For buildings of four storeys or fewer** an EWS1 Form should be required only if there are ACM, MCM or HPL panels on the building.

The new guidance means that unless a building has cladding and/or vertically stacked balconies containing combustible material an EWS1 assessment should not be required. In addition, buildings of four storeys or fewer should be exempt unless their cladding consists of ACM, MCM or HPL panels.

The updated guidance is available on the RICS website, together with an updated version of the EWS1 Form. We hope that this new guidance will help to streamline the process of dealing with cladding concerns in commercial lending transactions whilst continuing to ensure focus on maintaining and improving safety standards in relation to cladding issues in the residential sector.