

What is an EWS1 form?

Education

01.02.21



Since the Grenfell Tower tragedy in June 2017, there has been greater scrutiny on the fire safety of high-rise buildings around the UK. The Royal Institution of Chartered Surveyors ([RICS](#)) developed the EWS1 form (External Wall System form) or External Wall Fire Review following government [advice](#). The EWS1 form provides a consistent and universal assessment of the fire safety risk of external wall systems on residential buildings. Now, when lenders come to offer mortgages, the EWS1 form is often used to formulate part of the requirements.

Originally the form would only be required when the external wall systems of high-rise buildings of over 18m had been built with some form of combustible material. However, in January 2020, government advice updated to require all buildings, including those shorter than 18m, that pose an obvious risk to fire safety to complete the EWS1.

The form is valid for five years and covers the entire block or building. Separate forms are not required for individual flats. The EWS1 form provides a 'safe' or 'unsafe' certificate, and if it comes back as unsafe, remediation work on the external wall systems is required.

Who needs an EWS1 form?

EWS1 forms are required if you are a leaseholder of a flat in a high-rise building or a building that has potentially combustible materials within the external wall systems, and you are looking to sell your home, or you are looking for a valuation to get a mortgage. The form is also used by lenders and valuers to determine whether or not they should approve a loan request. Its purpose is to ensure that valuations of properties with external wall systems take into account fire safety implications that may affect the value of a building if remediation is required.

Due to the lack of information and some confusion around the new rules, many lenders are refusing to lend on properties with potentially dangerous cladding or without an EWS1 form. Some homeowners are even being asked to give evidence that the building is not a fire risk even if they do not have any cladding.

How can I get an EWS1 form?

If you have identified the need for an EWS1 form and you are a leaseholder, then you need to instruct the building owner or managing agent to undertake an EWS1 assessment. It is the responsibility of the building owner or managing agent to confirm what the external wall system is composed of and to identify any combustible materials.

Building assessments must be conducted by qualified personnel who have relevant experience in identifying any fire risk materials used within the external wall systems. There are less than [300 fire safety engineers](#) who are qualified and have sufficient insurance policies to carry out EWS1 assessment. This limited number of engineers available has caused delays and has resulted in a large backlog with cases taking up to 18 months to resolve.

How will the assessment be carried out?

Firstly, the building developer will submit documents as evidence but further information on the external wall system is usually required. Where photographic evidence is not sufficient, the fire safety

engineer will carry out a physical inspection, which is often considered as an intrusive assessment. The fire safety engineer will open up and look at the external wall. They must include evidence of the entire external wall systems composition, as well as the installation method and the fire risk of every material.

What happens if the EWS1 assessment identifies that remediation work is required?

If the fire safety engineer identifies that the external wall system requires remedial work, then it's expected that this is considered in a valuer's valuation. Unfortunately, lenders are unlikely to lend on a property unless the remediations have been completed. It is the building owner and management agent's responsibility to oversee the remediation work and obtain the EWS1 assessment. There is a limited pot of government funding of £1.6billion for remediation works. However, it is only eligible for buildings that are over 18m.

If you think you need an ESW1 form or are confused about anything, you can contact your building owner or managing agent, who will be able to advise you on the matter.

Capital is at risk. Property values can go down as well as up. Borrowers may default and investments may not perform as expected. Interest and income are not guaranteed. Returns may vary. You should not invest more than you can afford to lose. TAB is not authorised by the Financial Conduct Authority. Investments are not regulated and you will have no access to the Financial Services Compensation Scheme (FSCS) or the Financial Ombudsman Service (FOS). Past performance and forecasts are not reliable indicators of future results and should not be relied on. Forecasts are based on TAB's own internal calculations and opinions and may change. Investments are illiquid. Once invested, you are committed for the full term. Tax treatment depends on individual circumstances and may change.

You are advised to obtain appropriate tax or investment advice where necessary. Understand more about the key risks [here](#).

TAB is a trading name of TAB London Limited. Registered in England and Wales with registration number: 11225821 and whose registered office is at 101 New Cavendish Street, London W1W 6XH.