

Spray Foam Insulation

Recent reports suggest that a quarter of the UK's biggest mortgage providers will not lend on homes with spray foam installed. Many others may lend but will consider each application on a case by case basis and may still be subject to the provision of certain documentation. Whilst not all installation is problematic, the concerns around the application of spray foam has led to opportunistic removal companies, which often employ pressure selling techniques, to encourage the removal of the insulation.

According to recent BBC research (2024), a quarter of mortgage providers will not lend against homes with spray foam installed. The [HomeOwners Alliance](#) states on its website that there are currently no equity release lenders that will lend against a property where spray foam has been installed after construction.

Before making any decision about your spray foam, take advice from an appropriate professional. If you are not looking to move property or release equity, and you have the information set out on the following page, you may not need to take any further action. Regardless, you should consider taking advice to ensure you have the information needed if you ever need to re-finance your property.



WE ARE
HERE
TO HELP

This leaflet sets out the options you have to understand whether the spray foam you already have installed, as a retrofit measure (after the property was built), is likely to be a problem.

(If the insulation has been included within the construction of a new build property, sufficient assessments and measures should have been implemented, the property should meet current standards and the spray foam should stay in situ).

Why is there concern about spray foam installations?

Whilst some properties experience no problems, the following issues can occur and have led to concern about spray foam installations.



IMPROPER INSTALLATION

Applying spray foam correctly requires trained and diligent professionals, as improper installation can significantly increase the risk of problems. This includes over spraying, using the wrong spray foam type for the property or installing the wrong thickness of the foam. Improper installation can also invalidate the product warranty included within the BBA or KIWA certificate.



ACCURATE INSPECTIONS

Spray foam creates a thick, monolithic layer that obscures sight of the underlying roof structure, including trusses, rafters, and sheathing. This makes it very difficult for surveyors to visually inspect the condition of the wood, identify cracks, rot, or other signs of damage. For example, if there is a roof leak behind the spray foam insulation, in many situations it would not be visible.



TRAPPED MOISTURE AND CONDENSATION

Spray foam, particularly closed-cell varieties when used directly to tile, can create a barrier that traps moisture. This can lead to condensation build-up, especially during cold weather, potentially causing timber rot or decay, mould and mildew growth, rust and corrosion from metal components.



VENTILATION ISSUES

Spray foam's ability to seal air leaks can come at a cost as it can also restrict ventilation in the roof space. This lack of airflow can exacerbate moisture problems and contribute to damp, mould and timber decay.

Adequate ventilation in all properties can help to mitigate against excess moisture.

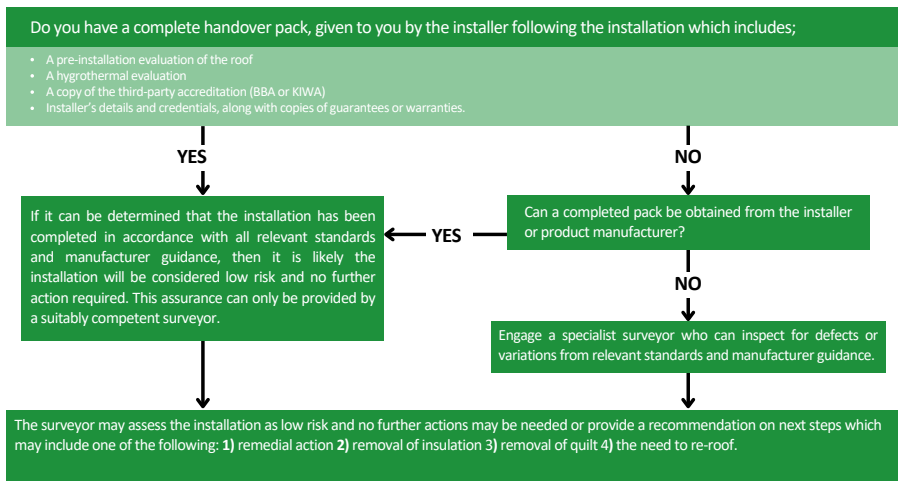


REMOVAL DIFFICULTIES

Removing spray foam, if necessary, is a time consuming and expensive process, often requiring specialised equipment and expertise. This can be a major drawback if you need to make repairs or modifications to your roof in the future.

How do I check whether my spray foam is ok?

Where there is little risk, removal may not be necessary, or other remedial measures could be undertaken to help reduce potential risks from the existing spray foam. Ultimately the options available to you will depend on your personal circumstance but it pays to be prepared. Our simple diagram sets out what you should look for, before deciding on the next steps to take.



Members of Insulation Manufacturers Association (IMA) sell products to installers who have been trained to install the product in accordance with relevant BBA or KIWA accreditation and must follow the IMA code of practice. You may be able to seek advice from the IMA or original installer for a complete handover pack.

In conjunction with the diagram above, these do's and don'ts provide some simple action you can take to protect your interests whilst investigating your options relating to an existing spray foam installation.

DO

- ✓ gather as much paperwork as possible about the installation. The installer may be able to assist with this and provide additional documentation or checks not provided on installation
- ✓ contact the original installer to put any problem right. If they are unable to help, you may be able to contact your credit card provider to request a refund.
- ✓ always try and obtain comparable quotes for remediation or removal
- ✓ ensure the building is watertight and attend to any roof defects e.g. slipped tiles, immediately
- ✓ ensure your property has adequate ventilation, such as extractor fans, to reduce the risks of mould developing
- ✓ your homework on any company you engage with, request independent references and get comparable quotes.

DON'T

- ✗ be rushed into making a decision
- ✗ accept 'cold-call' or unsolicited offers relating to spray foam installations or removals
- ✗ be afraid to ask questions and to verify answers before agreeing to anything
- ✗ pay for services in advance. A reputable company will suggest a payment plan, which may include an initial deposit, but will not require all funds upfront.

Where to obtain specialist advice

You may wish to seek specialist advice via a suitably competent surveyor. When seeking advice, look for the following:

Protocol - Your specialist surveyor must be familiar with the document *Inspection protocol for building professionals who are asked to consider spray polyurethane foam that has been applied to pitched elevations of domestic roofs* and the requirements of the surveyor set out in that document. This includes knowledge and understanding of the different product types and the various mechanisms for moisture to manifest itself in the built environment.

Professional or Trade Body - Check they are members of an appropriate association, such as the Property Care Association (PCA), Residential Property Surveyors' Association (RPSA), Royal Institution of Chartered Surveyors (RICS), or the Chartered Association of Building Engineers (CABE). Members of these organisations must meet the body's membership criteria, are expected to meet a code of ethics and will only operate in fields where they are fully competent.

Insurance - Any specialist should have appropriate and adequate insurance cover including Professional Indemnity (PI). Specialists who are members of a trade association will need to have insurances to meet the membership requirements.

Experience and Impartiality - Check that the assessor has a suitable level of skill and experience, including having undertaken previous similar work. Specialists who are members of a trade association must demonstrate this to meet the membership requirements. The assessor should be free from any commercial interest and where interests exist, these should be made explicitly clear from the outset.



This document has been jointly produced by the following organisations

