

His damp materials

Spray foam insulation is a popular way to save on energy bills, but if done badly it can wreck your plans to sell. By *Hugh Graham*



Like many fathers, Alistair Lang wanted to help his daughter to get on to the property ladder after she got married. This year the retired civil servant, 78, applied for an equity release mortgage of £150,000 on his detached Edwardian home in Winchester. However, Lang's application was rejected because of something worrying discovered in his loft: spray-foam insulation.

"We'd had foam insulation installed six years ago at a cost of £7,600. This house is 100 years old and it's been difficult to heat," Lang says. "A [firm] came around and did a presentation saying what a marvellous product it was, and

it seemed to make a lot of sense. It never occurred to me that it could be a problem."

An estimated 250,000 homes in the UK have spray-foam insulation, according to the Property Care Association. So what's the issue with it? "It can encapsulate the wooden timbers in the roof and, in some cases, it can trap moisture behind it, which means that timbers can rot," Andy Wilson, an equity release specialist in Lincolnshire, says. "In some cases, they will put a zero valuation on the property for mortgage purposes."

Lang hired a company to remove the insulation at a cost of £4,100. "Despite this, we

were refused a mortgage on the grounds that tiny, isolated, pockets remained in hard-to-access spots. This was despite commissioning a full roof structural survey at a cost of £475, which found no evidence of the damage associated with foam and no evidence that it would occur in the future. All because we tried to do the right thing and make our home energy efficient."

Many homeowners are regretting putting in spray-foam insulation (polyurethane), which is sprayed on the underside of the roof. Wilson receives two or three inquiries a week from affected homeowners who say they cannot get a mortgage or sell. "I have access to nine [equity release] lenders, and all of them have said that they will not touch a property with foam installed. On the mortgage side, there's about a dozen companies that might consider it. But they then defer to their surveyors. And the surveying community [say they] can't establish beyond all reasonable doubt that this foam is or is not a risk, without extensive testing."

Peter Ward, founder of Heritage Survey, a historic building surveyors with offices across the UK, says: "We're seeing more and more of this stuff during surveys. A number have resulted in almost total destruction of the roof through trapped condensation against the roof timbers causing rot."



Last week a stakeholder group involving surveyors, lenders, roofers, manufacturers and installers held an online meeting to solve the impasse. They are trying to create a code of conduct that would require all installers to perform a uniform set of pre-installation surveys and moisture readings and produce accompanying documents. The new protocols for inspection would help surveyors to give a clean bill of health to a roof where foam had been properly installed. “There’s not a unifying scheme [right now],” says Simon Storer, chief executive of the Insulation Manufacturers Association. “We’re trying to bring it under one umbrella, so all the different groups understand that there is a correct way of doing it.”

Storer, who attended the Zoom call, says the problem is not with the material, but the installation. “It’s been used successfully for more than 30 years in many countries from Canada to Spain. The installation is key . . . Cowboys . . . do a cold call, do a bad job, and then walk away and the company disappears after a couple of months . . . But [consumers] should never respond to a cold call.”

Storer says that manufacturers only ever supply the foam to approved contractors who have been properly trained — consumers should check with the product manufacturer if their contractor is eligible to install



A surveyor's case of a roof damaged by spray-foam insulation

it. So how do the cowboys get a hold of it? “There is never a perfect system and it is probably possible for a cowboy to buy it from eastern Europe or some somewhere else, and bring it in.”

He insists that the number of cases where there is a genuine reason to remove the spray foam is “very small”, although he doesn’t have figures, and in most cases where it is removed “the roof was not suffering from rot”. The spray-foam industry says that where problems have occurred it is with “closed-cell” spray-foam insulation, which forms into hard block after being sprayed. They insist soft “open-cell” foam is breathable and will not cause moisture problems. Wilson says: “The manufacturers have not been able to prove to the satisfaction of the surveying community that that is the case.” A surveyor, who asked not to be named, says: “To my knowledge, there is no scientific evidence to support these claims.”

Storer hopes a new protocol will be in place by spring 2023. In the meantime, what should affected homeowners

do if they can’t get a mortgage? Rics says to seek professional advice from one of its members. Storer says to contact your installer and ask for installation documentation to show to a lender. If your installer no longer exists, look for receipts that name the product, then ask the manufacturer for documentation. “Getting this information has satisfied lenders, although I can never promise that.”

If homeowners can’t wait for the new protocol, Wilson suggests they could try specialist mortgage providers such as Norton Home Loans, Precise Mortgages and Together Mortgages, or building societies such as Leeds, Newcastle or Kent Reliance. But in his opinion worried homeowners should “seriously think about getting it out”. (Be warned: there are cowboy companies removing spray foam as well.)

Back in Winchester, Alistair Lang finally managed to get a happy resolution. After the first removal company’s efforts failed, he employed Arctic Fox Dry Ice Cleaning to “ice blast” every last bit of foam out of the roof, and has since secured an equity release loan.

“Our total cost of getting our roof cleaned was £7,415,” Lang says. “This episode has caused us a great deal of distress and worry . . . And we still get bombarded with calls from providers of foam insulation. We’ve had four calls today.” ■

“I nearly bought a large grade II listed house up in the Yorkshire Dales but the entire roof space had been spray-foamed. I’ve never seen anything like it. The roof timbers were rotting. The beautiful Cumbrian graded slates, thousands of them, were all stuck together. It needed an entire new timber roof. It would have cost me £250,000.”

Spray foam has been used for decades, but with the rise of green initiatives there has been a rise in companies installing it – and with it, the emergence of cowboy firms who often target the elderly. “We’ve seen a 28 per cent increase in doorstep crime in the past year, with bogus callers, and the biggest thing we’re finding is home improvements aimed at energy efficiency: foam insulation, ‘green deals’ and roof sealing,” says Katherine Hart, lead officer at the Chartered Trading Standards Institute.

Fiona O’Sullivan learnt the hard way. In 2018 her mother, then 83, was persuaded by cold callers to have spray-foam insulation installed in the roof of her Surrey bungalow. Now her mother has Alzheimer’s, but O’Sullivan can’t afford a care home because she has been unable to sell – she received an offer in January, but the buyer’s lender refused to proceed. “My estate agent recommended someone who could remove it. The roof



Alistair Lang’s equity release mortgage application was rejected
PETER TARRY FOR THE SUNDAY TIMES

space was so small that they couldn’t stand up in it, so the whole roof had to be taken off to remove the foam. They’ve invoiced me for £24,000, but they didn’t scrape all the stuff off the joists.”

O’Sullivan refused to pay the final instalment until all the foam is gone – the roofer is now threatening her with debt collectors. O’Sullivan, in her fifties, has given up her job to look after her mother full-time: her mum does not qualify for funded carers because she still owns her house. “If it’s so bad, I can’t understand how spray foam is legal?”

Simon Cavanagh is wondering the same thing. Last December the geologist was looking to remortgage his 1930s semi in Darlington, Co Durham, but was rejected because there was spray-foam insulation in his loft



The remnants of spray-foam insulation in Fiona O’Sullivan’s mother’s attic

conversion. “I don’t understand this, as the loft conversion [met] building regulations in 2008. Building control say if they were to receive a [similar] application today . . . it would still be approved.”

Rics, the Royal Institution of Chartered Surveyors, has not condemned it: “Rics recommends the use of an independent expert (commercially separated from the installer/manufacturer) who can carry out pre-installation assessment tests. Expert building surveyors can advise if spray foam is right for your property.”

And spray-foam insulation is offered by tradespeople who are accredited with the government-endorsed Trustmark scheme. A spokesman for the Department for Levelling Up, Housing and Communities says: “We are aware of the issues some homeowners are facing and are working with the industry and stakeholders to resolve this as quickly as possible.”

