

Introduction

Huntsman Building Solutions is aware of issues surrounding the sale or re-financing of properties following installation of Spray Foam Insulation. This has understandably resulted in media coverage on this topic which we appreciate can create concern for our existing and future customers.

This note is intended to provide some reassurance about spray foam insulation in general and provide some helpful advice on how to minimize the risk of any problems. Finally, we wish to explain what the industry is doing to resolve issues unfortunately experienced by some of our valued customers.

Should I be worried about having spray foam installed in my property?

While we know that some customers have experienced challenges, there are thousands of installations taking place each year without issue, and homeowners are successfully selling or re-financing their properties. We have recently seen several homeowners getting mortgages on properties insulated with HBS foam.

How do I know that spray foam is installed to a high standard?

The Spray Foam Insulation Sector has been working hard to standardise installation practices and ensure quality through a range of mechanisms including independent testing and certification procedures. Spray foam products are tested to the same standards as other insulation measures and should be installed in compliance with the appropriate standards.

We only work with Authorised Contractors that are trained by Huntsman Building Solutions and are subject to regular audits.

Moreover, as we only work with Authorised Contractors, we offer a standard 25-year warranty on HBS products.

I already have spray foam insulation. Should I be worried about selling or getting a mortgage in the future?

Firstly, we hope that you are satisfied with your installation and that your home is both warmer and cheaper to run.

If spray foam is already installed in your home and you have any concerns about future sale or re-financing, we recommend that you first check the paperwork which should have been provided with the installation (if you were the original purchaser) or alongside other documents passed on at point of sale if the insulation was purchased by a former occupier.

If you have relevant paperwork, it should provide you with reliable information on the name of the installation company, the manufacturer and any warranties or guarantees offered. This

documentation can be very useful in providing peace of mind and should a problem arise at point of sale or re-financing to share with surveyors and/or lenders.

I am worried about my installation - what to look for?

Spray foam is an established product used in the UK for over 30 years and internationally for even longer with few problems. Chemically, it is similar to the insulation board installed in almost all new build homes and many existing home extensions, except instead of being formed in a factory and cut to size on site, it is sprayed into the relevant location.

We recommend periodic visual inspection of any modification applied to your home where this is possible. When checking an insulated loft space, issues to consider include the presence of damp, or any disintegration of either the insulation or roof materials.

It is advisable to ensure your home is maintained to an appropriate condition, including roof, fascias, brickwork etc to an appropriate standard.

When looking specifically at a spray foam installation, different products are applied in different ways however there are some common misconceptions:

Ventilation of the loft space	Unable to inspect roof components such as rafters/timbers
Surveyors and valuers may comment on the covering of box fascias and other internal roof elements that would typically allow ventilation in a loft where conventional mineral wool insulation is placed on the floor of the loft. This is a misconception for pitched roof insulation between the rafters. Ventilation is not necessary and in fact undesirable to the same extent as the purpose is to maintain a warm roof space.	Surveyors and valuers may comment that they are unable to inspect roof timbers for condition due to presence of spray foam. Whilst this is correct, it is comment not to offer comment or raise concerns regarding other concealed features, for example roof timbers in a property which has had a full loft conversion.

I am still concerned. Who should I speak to?

We recommend in the first instance that you contact the company that undertook the installation. If this is not possible, it is best to seek out a suitably qualified expert specializing in Spray Foam. We strongly advise against taking advice from cold callers. The National Insulation Association offers a postcode location search for reputable installers on its website here:

[National Insulation Association \(NIA\) UK \(nia-uk.org\)](http://nia-uk.org)

Alternatively, you can contact HBS Building Science Manager, Michael Hunter:

mhunter@huntsmanbuilds.com

What documents may I need in future?

Helpful documents to retain may include:

- Original invoice
- Installation certificate
- Manufacturer name
- Manufacturer warranty
- Product Certification (BBA or Kiwa)

Please note, even if none of these documents are present it does not mean that your installation is faulty, or that you will be unable to sell or re-finance.

What is Huntsman Building Solutions doing about this and should I remove the Spray Foam Insulation?

We strongly recommend against removing of any well performing spray foam insulation. Your home should be warmer and cheaper to run when insulated by a professional and this is an attractive feature for most buyers.

HBS is working closely with the National Insulation Association, mortgage lenders and surveyors community to resolve the issues described. We hope that within the next few months we will be in a position to announce new measures which provide greater advice to surveyors, valuers and the mortgage industry whilst providing peace of mind to consumer.

Disclaimer

This information note has been produced by HBS in response to media coverage of Spray Foam Mortgage issues. It is designed to provide information relevant to consumers.

Information or opinions contained on this note do not constitute advice or recommendation in respect of any individual insulation installation, mortgages, re-mortgaging or other financial instruments.

Should you seek to rely in any way whatsoever upon any content contained on this information note, you do so at your own risk.

Before you make any decision or take any action that might affect you or your personal finances or business, you should always consult a suitably qualified professional adviser(s) to obtain appropriate technical, financial, legal and other advice.

