

# CROYDON TRADING STANDARDS

## COMMUNITY ALERT

### **Spray foam insulation and mortgages**

In recent years there has been a significant increase in the number of people installing spray foam done in a bid to ease the cost of living.

However, many disreputable companies are exploiting homeowners and inputting spray foam in ways that don't comply with manufacturer recommendations.

Some homeowners have found it difficult to remortgage or sell properties that have spray foam insulation.

In November 2024, the BBC reported that a quarter of the UK's biggest mortgage providers and all of the equity release lenders it surveyed would not lend against homes with spray foam insulation in the roof.

Spray foam insulation has been used in homes for decades but problems in timber-framed roofs have been reported. If incorrectly installed or used inappropriately, spray foam insulation might:

- reduce air circulation and ventilation within a roof space
- lead to dampness and condensation on the underside of a roof because it forms an air barrier and stops moisture from escaping
- place timber-framed roofs at risk of decay.

In a letter to the government in May 2025, the Property Care Association (PCA) and Home Owners Alliance (HOA), a consumer group which advises homeowners, said that 35% of properties had one or more defect as a result of spray foam insulation, based on spray foam inspections at over 500 properties.

Both the HOA and the PCA have warned that cold callers have been contacting households with spray foam insulation and pressuring them to pay to have the spray foam removed. The HOA advises that cold callers are likely to have acquired householders' contact details illegally and that they shouldn't be engaged with.

For information, guidance and advice, and the full article, please visit:

<https://commonslibrary.parliament.uk/spray-foam-insulation-and-mortgages/>

If you need further advice, please contact **Citizens Advice Consumer Advice Line on 0808 223 1133** or go to the following website:

<https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>