

Spray foam insulation and home finance. We've got it covered.

Your questions about
mortgages and spray foam
insulation answered.

wevegotitcovered.com



Huntsman Building Solutions spray foam insulation helps thousands of homes save on their heating bills and energy use every year.

Let us save you some stress on your home finance queries.



At Huntsman Building Solutions (HBS) we are aware of the issues surrounding the sale or re-financing of properties following installation of spray foam insulation.

With negative media coverage still circulating and a lack of clear information, we appreciate there is some concern.

As experts in spray foam insulation, we want to help everyone understand the many benefits – and provide clear advice and reassurance about how to minimize any issues.

→ We've got it covered.

If you have any further questions, or if anything isn't clear, please don't hesitate to contact us.

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E: hello@huntsmanbuildingsolutions.co.uk

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🔍 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, by authorised HBS contractors.

🔍 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.

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🔍 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.

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 do I 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:

HBS products are sanctioned by the highest levels of certifications from BBA and KIW.

Ventilation of the loft space	Unable to inspect roof components such as rafters/timbers
<p>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.</p> <p>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.</p>	<p>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.</p>



Who should I speak to with any further concerns?

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 (NIA) offers a postcode location search for reputable installers on its website.

National Insulation Association UK (NIA)

W: nia-uk.org

Alternatively, you can contact HBS Building Science Manager,

Michael Hunter:

E: 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 issue and should I remove the Spray foam insulation?

We strongly recommend against the 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 surveyor's 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.



HBS spray foam insulation will save you money, keep you warm, and help towards a greener more sustainable planet.



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.

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