

## **Spray Foam Continues to Deliver Energy Savings for U.S. Homeowners**

*Potential limitations associated with the misapplied spray foam impacting the mortgage lending process in the UK are not applicable to U.S. homeowners.*

Recently, [MSN](#) reposted a sponsored article raising concerns with the use of spray foam insulation. Unfortunately, the article fails to fully characterize the issue and state that spray foam was only impacting a small percentage of mortgages in the United Kingdom, not in the United States.

The UK Property Care Association, the UK Insulation Manufacturers Association, and leading spray foam manufacturers in the United Kingdom have spent many years working with homeowners, builders, applicators, and home surveyors (the UK version of home inspectors) to provide educational materials on the proper use and application of spray foam insulation.<sup>1,2</sup> This work has resulted in a new standard used to properly inspect homes with spray foam insulation.<sup>3</sup> While MSN and other news publications continue to raise alarm, the reality is much different. The spray foam industry in the United States has never marketed spray foam as a method to repair roof rafters, timbers and sheathing – which caused the issues related to inspections and mortgage lending that happened in the United Kingdom

More importantly, spray foam insulation has been safely used in the United States for over 50 years. The product has a strong track record of reducing [energy consumption](#) (and [bills](#)), lowering [greenhouse gas emissions](#), making [homes stronger](#), and more [comfortable](#).

Given the maturity of the spray foam industry in the United States, banks in the United States do not require the removal of spray foam insulation before underwriting a mortgage and we encourage MSN to update their story to specifically state the issues covered in the story are limited to the United Kingdom.

Homeowners in the United States should rest assured that spray foam will continue to create comfortable, well insulated homes that use less energy. Building codes in the U.S. include specific requirements for design, inspection, R-value, and air and vapor barrier placement depending on climate zone, which effectively reduce the risk of building envelope failure. This process is fundamentally different in the United States.

The Spray Foam Coalition is prepared to answer questions related to issues in the United Kingdom from US based builders, applicators, banks, and homeowners.

Homeowners should always work with professionally trained applicators. More information on spray foam safety guidelines is available at: <https://www.spraypolyurethane.org/>

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<sup>1</sup> [Considerations and obstacles with sprayed foam in roofs](#)

<sup>2</sup> [Huntsman Building Solutions – Statement on UK Mortgages](#)

<sup>3</sup> [Inspection Protocol for building professionals who are asked to consider spray polyurethane foam that has been applied to the pitched elevations of domestic roofs](#)