

Guide

Selling Your Home With Spray Foam Loft Insulation.

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Introduction.

Spray foam is often used in attics of homes to keep them insulated, helping keep in heat that typically escapes from the roof.

While it can sound like a good idea to improve your energy efficiency, it's important to understand how it can affect your home when you come to sell.

The reality is, it regularly causes serious problems with mortgage lenders and can stop a sale from completing unless it's dealt with



What is spray foam insulation?

Spray foam insulation is a liquid material that's sprayed into a loft or roof space. It then expands and hardens into foam, filling gaps and helping to reduce heat loss.

It's often marketed as an energy-saving solution and is usually applied directly to the underside of the roof.

There are two different types of spray foam, hard and soft.



Why can spray foam be a problem?

The main issue isn't the insulation itself but how it can affect the roof structure and impact lenders' willingness to offer a mortgage on a property.

Many mortgage lenders won't consider lending on a property with spray foam insulation because:

- It covers roof timbers, making them impossible to inspect
- It can hide issues like damp, rot, or timber movement
- If installed incorrectly, it can trap moisture against the roof timbers
- Surveyors may not be able to confirm the condition or lifespan of the roof

Because of this, lenders often refuse to lend altogether unless the spray foam has been removed or the roof has been replaced.

This can seriously limit your buyer pool to cash buyers only, which often affects the final sale price.

Does all spray foam cause issues?

Not all spray foam insulation is the same, and the type installed can make a big difference to cost and outcome.

Soft (open-cell) spray foam:

- More flexible and sponge-like
- Can usually be removed, although it's still disruptive and costly
- Removal may allow a sale to proceed if the roof structure is then fully visible and confirmed as sound

Hard (closed-cell) spray foam:

- Rigid and solid
- Bonds tightly to the roof structure
- Often cannot be safely removed without damaging the roof
- In many cases, the only solution is a full roof replacement

This is why spray foam insulation is treated as such a significant issue by lenders.

What are your options if your property has spray foam insulation?

1. Removal

Removal is often required to allow a sale to proceed.

- Typical costs can be around £5,000 (depending on size and access)
- It makes the property mortgageable again
- It can help protect your sale price — properties restricted to cash buyers often sell for significantly less

2. Roof replacement (typically for hard foam cases)

Where hard spray foam is present, removal alone may not be an option.

- A full roof replacement may be required
- Costs can exceed £20,000
- This will almost always need to be resolved before a mortgage buyer can proceed

While both options incur an upfront cost, it can prevent a much bigger loss later on or a sale falling through.

Final message from the founder.

Spray foam insulation is not a minor issue when selling a property.

In the vast majority of cases:

- Mortgage lenders will not lend
- Sales do not complete with spray foam left in place
- The issue must be resolved before moving forward

The most important thing is identifying spray foam insulation early, understanding which type is present, and planning accordingly.

Most issues can be managed or resolved before they derail a sale.

If you want to avoid any potential issues with your property sale, we encourage you to consider removing any spray foam insulation before selling your property.

Got any ideas how we can improve this guide? Please share them – gary@bayzos.co.uk

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