

Spray foam evidence checklist: what to gather before you pay

Before you pay anyone to inspect or remove spray foam, get four things in writing: what type of foam it is (open or closed cell), where it was applied, whether a professional inspection has already happened, and what your specific lender or broker actually needs to see. Most wasted spend on spray foam comes from paying for removal before confirming a lender will accept it, or paying for a report that does not answer the lender's actual question.

1. The foam type

Open-cell or closed-cell. This is usually on the original installation paperwork or a product label in the loft. If you do not have it, say so rather than guess. Closed-cell foam on the underside of a roof is the situation lenders query most.

2. Where it was applied

The underside of the roof (rafters) is the concern for most lenders. Foam laid flat on the loft floor is a different, usually less contentious, situation. Photograph it before anyone starts work.

3. Any existing report

A prior survey, home report or installer certificate. If one exists, get a copy before commissioning a new inspection: it may already answer the question, or show what changed.

4. What your lender actually requires

Ask your broker or lender directly, in writing, what evidence they will accept: removal, an independent inspection report, or something else. This is the single most skipped step, and the one that most often means work gets paid for twice.

5. The inspector or installer's standing

Check them against the Property Care Association member search before booking. Membership is checkable for free; it does not by itself guarantee the report will satisfy your specific lender, which is why step four still matters.

None of this replaces your lender's own decision. It is the order most people wish they had followed, based on published guidance from RICS and the Property Care Association: confirm the facts first, confirm what your lender needs second, then pay for work that actually answers that question.

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Questions people ask

Do I need this evidence before booking an inspection?

Get the foam type and location confirmed first if you can (even a phone photo helps), then ask your lender in writing what they need before paying for a full inspection or removal. Booking removal before knowing the lender's actual requirement is the most common way people overspend.

What if I do not know the foam type?

Say so. A competent inspector should be able to identify it on site. Do not accept a report that assumes a type without stating how it was confirmed.

Is a PCA member automatically acceptable to my lender?

Not automatically. PCA membership is a real, checkable credential, but individual lenders set their own evidence requirements. Confirm with your lender or broker before assuming any report will be accepted.

Sourced from the [RICS consumer guide to spray foam insulation](#) and [Property Care Association guidance](#). See our [data sources and updates](#) page.



Adam Parker

Editor, VettedHome

Adam leads VettedHome's editorial coverage of UK home services. He is the founder and managing director of Muswell Rose, the commercial strategy and modern systems business behind a portfolio of UK information sites, and he researches and writes the plain-English guides that help homeowners choose between installers and trades, drawing on the standards set by the relevant bodies for each job, such as Gas Safe Register, NICEIC, MCS, TrustMark and the Property Care Association. He is clear about what to check before any work starts.

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