

# Myth vs Fact About Spray Foam

**U.S. homeowners researching solutions to make their homes more energy efficient and the benefits of spray foam insulation may come across United Kingdom sources that paint a misleading picture of this innovative building material. Below are some common misconceptions of spray foam and the truths behind them.**

**MYTH #1:** The same issues with spray foam in the U.K. exist in the United States and consumers should be worried about outfitting their homes with spray foam.

## **FACT:**

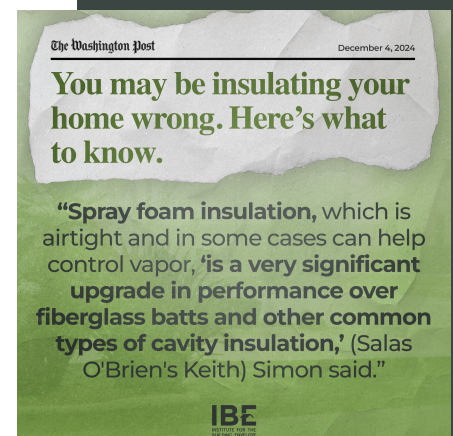
The issues with spray foam in the U.K. are unique to that country but do not pertain to the U.S. Spray foam is a safe and effective insulation from the attic all the way down to the basement. <sup>1</sup> Spray foam insulation is the only product that insulates and air seals a home's thermal envelope without the need for additional products. <sup>2</sup> Because of this, Keith A. Simon, vice president of design phase services at Salas O'Brien, an engineering firm, calls spray foam insulation "a very significant upgrade in performance over fiberglass batts and other common types of cavity insulation." <sup>3</sup>

Unfortunately, some spray foam contractors in the U.K. used the material improperly and not in accordance with the manufacturer's guidelines or against building science best practices. For example, U.K. contractors falsely advertised closed cell spray foam as a roof repair system as well as an insulation material. The stories in the U.K. are not about the material but bad installation jobs or improper marketing.

**MYTH #2:** U.S. mortgage companies can refuse to approve a loan on a home fitted with spray foam.

## **FACT:**

In the U.K., factually inaccurate guidance issued in 2021 led to ill-informed home inspectors listing homes as "unmortgageable." That is not the case in the U.S., where homebuyers can easily obtain a mortgage on a home insulated with spray foam. No reports or guidance suggest otherwise.



<sup>1</sup>(EcoStar Insulation, 4/30/21)

<sup>2</sup>(American Chemistry Council And Spray Foam Coalition, 6/15/21)

<sup>3</sup>(The Washington Post, 12/4/24)

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**MYTH #3:** Spray foam is too new to the market, little is known about its long-term application and efficacy on homes in the U.S., and if the industry shut down tomorrow, it would have no economic impact on businesses and jobs, as spray foam is seldom used in new builds and renovation jobs.

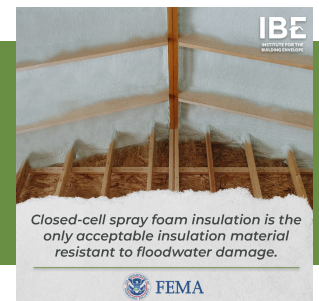
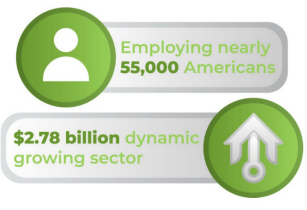
**FACT:** The spray foam industry is proud of the 50+ year track record of success in North America. Spray foam insulation has been proven to keep homes comfortable regardless of climate. <sup>4</sup> The industry will continue to promote this innovative building material, preferred by both contractors and consumers. A recent study found that the spray foam industry is a \$2.78 billion dynamic and growing sector of the U.S. economy, made up primarily of independent small businesses employing nearly 55,000 people across all 50 states.<sup>5</sup> Spray foam installation is happening every day, everywhere, in the U.S.

**MYTH #4:** The inherent issue with spray foam is in its composition. It is an inferior insulation material that shouldn't be available on the market.

**FACT:** Thousands of Americans live in homes with spray foam insulation, and new homeowners across the U.S. are asking for this type of energy efficiency when they look to buy a new home. Issues that can arise stem with spray foam are from improper or poor installation, not the actual spray foam product itself. <sup>6</sup>

**MYTH #5:** Spray foam insulation has no secondary benefits that add to the resiliency of a home.

**FACT:** When it comes to resiliency features, spray foam insulation proves its strength in the face of natural disasters. Installing spray foam insulation to an unvented attic is not only the more energy efficient choice, it also increases a home's resiliency by providing wind uplift prevention in the face of extreme weather like hurricanes.<sup>7</sup> Closed-cell spray foam is also resistant to water damage, making it a reliable choice for moisture control.<sup>8</sup> FEMA recognizes it as the sole insulation material capable of withstanding floodwater without compromising its integrity. <sup>9</sup>



<sup>4</sup> (SprayFoamMagazine, 2022 Issue; Cameron Ashley Building Products, 11/22/19; Elastochem, 2/9/21; Reitzel Insulation Ontario, 3/17/21)

<sup>5</sup> (Institute for the Building Envelope, 3/5/24)

<sup>6</sup> (Williamson Source, 9/6/22; VTDigger, 5/22/23)

<sup>7</sup> (Spray Foam & Resiliency BES-103 – DESIGN NOTE, 3/10/22)

<sup>8</sup> (WhySprayFoam, Accessed 2/6/25)

<sup>9</sup> (FEMA, 2008)

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**MYTH #6:** Spray foam insulation is harmful to the environment and cannot be counted on as a material that can help achieve ambitious climate goals.

**FACT:** Many spray foam contractors use products manufactured with recycled plastic water bottles, otherwise destined for landfills or the ocean.<sup>10</sup> Spray foam insulation's seamless application creates an airtight barrier, preventing conditioned air from escaping and reducing the workload on heating and cooling systems. This results in significantly lower energy consumption. Utilizing spray foam over other types of insulation could reduce total U.S. greenhouse gas (GHG) emissions by 3.5% annually, or the equivalent of removing 38.9 million cars from the road.<sup>11</sup>

**MYTH #7:** Spray foam is far too expensive to install, and the monthly savings in energy costs are nominal.

**FACT:** Using spray foam insulation can save consumers up to 30% on their energy bills.<sup>12</sup> A worthwhile investment in energy-efficient products, such as upgrading insulation, can not only protect a building year-round, but through programs made possible through the Inflation Reduction Act (IRA), are also eligible for tax credits.<sup>13</sup> Consumers that realize the benefits of installing spray foam insulation can expect to see nearly a threefold return in savings.<sup>14</sup>



*The U.K. government is cracking down on contractors that performed botched spray foam insulation jobs, banning nearly 40 companies from installing the material.<sup>15</sup> IBE member companies have never worked with any of the contractors on this ban list, past or present, further emphasizing our commitment to proper installation practices.*

<sup>10</sup> (Spray Foam Magazine, 12/1/20; HBS, Accessed 2/6/25; Elastochem, 11/22/22)

<sup>11</sup> (Huntsman, Accessed 2/6/25)

<sup>12</sup> (WhySprayFoam, Accessed 2/6/25)

<sup>13</sup> (United States Department of Energy, Accessed 2/6/25)

<sup>14</sup> (United States Energy Information Administration, Accessed 2/6/25)

<sup>15</sup> (The Guardian, 1/23/25)