# Spray Foam Lender Report

Sample property, Camberley, Surrey GU15

**Sample report.** Fictional property and findings, for illustration only. Photographs and drawings are illustrative, not records of an inspected roof. Names, insurer and policy details are placeholders.



Representative image of spray foam applied to the underside of a roof. Findings for this property are on the following pages.

| | |
|---|---|
| Prepared for | [Seller or buyer name] |
| Lender | [Lender name] |
| Conveyancer | [Conveyancer name and firm] |
| Inspected | Tuesday 27 October 2026, 14:00–15:15 |
| Report issued | Wednesday 28 October 2026 |
| Surveyor | [Surveyor name], Lead Surveyor |

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# Summary

**3**

Worst grade found

- Open-cell spray foam covers about 85% of the main roof, applied directly to the underside of the felt.
- Visible timber is dry and sound, but the rafter sides and part of the soffits are hidden, and the north-east eaves show condensation and elevated moisture.
- No installation documents were available. Without them, or a concealed-timber assessment, many lenders will not lend on this property.

| Foam | Timber condition | Ventilation |
|---|---|---|
| **Open-cell, ~85%** | **Partly concealed** | **Blocked at eaves** |

## What we found

| Ref | Item | Grade | Finding |
|---|---|---|---|
| F1 | Foam type | 2 | Open-cell polyurethane: soft, sponge-like, crumbles under light finger pressure, cream colour. Applied to the underside of the original bitumen felt. |
| F1 | Extent | 2 | Both main slopes, ridge to eaves, about 85% of the roof area. Rear wing roof not foamed. Thickness 80–100 mm at the two points gauged from the hatch. |
| F2 | Rafters and purlins | 3 | Rafter side faces fully encapsulated. Rafter soffits visible on about 60% of rafters seen; purlins visible. Concealed timber cannot be assessed without removing foam. |
| F5 | Moisture in visible timber | 1 | Readings at six accessible rafter soffits and both purlins: 12–16% (dry). |
| F3 | North-east eaves | 3 | Foam stops short of the wall plate. Dark staining on the felt and rafter foot; moisture reading 24% (elevated). Suggests condensation at the cold eaves. |
| F4 | Ventilation | 3 | Foam blocks the eaves on both slopes. No tile or ridge vents. Relative humidity in the loft 78% at inspection. |
| | Felt and covering | 2 | Felt sound where visible at the edges. External covering in fair condition from the drone survey; see the element table. |
| | Documents | NI | No installer certificate, product data sheet or insurance-backed guarantee provided at inspection. The vendor states the foam was fitted in [year]. |

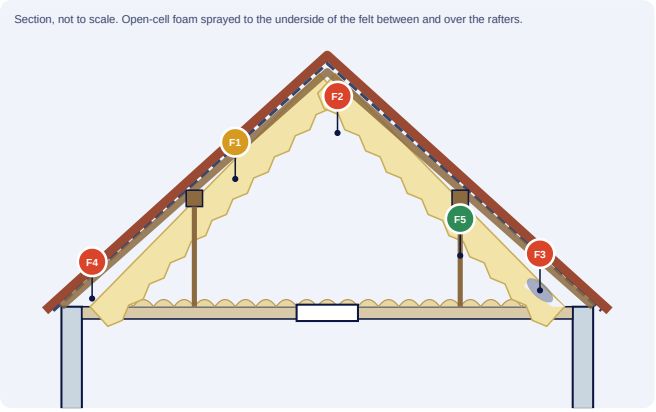
Ref numbers match the pins on the section drawing. Grades: 1 serviceable; 2 defect, repair within 12 months; 3 serious or urgent; NI not inspected.

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# Why lenders ask about spray foam

When foam is sprayed onto the underside of a roof, a valuer can no longer see the rafters, battens or felt, and moisture can be trapped against timber that nobody can inspect. BBC research in 2024 found around a quarter of the UK's largest lenders decline properties with spray foam in the roof, and most of the rest decide case by case, often asking for evidence of correct installation or a specialist report.

Open-cell foam is more common in homes and more often objected to, because it is vapour-permeable and holds moisture. Closed-cell foam is rigid and vapour-tight, and some lenders treat it differently. This roof has open-cell foam.




F1 foam type and extent. F2 rafters encapsulated. F3 condensation at north-east eaves. F4 eaves blocked. F5 visible timber dry.

## What this inspection recorded

- Foam type, colour, texture and estimated thickness
- Area covered, slope by slope
- Which timbers are visible and which are concealed
- Moisture readings at every accessible timber
- Signs of condensation, staining, decay or pest activity at the foam edges
- Ventilation at eaves, ridge and tiles
- Loft humidity at the time of inspection
- The external covering, from the drone survey
- Documents provided, or not

Method: inspection from the loft hatch and safe boarded areas with torch, pin moisture meter, hygrometer and depth gauge. No foam was cut or removed.

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# Options and costs

Ask the lender, through your broker or conveyancer, which of these it will accept before spending money. Some will move on documents alone; others want the foam removed.

| Option | What it involves | Budget | Lender view |
|---|---|---|---|
| **Provide installation documents** | Installer certificate, product data, guarantee, and a statement of compliance with current guidance. Some lenders accept this alone. | £0, if the documents exist | Lender-dependent |
| **Specialist assessment of concealed timber** | Targeted foam removal at several points (eaves, mid-rafter, ridge) to inspect and photograph the timber, then make good. | £400–£900 | Often accepted with documents |
| **Full removal and inspection** | Remove all foam, inspect and treat timbers, renew felt or fit a breathable membrane if damaged, add ventilation. | £1,500–£5,000+ | Removes the lender objection |
| **Removal plus re-roof** | Only if removal reveals felt or batten damage that cannot be repaired from inside. | £4,000–£15,000 | Rare; decided after removal |

**Our recommendation for this property.** Ask the vendor for the installation documents first. Whatever the lender decides, the blocked eaves and condensation at the north-east foot need dealing with: open the eaves ventilation and inspect that rafter foot. If the lender wants removal, a £99 re-inspection afterwards gives it a dated, photographed record of the bare timbers.

## Lender statement

**Property:** Sample property, Camberley, Surrey GU15. **Ref:** SRS-SAMPLE-003. **Inspected:** 27 October 2026.

Open-cell spray foam insulation is present to the underside of the sarking felt over about 85% of the main roof slopes, estimated 80–100 mm thick. Visible roof timbers were dry (12–16%) and showed no decay. The side faces of all rafters and the soffits of about 40% of rafters are concealed and could not be assessed. At the north-east eaves the foam stops short, with staining and a moisture reading of 24%. Eaves ventilation is blocked by the foam.

No installation documents were provided. We cannot confirm the condition of concealed timber. We express no opinion on value or on whether the property is acceptable security; that is a decision for the lender.

Southern Roof Surveys is independent. We do not remove foam, carry out roofing work or refer contractors.

[Surveyor name], Lead Surveyor
Southern Roof Surveys

Date 28 October 2026
PI: [Insurer], policy [number], limit £[amount]