Insulation Loans & Grants

RIS_Spray Foam Roof Insulation Services are able to provide certain customers with insulation grants (see scales below) which will help meet part of the cost for spray foam, typically 15 to 45% of the installation cost.
Insulation grants are applicable to house owners only (sorry, no tenants). The grant must be used for spray applied polyurethane insulation foam and to cover roof bonding and roof insulation in lofts and attics. The grant awarded can only be used for work by RIS-Spray for spray foam roof insulation. The grants are applicable on UK domestic properties only. For qualifying private companies who own their own buildings and are classed as an SME, the Carbon Trust can arrange interest free loans repayable over 5 years, please make an enquiry for further details.

Please note that the grant system has largely been replaced by the 'Green Deal', a funding system for carbon reducing home improvments such as spray foam insulation. The Green Deal provides for a loan over a period of time, typically 7 to 15 years, where the 'savings pay back' equals the cost of installtion. The loan advanced for the carbon reducing technology is paid back typically through the home utility bill. Being a loan and not a grant, any money funded by the Green Deal has to be repaid with interest and will be collected by adding to your home's utility bill. The main drawback is that the loan stays with the property (even if the original borrower wishes to move and sell up) and thereby makes the sale of the property less attractive even with 'improvments' as compared to similar properties that are Green Deal free and offering the same carbon footprint. Our advice, if you can afford any carbon reducing home improvment without burdening the property with a long term loan then that is the route to take. The slow and small takeup of the Green Deal loans indicates that most home owners are preferring to fund improvements themselves (either from savings or bank loans) rather than have a Green Deal loan where interest rates and repayments are not negotaiable and potentially damage the selling price of the propertry.

The grant sustem has been in a state of flux but we are happy to discuss and see what, if anything, can be arranged. The following is offered as a guide and is not absolute in all cases.

Category A Grants up to £500

To qualify you must be retired and over 60 years of age and receiving one or more state benefits besides a state pension.

Category B Grants up to £500

Single parents with children under the age of 18 and receiving one or more state benefits.

Category C Grants up to £250

Terraced house owner-occupiers with a gross income of less than £20,000 per annum.

To qualify for a grant you must apply for a grant in the first instance before RIS-Spray have done any work (including the roof survey) by sending an email to:

Email: admin@foam-insulation.co.uk

and specifying category A , B or C. Please provide full details including day time contact telephone number. The actual amount of grant available will then be confirmed to you. Please be aware that at present there is no 100% grant assistance on spray foam polyurethane and that any qualifying grant aided customer will be expected to fund the balance that the grant does not cover.

Interest Free Commercial Loans

We care able to negotiate on a commercial customer's behalf interest free loans from the Carbon Trust for qualifying companies. The basics are that the industrial or commercial premises to be insulated with spray foam must be owned by the company and that the company must be independent (without outside ownership) and defined under EU rules as an 'SME' with no more than 250 staff. As part of the application RIS-Spray Foam will act as an agent in providing a cost benefit analysis in support of the loan. The cost benefit analysis must demonstrate that the energy savings due to installing spray foam insulation cover match or exceed the installation investment cost. This is relatively easy to demonstrate on most industrial and commercial premises build before the 1980’s. The loan will cover the capital investment cost of installing spray foam and will be totally interest free over the repayment cycle, the loan in effect being paid be energy savings made.

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