



"Free" Surveys

How cold callers are misleading Scottish homeowners about spray foam insulation

1. The Call

You get a cold call from someone who says you might be eligible to receive **free insulation** under a government funding scheme. They offer to carry out a **free survey** of your roof to make sure that you are eligible.

You're **worried about rising energy bills** and want to make sure that your home is well insulated.

You arrange an appointment.

2. The Visit

You expect a surveyor to visit your house, but a **salesperson** turns up.

They spend five minutes in your loft, then come down and tell you that they've discovered significant issues with **damp and toxic mould**.

They say that the best solution is to install **spray foam insulation**, then spend over two hours telling you about the benefits.

You're worried about having **dangerous mould** in your house and you eventually agree to have the insulation installed.

It is going to cost **over £5,000**, but the salesperson advises you to take out a **loan**, telling you that you'll get the money back via a government grant later on.

3. The Problem

A few months later, you look into **remortgaging your house** as you want to help your son and his new wife pay a deposit for their own home.

The equity release company you deal with tells you that **you cannot get a mortgage** due to the spray foam insulation.

They are unable to access your roof to check it and so are not willing to offer you a mortgage.



Turn Down Energy Scams

Have a safe journey towards an energy efficient home

1. Don't Deal With Cold Callers

Don't deal with cold callers.

If somebody phones or knocks on your door unexpectedly and offers you a 'free' roof survey, **don't arrange an appointment** for them to visit your house or provide any details.

Don't accept information from a cold caller without doing **independent research**, particularly if they tell you that there are grants or funding schemes available.

2. Seek Impartial Advice

Before agreeing to have any work done, have an **impartial assessment** carried out on your home to find out which energy efficiency measures will actually be beneficial to your property.

Don't agree to have an assessment done by a company who **cold calls** you – they will not be impartial.

If you are considering installing spray foam insulation in your home, it is safest to **consult a mortgage advisor** first to ensure that you will not encounter problems if you should decide to sell or remortgage your property in the future.

3. Know Who To Trust

If you want to make your home more energy efficient and are looking for advice on which measures will benefit your home or information about grants and funding available to you, contact **Home Energy Scotland**.

They are funded by the Scottish Government to provide **free and impartial advice** about energy efficiency measures.

Call their free helpline on on **0808 808 2282** or visit **www.homeenergyscotland.org**

Report scams to **Advice Direct Scotland** on **0808 164 6000** or via **www.consumeradvice.scot**