

Homeowner's Guide to Overcoming Cavity Wall Insulation Problems



Does your home have:

- Saturated, wet and cold walls
- Mould and mildew
- Damage to plaster and peeling wall paper
- Dry rot and wet rot
- Damage to skirting boards and structural timbers
- Damage to carpets and curtains
- High energy bills

If so, you may have inappropriate cavity wall insulation (CWI) or a defective CWI installation.



COSY HOMES
IN LANCASHIRE



Overcoming Cavity Wall Insulation Problems

Scope

This guide is only applicable to cavity wall insulation in masonry cavity walls. It does not include cavities of timber frame houses. Specialist advice should be obtained regarding other types of construction.



Quality of Insulation and Installations

Cavity wall insulation is designed to improve internal comfort, save money and assist residents to keep warm. However, if the insulation gets wet or is damp, instead of improving the thermal insulation, it actually makes the situation exceptionally worse. The heat loss and occupants associated heating bills are far greater and the dampness caused can have considerable impacts on residents with health conditions that are affected by cold and dampness.

There is now growing evidence relating to homeowners' concerns regarding the quality of cavity wall insulation (CWI) and potential problems associated with defective installations.

These concerns can be split into four main groups:

1. Has inappropriate CWI been installed in my home?
2. Is inappropriate CWI putting my home at risk making it more susceptible to damp, consequent mould, and health related issues for my family?
3. Is inappropriate CWI putting my home at risk from substantial increased costs after flooding associated with prolonged drying out, insulation extraction and remediation re-fill, and consequent damage to the external appearance?
 - **Note. If your home is in a flood risk area and you are considering remediation re-fill see item 7.**
4. Has the installation been carried out to an acceptable standard to achieve the expected energy efficiency benefits?

Types of Cavity Wall Insulation (CWI)

There are 4 main types:

1. Fibre
2. Bead (Bonded or Un-bonded)
3. Urea Formaldehyde (UF) Foam
4. Closed cell polyurethane (PUR)

The installation of CWI requires cavities to be free from obstructions, debris, etc and requires an adequate and consistent full-fill density.

How Can I tell If Inappropriate CWI Has Been Installed In My Home?

Many of the homes in Blackburn and Darwen Borough and throughout Lancashire are classified as non-standard (or "hard to treat") and are unsuitable to be treated with standard CWI measures, and are also regularly subjected to severe wind driven rain.

The first clue may be signs of dampness and black mould occurring on internal walls and skirting boards on south-facing or west-facing elevations generally at highest risk to wind driven rain penetration exposure conditions.

Hard to treat homes include the following and there are a few simple checks that you can conduct to help you to identify if the installed cavity wall insulation is inappropriate for your home.

First, check your existing CWI Guarantee which should include details of the type of insulation installed in your home. Then check and where relevant take photographs and make a note of the following as these may be required for future reference:

1. The condition of the external walls - check for signs of cracking, defective or missing mortar joints;
2. Type of wall construction, for example, natural coursed stone, brick built, rendered blockwork, etc;
3. If rendered, check for signs of cracking, spalling or hollowness of the render which may hold water for prolonged periods;
4. Ask your builder to check if the cavity in brick built homes is less than 50mm wide. Do not to interfere or disturb the insulation as this may invalidate your guarantee;
5. Check for signs of existing damp or mould on internal walls



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6. Check if your house is in [severe or very severe exposure to wind driven rain](#) or at risk of water penetration;



Photo: Wind driven rain penetration damp and black mould

7. Check if the installed CWI has third-party independent approval (BBA, BRE) for use in [flood risk areas](#). To check if your home is at risk of flooding is easy, go online to the [Environment Agency's interactive mapping service](#);
8. Check if your home has an existing, missing or defective damp-proof course;
9. Check for signs of structural cracking in the masonry which may indicate failed, missing or defective wall ties;
10. If you ordered a copy of your "original" CWI Guarantee check and compare it with a neighbour's guarantee for work carried out at the same time to ensure your guarantee provider hasn't sent you a replacement guarantee with additional built-in exclusion clauses (e.g., Maintenance).

Resolving Cavity Wall Insulation Problems

Do not attempt to carry out an investigation yourself or engage a Chartered Surveyor to drill holes in the mortar joints or remove bricks to inspect the condition of the cavity insulation as this may interfere or disturb the insulation within the cavity and invalidate your guarantee. If you choose to [engage a Surveyor](#) to assist you check that they are independent and have relevant Professional Indemnity Insurance (PII) cover.

If following the above checks you suspect the work is defective or inappropriate insulation has been installed in your home you can try to resolve the matter, in the first instance, yourself by contacting the installation company and requesting they carry out an investigation to determine the cause of the problem(s). Details of the installation company can generally be found on your insulation guarantee. You should also notify your CWI guarantee provider at the same time you contact the installer.

If the CWI installer is no longer in business or you cannot find a copy of your guarantee you should contact the [Cavity Insulation Guarantee Agency \(CIGA\)](#), or other [Ofgem Appropriate Guarantee](#) provider and request their assistance to track down your "original" guarantee (see also item 10) and/or carry out an investigation into the problem(s).

Where Can I Learn More

If you want to learn more go to:

[Insulation-Consumer Action Network \(I-CAN\)](#) www.insulation-can.co.uk where you can download an electronic copy of this guide and click on the relevant links in blue font, or if you require assistance or a Surveyor email: technical@insulation-can.co.uk

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