

Spray Polyurethane Foam - Health and Safety

http://www.spraypolyurethane.org/select_contractor

Selecting and Working with Your Spray Polyurethane Foam (SPF) Contractor

Before selecting a contractor, it is a good idea to know a little bit about the kinds of spray foam product that you are having installed. Contractors are generally selected to put insulation in a new building, or to do weatherproofing or retrofitting in an existing building. New or "whole wall" installations often have one kind of foam, called two-component, high pressure foam installed. The contractors who apply this product can be highly specialized, and workers often have significant training and/or experience before they do the job. Retrofitting jobs, like weatherization projects, sometimes use another kind of foam, call two-component, low pressure foam. Low pressure foam is typically used for filling small gaps, cracks and openings and adding or replacing insulation in small to mid-size areas of the home or building. Both high pressure and low pressure SPF insulation is available in "open-cell" or "closed-cell" products. The features and benefits of each should be discussed with your contractor to determine which type of SPF is best suited for your application.

Small weatherstripping projects many of which are undertaken by homeowners and do-it-yourselfers, can also use another product, generally available in small quantities in a can, often referred to as insulating foam sealants. Some of these products are available for consumer use and can be purchased at retail and hardware stores. Application of these sealants generally does not require special training or skills, although the label instructions must be carefully followed.

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What kind of contractor do I consider?

Regardless of what kind of product you are having installed, you will want a contractor with the ability to do the job well and do it safely. Look for contractors who are adequately knowledgeable, trained, and experienced in installing the product. For high pressure product, many manufacturers offer or even require specialized contractor training. In addition, various trade associations may offer training courses which have accreditation or certification, such as the [Spray Polyurethane Foam Alliance](#). Here are some questions you may want to consider asking your prospective contractor:

- Who will be supervising the job?
- Has the supervisor been trained or accredited for high pressure spray polyurethane foam installation? (Is the accreditation current? Is the training recent, or has it been refreshed?)
- How much experience has the job supervisor had in installing high pressure spray polyurethane foam?
- Have all the workers (applicators and helpers) had training? If so, was it through your company, by a product manufacturer, or in another training program?

Does my contractor have to be "bonded and insured"?

In some states, certain contractors are required to post a surety bond with a contractor's board as a legal requirement. Surety bonds have significant limitations, and typically do not take the place of insurance. The contractor may also be required to carry liability insurance. General liability insurance covers property damage and bodily injury losses caused by the contractor that occur as a result of the contractor's work. Liability insurance does not ordinarily pay the cost of removing, repairing or replacing poorly installed insulation by the contractor (this is sometimes covered by a surety bond).

Insurance policies have limits, both in terms of the scope of coverage and also the amount that can be paid for a claim. Policies also commonly carry exclusions for specific exposures. Because policies differ, you may wish to ask your prospective contractor to explain what its liability insurance does and does not cover. You can ask for proof of insurance from your contractor, which is generally in the form of a certificate of insurance. And don't forget to check that the contractor's policy is active and hasn't lapsed.

How do I check the contractor's references?

As with any contractor you retain, you may want to conduct a suitable reference check. Most contractors will provide several references on request, typically prior customers pleased with the contractor's work. You may also want to ask what trade associations the contractor belongs to. Installation of insulation, particularly high pressure spray polyurethane foam, is professional work. Membership in a professional association is one sign that a contractor recognizes the responsibilities of being a professional.

How do I check the contractor's license?

Many jurisdictions require a contractor to have a license for any construction business that advertises, offers, bids, arranges for, or performs any construction, alteration, home improvement, remodeling or repair work. This can include installation of insulation. Depending on state law, a contractor's license may be needed even for very small jobs of a few hundred dollars. If your contractor has a business or other professional license, you can check with the licensing authority to determine whether the license is current or if there have been complaints filed. Licensing authorities are typically state and local boards, and often provide a wealth of consumer-friendly information over the internet. Another place to check on whether complaints have been filed is your local [better business bureau](#).

Should the contractor offer me a written contract? What should be in it?

Some jurisdictions require contractors to provide a written contract if the project exceeds a set sum. A written contract is a good idea even if state law doesn't require it. The contract should contain the full agreement between you and your contractor about the installation, and you'll want to carefully read the contract to make sure that it's complete and that you understand it. This will include the specific product being installed, the agreed price, and the length of the project - start date and time, completion date, and any "wait" time after the job is completed until residents can reoccupy the building. Check that the name on the contract matches a name in the contractor's license record. And if the contractor is providing a warranty, get the warranty in writing as part of your contract, and understand whether a warranty is being offered by the manufacturer of the insulation product (generally for product performance); the contractor (generally for the quality of the installation); or both. Contractors installing spray polyurethane foam insulation will make appropriate arrangements for cleanup and removal of debris, including haul away of used or empty drums and canisters, as part of their completion of the job; these arrangements are sometimes included as specific contractual requirements.

I'm having insulation put in as part of a renovation of an older house. Are there additional considerations?

There could be, depending on the job. Certain renovation activities can implicate other rules, and contractors may need additional training. For example, U.S. Environmental Protection Agency (EPA) rules require contractors who disturb enough space while renovating, repairing, or painting certain older (pre-1978) houses have to have lead-safe training and certification. The contracting firm also has to be certified by EPA. EPA also has highly specialized rules for renovations in buildings that may contain asbestos.

Will my contractor get the building permit?

Construction of new homes and many remodeling projects, particularly those that are considered major or make structural changes, typically require building permits from the local building department. Note that although contractors will often get the permits, the ultimate responsibility for getting the correct permits usually belongs to the property owner under local laws. Talk to your contractor about who will take responsibility for getting the permits. Make sure a final inspection is done when the work is completed.

Can the contractor offer me incentives or rebates for using spray polyurethane foam insulation?

Incentives may be available from product manufacturers, government agencies, utility companies or other

sources. Your contractor can be a great source of information about available incentive programs, so ask! You can also check the [Energy Star](#) website, the [Database of State Incentives for Renewable Energy](#) (DSIRE) or with your local electric or gas supplier before your project begins.

Are there other helpful documents the contractor can show me before the job starts?

There are many, but here's a couple you may be interested in. To learn more about the specific insulation product you're having installed, just ask. Because the creation of spray polyurethane foam products discussed here involve mixing and reacting chemicals to make foam, the contractor will have documents called material safety data sheets (MSDS), which contain information about the chemicals including their use, storage, handling, emergency procedures, first-aid, and potential health effects. Contractors generally have a printed handout that they can provide that explains the insulation performance of the installed product. Some jurisdictions may also require a small card called an insulation card to be posted after the job is completed; the card typically includes information such as the manufacturer of the insulation; the R-value of the product, date of installation; and the contractor's certification that the installation has been performed in accordance with local code requirements. The card is generally required to be posted in a prominent location, such as near the home's electrical panels.

What else should I do before the job starts?

It can be very helpful to do a "walk through" with your contractor before the installation to help the installers locate the HVAC system and view the facility layout as they develop their ventilation plan. If the installation is inside a building, confirm with the contractor what the product manufacturer's guidance is with respect to how long occupants should remain out of the building after job completion.

Should I call my contractor if any issues arise after installation?

Your contractor is your first point of contact if you have any questions after the installation. Your contractor can also put you in touch with the manufacturer of the spray polyurethane foam insulation product if any issues relating to the product arise.