

How to check your home's insulation

Insulating a home is the main way to keep heat in. It's the barrier that will stop heat escaping – like putting on a jacket and thicker socks when it is cold.

How can you find out if your home is insulated?

- If you rent, your landlord must provide you with an insulation statement. This will tell you about the insulation in your house.
- If your house was built since 2008 or has been checked since 2016, then it is likely to be insulated. You may remember someone coming to check or add insulation.
- You or your HHI assessor can check whether your house has been insulated under a [government scheme](#).
- You can check whether your home is insulated yourself, or your HHI assessor or an insulation company can help.

How to check your insulation

- Look for the access hatches that lead to the ceiling space and the underfloor area.
- Check inside the access for an insulation notice or label – it will be stapled just inside the door.
- Use your phone camera on a selfie stick to photograph the ceiling and underfloor insulation through the access. You may also be able to photograph the underfloor insulation through the slats.
- You can ask an insulation installer to check if you are the homeowner.

Be Careful

- Don't climb on things to check insulation. Use a ladder and ask a whānau member to hold it steady.
- Don't touch or go under the floor where there is foil insulation (it looks like tinfoil). It has been banned because a small number of people have been electrocuted (it's safe in the house but don't go under the house or use it for storage).

Insulation requirements for rentals

An insulation statement and ceiling and underfloor insulation (where it can be installed) are legal requirements for rental properties. If a landlord doesn't provide these, the landlord pays 'exemplary damages', a financial penalty (of up to \$4000) to the tenant.

Existing ceiling insulation must be at least 120mm thick and have complete coverage. Underfloor insulation should be installed between all the joists. Insulation should have no mould, dampness or gaps.

What to do if you don't think your insulation is up to standard

If you rent and you don't think your ceiling or underfloor insulation is up to standard, or you don't have an insulation statement, then start by talking to your landlord. If you have questions check the Tenancy Services [website](#) or call 0800 836 262 – you don't need to say who you are or your landlord, but they can give you some help.

If you own your own home, you may be able to get a Warmer Kiwi Homes subsidy to insulate your home if you are part of a Healthy Homes Initiative or have a low income. This will include a subsidy off the cost of insulating. In some parts of New Zealand, there may be additional subsidies (often through your local council) and it could even be free, so it's worth checking. To find out, check the Warmer Kiwi Homes [website](#) or talk to your Healthy Homes Assessor.