

8 THINGS TO KNOW ABOUT

I N S U L A T I O N



Healthy Homes Factsheet Series
by Warmer Homes



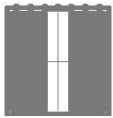
IT SLOWS HEAT MOVEMENT

Insulation works by trapping air in tiny pockets to slow the transfer of heat. Much like a puffer jacket on a cold day, these pockets keep air still, preventing your body heat from easily conducting through the material to the cold air outside.



MEASURED IN R-VALUE

The R-value tells you how effective insulation is. R-value measures resistance to heat flow — the higher the number, the better the insulation. NZ building code specifies minimum R-values by climate zone, but higher is almost always better.



ONE EXTERNAL WALL

If you have a cold bedroom with only one external wall, insulating that wall will make a big difference to the room's warmth. However, if windows make up more than 40% of the wall area, double glazing is likely more effective. Good quality curtains will help in either case.



WORKS WITH VENTILATION

A heavily insulated but poorly ventilated home can trap moisture, leading to condensation, mould, and poor air quality. For a healthy home environment, insulation and ventilation must work in tandem.



CEILING IS MOST BENEFICIAL

Up to 35% of heat can be lost through the ceiling. In an uninsulated home, the ceiling is typically the biggest source of heat loss.



LONG LASTING

Insulation has a long payback period but lasts decades. Quality ceiling insulation can last 40–50 years, making it one of the best long-term investments you can make in your home's comfort and running costs.



UNDERFLOOR

Underfloor insulation addresses a major cold source. Cold air pooling under the floor is one of the main reasons NZ homes feel cold and damp. Underfloor insulation helps maintain a warmer floor surface, which can significantly improve how a room feels.



SUBSIDIES MAY BE AVAILABLE

As of 2026, EECA has subsidised insulation retrofits in over 385,000 homes since 2009. Eligibility varies, check eeeca.govt.nz.

This factsheet is provided by Warmer Homes.

We hope that by reading our factsheets you will learn some useful ways to make your home warmer, drier and more comfortable to live in. Learn more at warmerhomes.nz