



# The New Zealand Homeowner's Playbook for Chimney Maintenance

A definitive guide to sweeping frequencies, creosote hazards, and insurance compliance.

# Maintenance is the cheapest insurance policy you can buy

Modular section

## \$150,000

The average cost of an NZ house fire claim (AMI data).



1 in 5 fire claims result in uninhabitable homes, averaging over \$265,000.

Preferred path

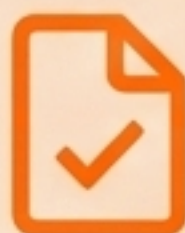
## \$100 – \$170

The average cost of an annual professional chimney sweep in New Zealand.

FMG reports that 20% of all their fire claims involve chimneys or fireplaces.

# Unswep chimneys routinely lead to declined insurance claims

FMG	AMI (IAG)	Tower	AA Insurance
<ul style="list-style-type: none"><li>States 20% of all fire claims involve fireplaces. Explicitly advises annual flue sweeping and inspection.</li></ul>	<ul style="list-style-type: none"><li>Reports a 40% increase in house fires transitioning into winter. Advises cleaning before the first fire of the season.</li></ul>	<ul style="list-style-type: none"><li>Recommends having your chimney swept every single year by a qualified professional.</li></ul>	<ul style="list-style-type: none"><li>Requires homeowners to take all reasonable steps to prevent loss — with annual sweeping recognized as the accepted baseline standard.</li></ul>



**Keep your certificate.** A professional sweep certificate showing the date and work completed is the simplest way to protect your claim.

# The universally accepted national standard is annual maintenance



## Fire and Emergency NZ (FENZ)

Responds to more chimney fires than any other household fire type in winter. Recommends annual sweeping alongside dry firewood use.



## NZ Home Heating Association (NZHHA)

The professional body for NZ solid fuel heating. Recommends at least one sweep per year, scaling to bi-annual for daily users.



## Regulatory Codes

The NZ Building Code recognizes AS/NZS 2918 as the standard for solid fuel appliances, requiring annual servicing. For landlords, failing to maintain a safe fireplace breaches Healthy Homes Standards, risking fines up to **\$7,200**.

# Match your burning habits to your sweeping schedule



**i** **Note:** Enclosed wood burners produce more creosote than open fireplaces due to lower flue temperatures.

# The 1,100°C hazard hiding inside your flue

**Creosote** is the byproduct of incomplete wood combustion. As smoke cools and condenses, it leaves behind deposits that progress through three dangerous stages.



## Stage 3: Glazed Tar (Very High Risk)

- **Appearance:** Thick, shiny, honey-like coating.
- **Hazard:** Ignites at lower temperatures and burns at 1,100°C+.
- **Removal:** Chemical treatment, then specialist chain whip cleaning.



## Stage 2: Hard Flakes (Moderate Risk)

- **Appearance:** Shiny black flakes resembling dry tar.
- **Removal:** Aggressive brushing or rotary power cleaning.



## Stage 1: Soot (Low Risk)

- **Appearance:** Dry, dusty, grey-black coating.
- **Removal:** Standard chimney brush.

# Fuel choices determine how fast creosote builds up



Burning high-resin softwoods like pine or macrocarpa accelerates creosote.



**Pro Tip:** Use the hot mix approach—a 50/50 blend of pine for easy ignition and hardwood for hotter, longer burns.



Burning green or damp wood creates excessive smoke and rapid creosote deposits. Firewood must have a moisture content below 20%.



**Test it:** Properly seasoned wood makes a hollow clunk when knocked together, or use a \$30 hardware store moisture meter.

# Immediate signs that a professional is needed



## Smell-Based

A sharp, chemical, or tar-like smell near the fireplace.

A musty campfire odour when not in use.



## Visual

Oily, shiny black residue on the interior walls (Stage 2-3 creosote).

Excessive soot accumulating on nearby furniture.



## Performance

Smoke backing up into the room instead of drawing up the flue.

Fire is difficult to start or burns sluggishly, blackening the glass.



## Noise & Obstruction

Scratching, chirping, or rustling sounds from the chimney.

Twigs or feathers dropping into the firebox.

# Unused holiday fireplaces carry unique seasonal risks



## The Bach Hazard

The primary risk for holiday homes is not creosote—it's blockage. A chimney left unused from October to May is prime nesting habitat for starlings, sparrows, and mynas.

## The Danger

An unswept, nest-blocked flue filled with dried debris is a severe fire hazard the moment the first fire of the season is lit.

## The Solution

Book a sweep for late autumn (April–May) just before the bach season starts to confirm the flue is clear.

# The hidden cost of doing it yourself

## DIY Approach (\$60 - \$100 Kit)



- Can remove Stage 1 soot from a straight, accessible flue.
- Cannot identify Stage 2/3 creosote, detect cracked flue liners, or check door glass rope seals.

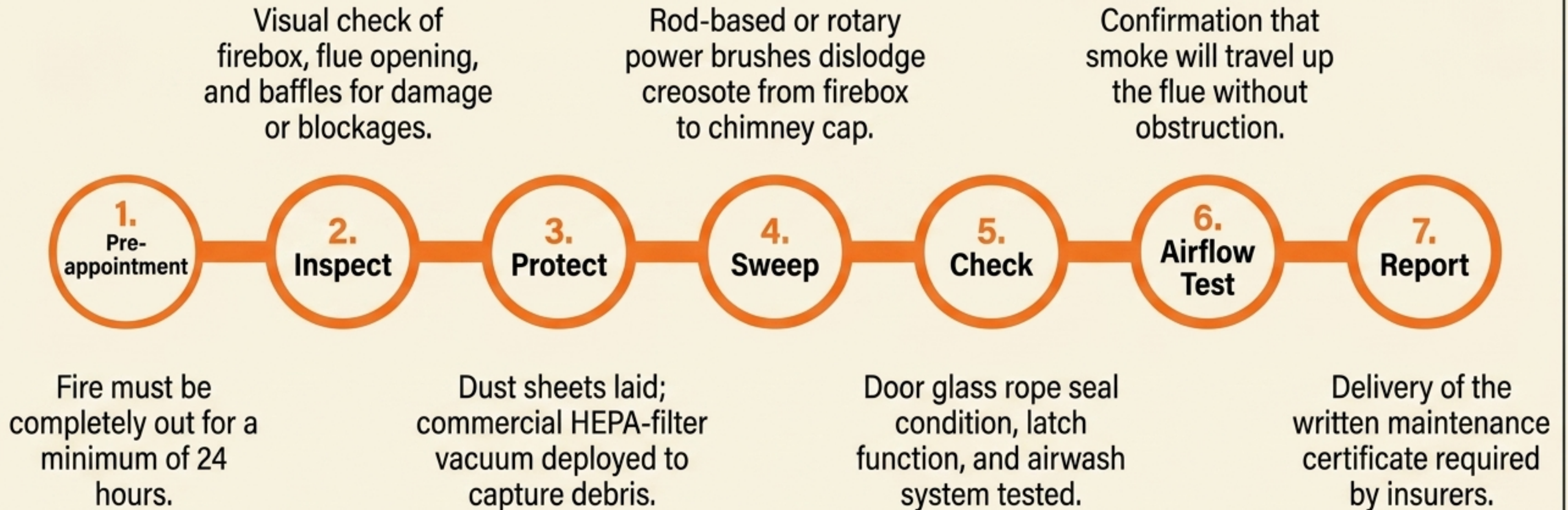
## Professional Sweep (\$100 - \$170)



- ✓ HEPA-filtered clean, structural inspection, and airwash system check.

**The Dealbreaker:** DIY sweeping does not provide the documented maintenance certificate that NZ insurers increasingly require to process a \$150,000 fire claim.

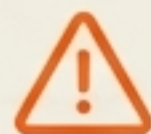
# What happens during a 30-to-60 minute professional visit



# Setting realistic financial expectations across regions

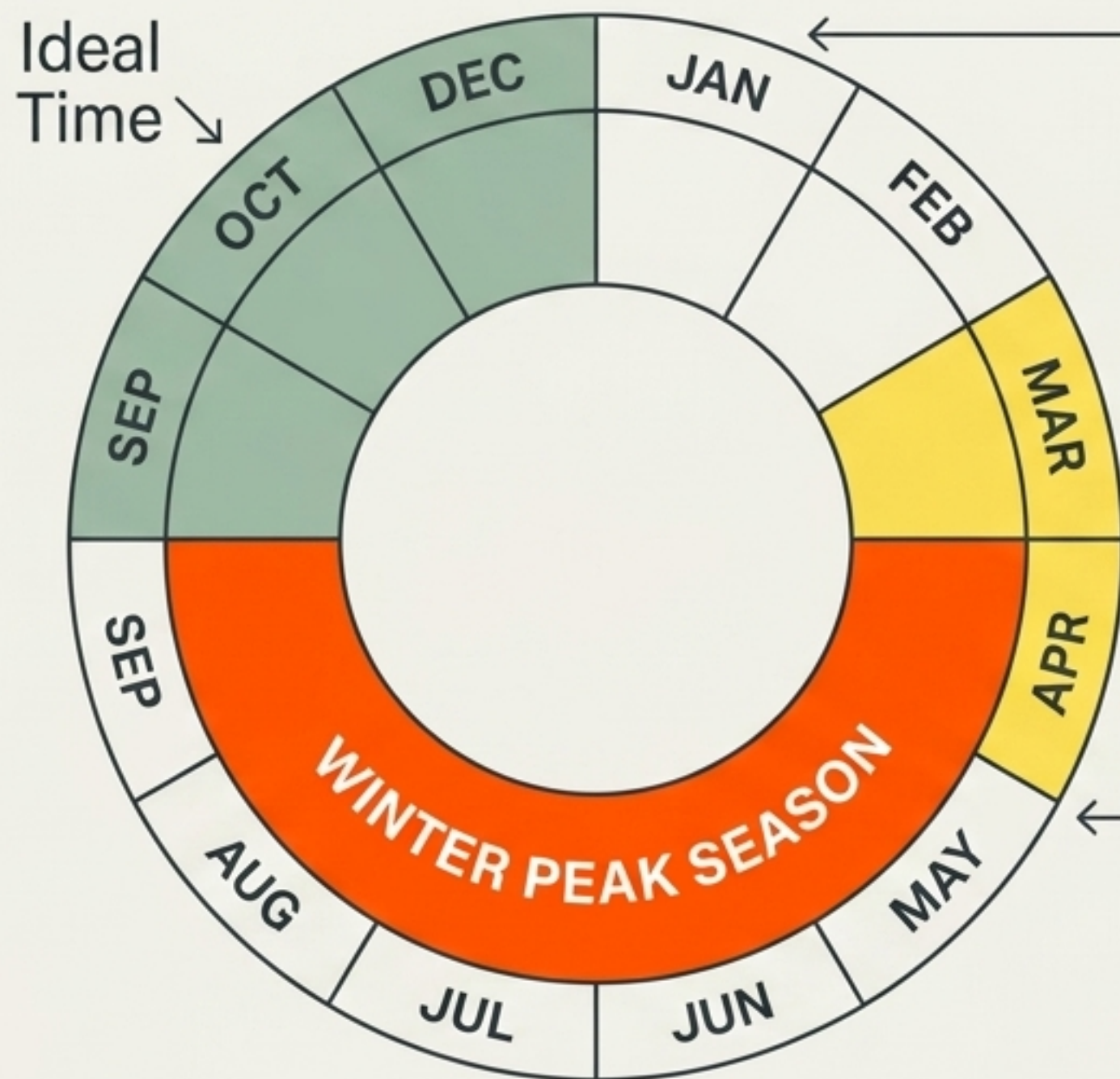


<b>Auckland</b>	\$90 – \$130 (Multi-flue: add ~\$70)
<b>Wellington</b>	\$120 – \$250 (Higher range reflects hillside access challenges)
<b>Canterbury</b>	\$85 – \$150
<b>Dunedin / Otago</b>	\$90 – \$140
<b>Nelson / Tasman</b>	\$100 – \$160
<b>Southland</b>	\$85 – \$130



**Access Add-on:** Roof access requiring harness and safety equipment generally adds \$160+ to the standard rate.

# Spring booking removes acidic creosote and avoids winter waitlists



**Spring (Sep–Nov):** Ideal. Sweeps are available. Crucially, removing creosote now prevents it from sitting in the flue and corroding the chimney lining over summer.

**Early Autumn (Mar–Apr):** Good. System is readied before the first fire, but sweeps begin booking up.

**Winter (Jun–Aug):** **Peak Season.** Sweeps are booked out 2 to 4 weeks in advance across NZ. **Do not wait until it gets cold.**

# The foolproof annual routine for wood burner safety



## 1. Burn Dry, Burn Hot

Only burn seasoned wood with under 20% moisture. Avoid smouldering fires to stop Stage 3 creosote before it forms.

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## 2. Sweep Annually

Treat the \$100–\$170 professional sweep as a mandatory, non-negotiable household utility.

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## 3. Book in Spring

Clear out acidic soot immediately after winter ends to protect your flue lining from corrosion.

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## 4. Keep the Certificate

File the sweep report with your insurance documents. It is your only defense for a \$150,000 fire claim.