

10 Questions to Ask Before Buying a New Heating System



ONE THING IS RELATIVELY CERTAIN

Virtually all homeowners will one day face the need to buy a new heating system.



Reliability



Comfort



Safety



Energy Savings



Value

And when that time comes — whether through thoughtful planning or an unexpected emergency — a little research can go a long way in helping you make the most informed decisions about heating systems and the companies that install them.

Comfort, safety, energy savings, reliability and value

are all top-of-mind considerations when making such an important investment in your home. That's why our team at Heritage put together this eBook to guide you through the most important questions to ask before buying a new heating system.

WE'LL COVER

- ✓ Safety considerations
- ✓ Selecting the right size system
- ✓ Permits and inspections
- ✓ Guarantees and warranties
- ✓ Payment and financing options
- ✓ Subsequent care and maintenance
- ✓ And much more

CONTENTS

QUESTION 1	
Why should I be considering a new heating system?	5
QUESTION 2	
How will the contractor determine the right size system for my home?	9
QUESTION 3	
How long will the installation take?	11
QUESTION 4	
Will a permit and inspection be required?	13
QUESTION 5	
What level of training and experience do the installers possess?	14
QUESTION 6	
Will the contractor service/maintain the equipment after installation?	16
QUESTION 7	
What consumer safeguards (warranties, etc.) should I look for?	18
QUESTION 8	
What payment or financing options are available?	20
QUESTION 9	
After the install, will system operation and care be fully explained?	21
QUESTION 10	
When comparing quotes, is the lowest price always the best option?	23

QUESTION ONE

Why Should I be Considering a New Heating System?

Key Considerations

VALUE, RELIABILITY, ENERGY SAVINGS, COMFORT, SAFETY



Are your energy bills climbing or spiking? Are repair charges for your heating system beginning to make you think it's time to replace it?

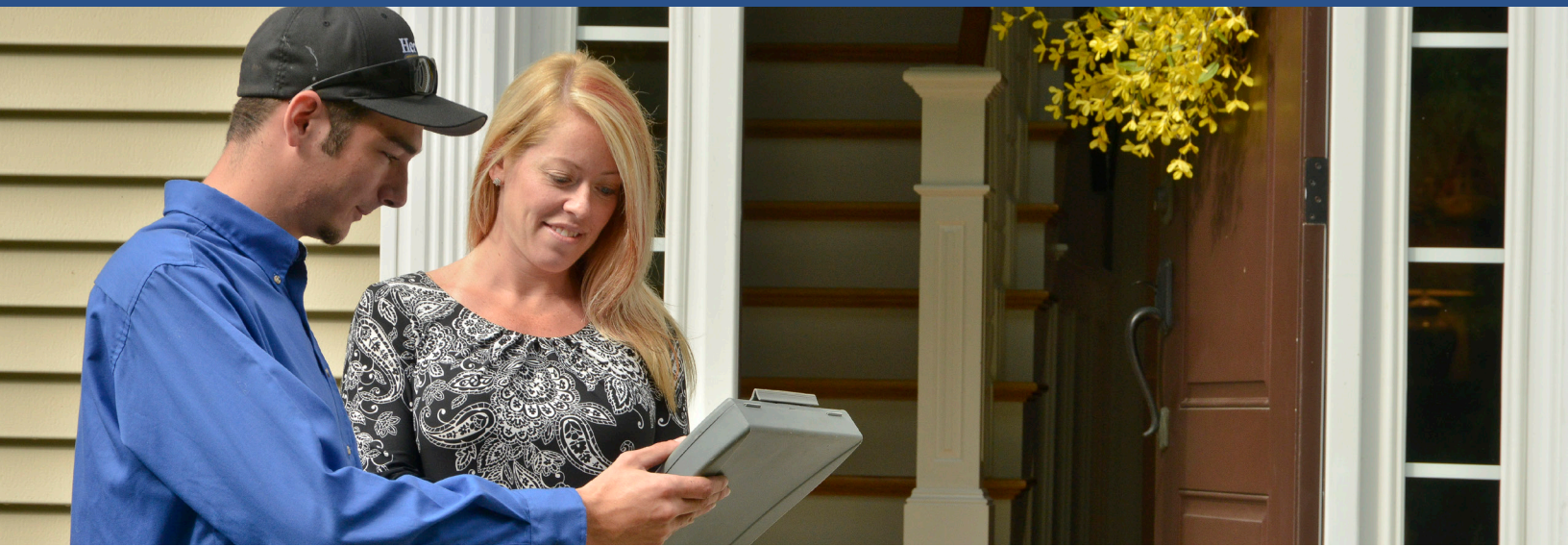
Perhaps you're hearing a funny sound or your home is taking too long to warm up. Of course, the most obvious reason to be in the market for a heating system is that your furnace or boiler has conked out and your house is cold. But there are several other compelling scenarios that motivate people to explore the possibility of acquiring a new system.

FUEL EFFICIENCY

Not surprisingly, new systems are generally far more fuel efficient than older ones. For example, the effectiveness of a gas furnace is measured in its annual fuel-utilization-efficiency (AFUE) rating. The higher the number, the more heat the furnace can produce from the same amount of gas.

According to Consumer Reports, a gas furnace made in the early 1970s typically has an AFUE of about 65 percent. The lowest efficiency allowed for new gas furnaces is 78 percent, and some new models can achieve 97 percent. Greater efficiency, of course, produces an opportunity to save on fuel costs.





COMFORT

is also a major issue for many homeowners, particularly those who may live in a large home that heats unevenly. New furnaces can boost comfort by producing heat more steadily than older units. And technology now makes it easier than ever to segment the heating function into “zones,” which can boost both comfort and fuel efficiency.

RELIABILITY AND PEACE OF MIND

can be important motivators for homeowners who would rather upgrade proactively than wait for an emergency. Replace the stress of worrying about an old system with the confidence provided by a dependable new one.

ENVIRONMENTAL CONSIDERATIONS

also come into play. For those concerned about their green footprint, modern furnaces tend to produce considerably less air pollution than older models.

Finally, look for a contractor who is knowledgeable about rebates or tax incentives that may be available for customers upgrading to more efficient systems.

They’ll know how to help customers find those savings, sometimes even providing the forms and helping to fill them out.

QUESTION TWO

How Will the Contractor Determine the Right Size System for My Home?

Key Considerations

VALUE, RELIABILITY, ENERGY SAVINGS, COMFORT



Many people assume the heating contractor will come in and replace an old heating system with one of comparable size.

After all, in most cases the size of the home will not have changed.

However, homeowners are often surprised to discover that the existing system is “oversized.” A system is considered oversized when the rated BTU heating capacity of the unit significantly exceeds the heating requirements of the home. For example, it is not uncommon to discover that a customer who has a 150,000 BTU system may be able get the level of performance they need from a more modern 85,000 BTU system.



Of course, when this is the case it presents another opportunity to save on fuel costs

A system with a smaller BTU capacity naturally requires less energy to operate, which in turn saves money on your fuel bill. The key is to connect with a contractor that goes the extra mile to fully understand the unique characteristics of your home.

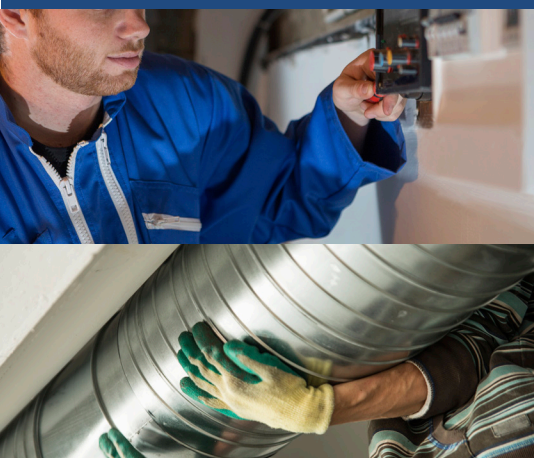
One way to assess whether a contractor is sizing the system properly is to ask if they perform a diagnostic test called a Manual J Residential Load Calculation. Most top contractors do; many others do not.

2. How will the contractor determine the right size system for my home?

Sanctioned by the Air Conditioning Contractors of America, the Manual J Load Calculation involves a complex set of mathematical equations and measurements that help determine the type of system needed for maximum comfort and efficiency, taking into account a range of factors related to the size, design, location and construction of your house.

It is regarded as the industry standard, but some contractors try to work around it by using “rules-of-thumb” to figure out the size of the heating unit.

This method often fails to properly calculate, or even consider, such important variables as:



- ✓ Internal heat gain and loss
- ✓ Moisture content
- ✓ Orientation of the house
- ✓ Ventilation and infiltration
- ✓ R-values of construction materials and insulation



The Manual J Load Calculation involves using a laser measuring system, going room to room to calculate net surface area and to record the orientation of all walls, ceilings, floors and glass (windows with southern exposure yield more heat gain in winter, but demand more cooling needs in summer).

This enables a contractor to thoroughly analyze the current distribution system, paying particular attention to everything that affects heating and cooling — the building materials used in flooring and ceilings, the presence and quality of insulation, whether the attic is letting too much heat escape, etc.

Working with a contractor who keeps you, the homeowner, involved in this process is beneficial; often the homeowner will have insight or information about the home that can help the contractor configure the best possible system.

QUESTION THREE

How Long Will the Installation Take?

Key Considerations

VALUE, RELIABILITY, COMFORT



Once you've made the decision to obtain a new system, you'll want to get the job done in a timely fashion.

This is especially true if it's an emergency and, fortunately, most contractors will assign higher priority to a "no-heat situation."

Whether it's an emergency or not, your time is **extremely valuable**. So it's still very important to look for a contractor who will:

- ✓ Prioritize your job
- ✓ Show up prepared and on time
- ✓ Get the work done quickly
- ✓ Pay vigilant attention to quality



FOR EMERGENCIES

Look for a contractor that provides an emergency call line that is staffed 24/7.



FOR NON-EMERGENCIES

You may find it helpful to work with a company that offers extended weekday hours and weekend availability.



AND DON'T FORGET PUNCTUALITY.

There's no reason to settle for "I can probably get out there in a couple days" when you can work with a company that schedules an appointment quickly, around your availability, and then shows up prepared and on time.

Thoroughly scoping out a job and doing key prep work (for example, arriving with all of the needed parts, some of which may have even been prefabricated based on measurements taken earlier) is part of what makes it possible to get the job done more quickly.

3. How long will the installation take?



SPECIALIZATION IS ANOTHER FACTOR.

While some HVAC contractors send out technicians with a smattering of experience in heating, cooling, plumbing and electrical, others have found that it makes more sense to specialize. Instead of having the same technicians tasked with performing a variety of duties (maintenance, repair services, fuel delivery, etc.), they choose to have their technicians stay focused on a more specific skillset. A company with installation specialists can ensure that your system will be installed properly and efficiently due to the additional focused training their techs have received.

It also makes sense to ask your potential contractor if they take care of removing and disposing of your old system when the new one is installed. Some will charge several hundred dollars or more; some might not even be equipped for this task at all.

But you would probably prefer to deal with a company that choreographs this process by having the delivery crew that brings the new system seamlessly cart off the old one at no added charge, leaving the heating technician free to focus on installation.

QUESTION FOUR

Will a Permit and Inspection be Required?

Key Considerations

VALUE, RELIABILITY, ENERGY SAVINGS, SAFETY



Generally speaking, yes.

A permit and inspection will be required. However, some HVAC contractors simply bypass this step because it can be costly and inconvenient.

Heating contractors who do things “by the book” will make sure to contact the municipality where the job is located to secure a permit and arrange for an inspection.



FIRST-RATE HEATING CONTRACTORS HAVE PERMITS AND INSPECTIONS BUILT INTO THE PROCESS.

Homeowners should ask about this often-overlooked step for several reasons, the most important of which is safety.

The process involves having the town or city inspector visit the site to confirm that the system has been installed correctly, according to manufacturer’s specifications, and that the system’s performance is up to par.

The inspector compares the work against local and national safety codes. In addition to focusing on safety, the inspector’s attention to assuring that the work conforms with installation standards can help prevent a scenario in which a malfunctioning component is not covered under warranty because it was not properly installed.

To recap: Permits and inspections are required, but they are often not performed. It is best to work with a contractor who understands why this is necessary, both for your safety and your peace of mind.

QUESTION FIVE

What Level of Training and Experience do the Installers Possess?

Key Considerations

VALUE, RELIABILITY, COMFORT, SAFETY



Asking potential heating contractors about their training program is one more way to make sure you connect with a top-notch company.

Because the last thing you want is a heating system installer undergoing on-the-job training in your house.

Instead, look for a firm that is committed to training its people and grooming them to do the job with the utmost quality, professionalism, courteousness and care, perhaps even using its own on-site training facility and requiring that technicians receive at least 50 hours of additional training per year.

Licensing requirements vary in New Hampshire and Massachusetts, and neither state oversees training and licensing programs specifically to certify heating system installers. However, some top contractors arrange for their technicians to earn certification from NATE — the nation's largest nonprofit certification organization for heating, ventilation, air conditioning and refrigeration technicians. So in addition to asking about training, it can also be helpful to inquire about whether a company participates in the NATE certification program.

Along with the skills needed to bring heat to every corner of your home, it's best if the technicians are also well-trained in the art of customer service. So when you're researching potential heating contractors online, look for one that emphasizes this.

You'll probably have a better customer experience with a heating contractor that presents its technicians as being:

- ✓ Clean, courteous and professional when you invite them into your home
- ✓ Friendly and helpful when it comes to explaining their findings so you can fully understand the issue and ask any questions you may have
- ✓ Well-screened in terms of background checks and drug testing
- ✓ Careful – using drop cloths (and perhaps even wearing protective booties!) to minimize the mess
- ✓ Experienced and dependable, with strong character and work ethic

QUESTION SIX

Will the Contractor Service/Maintain the Equipment After Installation?

Key Considerations

VALUE, RELIABILITY, COMFORT





Not all heating system installers perform service and maintenance.

But many customers prefer the continuity of knowing that the regular maintenance on their heating system is being conducted by the same company they trusted to install it.

However, because there is more money to be made in new installations than in service and maintenance, many smaller contractors opt to focus on system installations and neglect to offer basic upkeep services.

Also, if at any point the system encounters a performance issue, many homeowners feel more confident having repairs conducted by the same people who handled the installation and are therefore already familiar with both the particular system and any unique characteristics about how it was installed.

Heating contractors that know they'll never be coming back to service or maintain the new equipment may cut corners during the installation process. While initially they may be able to charge a lower price for the install, over the long haul it ultimately ends up costing the homeowner more money to maintain their system due to it not being set up properly for preventative services.

QUESTION SEVEN

What Consumer Safeguards (Warranties, etc.) Should I Look For?

Key Considerations

VALUE, RELIABILITY



Obviously, the ideal situation would be to have your new heating system covered by warranties and guarantees that exceed industry requirements.

However, not everyone offers this assurance.

Many states only require a one-year parts and labor warranty. And terms and conditions can vary widely when it comes to duration and what's actually covered.

Industry leading contractors that seek to differentiate themselves from their competitors tend to offer much more robust coverage options.

They are also more likely to work with you to fully understand your coverage options rather than rush you through that important step in the process.

The most conscientious heating contractors also:

- ✓ Carry significant liability insurance
- ✓ Conduct a thorough digital combustion analysis to ensure the system is running safely and at peak efficiency
- ✓ Certify that the system is installed to manufacturer specifications

The bottom line is finding a company that gives you peace of mind and assurance they have your back if something goes wrong with the appliance.

Making an extra effort to protect the consumer and keep their best interest at heart is something that distinguishes top heating contractors from the competition.

Beyond the warranties and guarantees, a true commitment to consumer protection can also be seen in a company's policies about pulling permits and arranging for inspections (see Section 4) and in the way its technicians handle themselves in the home (see Section 5).

QUESTION EIGHT

What Payment or Financing Options Are Available?

Key Considerations

VALUE, ENERGY SAVINGS



A new heating system is a significant investment.

And while some customers may write a check or use a credit card; for others, solid financing options are imperative.

In terms of pricing, some heating contractors give a ballpark estimate and then, when they come out to do the job, the price may go up if the job takes longer to complete than expected.

But generally, the customer is better served when the contractor uses information and observations gathered on-site to provide the customer with firm, accurate upfront pricing options before beginning the job.

Also, as mentioned earlier, it's helpful to work with someone who is knowledgeable about any potential rebates or tax incentives for upgrading to more efficient systems. They can assist customers in reducing the overall cost, sometimes even providing the applicable forms and helping to fill them out.

Of course, it is always important to look for a heating system installer that accepts all major forms of payment and offers a range of flexible financing options.



QUESTION NINE

After the Install, Will System Operation and Care be Fully Explained?

Key Considerations

VALUE, RELIABILITY, ENERGY SAVINGS, COMFORT, SAFETY



9. After the install, will system operation and care be fully explained?

While some contractors will be in a big rush to move on to the next job after installing a new system, it is always in the customer's best interest to work with someone who is committed to giving the homeowner a short training session — and answering any questions they may have — about how to operate the new equipment.

Taking time with the customer at the conclusion of the install to make sure they understand all aspects of system operation is vital.

**THIS
INFORMATION
MAY INCLUDE:**



HOW TO
operate and program
the thermostat



QUALITY CONTROL INFO
on how to operate at the
system at peak efficiency



HOW TO
(and how often to)
change filters



HELP REGISTERING
the new equipment to ensure
warranty coverage, etc.



A WRITTEN CHECKLIST
to help the homeowner
remember key details

The post-install handoff to the homeowner is an essential though sometimes overlooked part of the process.

The best heating contractors will always go the extra mile to familiarize you with everything you'll need to know to get optimal performance and comfort from your new system for many years to come.

BONUS QUESTION!

When Comparing Quotes, is the Lowest Price Always the Best Option?

No. At first glance the lowest price is always most appealing.

But it is crucial to consider a broad range of factors that are directly related to the long-term comfort, safety, energy savings, reliability and value that you expect when making such an important investment in your home.

To get the maximum value for your home heating system dollar, be sure you are working with a contractor that:

- ✓ Takes the time to understand exactly what outcomes you are looking to achieve with your new system
- ✓ Performs a Manual J Load Calculation to size your system for maximum comfort and efficiency
- ✓ Checks to make sure your existing piping and ductwork are properly designed to deliver optimal comfort and efficiency
- ✓ Educates you on all the technologies and system upgrades available that improve efficiency, comfort, safety, health and reliability
- ✓ Provides multiple system options and does not pressure you into picking a particular solution
- ✓ Provides solutions focused on the greatest ROI, not just the cheapest price upfront
- ✓ Will specify, in writing, the methods used to install the equipment instead of simply listing the equipment to be installed
- ✓ Will present all options and investment costs in person with all parties present instead of simply mailing or emailing a quote
- ✓ Offers a range of payment and financing options
- ✓ Provides help applying for possible rebates/tax incentives
- ✓ Offers robust warranty/guarantee protections and is happy to spend time explaining them
- ✓ Provides advanced training for its technicians (including NATE certification)
- ✓ Ensures all employees are drug screened, background checked and covered by significant liability insurance
- ✓ Ensures that its technicians are punctual and helpful, courteous and careful when they are invited into your home
- ✓ Applies for appropriate permits and arranges for city or town inspections
- ✓ Prioritizes your job (especially in an emergency) and understands that your time is valuable
- ✓ Follows a step-by-step installation process that facilitates a faster installation while avoiding predictable mistakes
- ✓ Conducts a digital combustion analysis to ensure the system is running safely and at peak efficiency
- ✓ Takes time to fully explain how to operate the new system and conduct basic maintenance
- ✓ Is available to maintain and service your new system after installation



There are so many factors that go into the successful installation of a new heating system; and just as many questions for homeowners looking to hire the right contractor for the job.

At Heritage, we know you'll be counting on your new system to keep you and your family cozy and comfortable for many years to come.

So we hope our eBook has helped answer most of your questions about this important long-term investment.

WHAT OTHER QUESTIONS DO YOU HAVE?

Perhaps we can help. Please don't hesitate to **contact us** if you'd like to talk more about top-quality heating systems and the people who install them.

