FREE CHECKLIST · ZENFLOW HOME SERVICES

The HVAC Replacement Planning Checklist

The repair-vs-replace math, the sizing homework, a line-by-line quote comparison table, and the installation-day checklist — decide calmly, a season ahead.

Repair or replace: the decision that sets your budget

Most HVAC decisions are made in a heat wave with a dead system and a salesperson in the driveway — the most expensive possible conditions. This checklist lets you decide calmly, ideally a season ahead. Work the four parts in order: the repair-vs-replace math, the sizing homework, the quote comparison, and the installation-day checklist.

Part 1 — The repair-vs-replace math

- **The 50% rule:** if a repair costs more than half the price of a replacement, replace.
- **The $5,000 rule of thumb:** multiply the repair quote by the system's age in years — over ~$5,000, replacement usually wins (a $600 repair on a 12-year system = $7,200: replace).
- **Age bands:** under 8 years, repair almost always; 8–14 years, run the math; 15+, repairs are usually a bridge, not a fix.
- **Refrigerant check:** systems on phased-out refrigerants make every future coil repair progressively more expensive — factor that into "repair" quotes.
- **Comfort debt counts:** rooms that never cool, humidity problems, or short-cycling are system-design symptoms a repair will not cure.

Part 2 — Sizing homework (before anyone quotes you)

1. Insist on a load calculation (Manual J or equivalent) — square-footage-only sizing is a red flag.
2. Bigger is not better: oversized systems short-cycle, dehumidify poorly, and die younger.
3. If any room is always hot/cold, ask each bidder how their proposal fixes THAT room (ductwork answer required).
4. Have your ducts inspected for leakage — 20–30% loss is common and no new unit fixes leaky ducts.
5. Ask how the proposed system handles your local humidity profile, not just temperature.

Part 3 — Comparing quotes like a pro

Line to compare	Why it matters	Red flag
Load calc included?	Right-sizing is the whole game	"We sized it by square footage"
Equipment tier + efficiency rating	Price differences are usually tier differences	Brand pushed without options
Ductwork scope	The half of comfort everyone skips	"Ducts are fine" without inspection
Permits + code items	Unpermitted installs bite at resale	"We can skip the permit"
Warranty: parts vs labor, years	Labor is where warranties get hollow	"10-year warranty" (parts only)
Total with electrical + disposal	Where lowball quotes hide the gap	Allowances "TBD on site"

Get three quotes minimum. Discard any bid that skips the load calculation, and compare the remaining bids line by line rather than by bottom line — a $1,500 gap is usually a scope gap, not a discount.

Part 4 — Installation day checklist

1. Confirm the permit is pulled and inspection scheduled before work starts.
2. Old refrigerant recovered properly (ask — it is a legal requirement, and shortcuts here mark a corner-cutting crew).
3. New system commissioned with measurements (refrigerant charge, airflow, temperature split) — not just “it turns on.”
4. Thermostat configured for the new system type and you are walked through it.
5. You receive: warranty registration, permit/inspection record, commissioning numbers, and maintenance schedule in writing.

Operating cost: what replacement actually saves

Moving from an aging low-efficiency system to a modern high-efficiency unit commonly trims cooling energy use by 20–40%, more when duct sealing rides along. On a $250 summer power bill that is $50–$100/month in season — meaningful, but rarely enough alone to justify early replacement of a healthy system. The honest case for replacing is reliability + comfort + efficiency together, which is why the math in Part 1 leads this checklist and the savings estimate ends it.

Timing lever: shoulder seasons (spring/fall) are when installers have slack — quotes are sharper and scheduling is days, not weeks. The worst price you will ever get is during the first heat wave of summer.

Questions that separate real pros from truck-and-a-ladder outfits

- “Will you show me the load calculation?”
- “What did you find when you inspected my ducts?”
- “Who pulls the permit, and what does inspection cover?”
- “What are the commissioning numbers you leave me with?”
- “What does the labor warranty cover in year three?”

A worked decision

A 13-year-old 3-ton system needs a $1,400 compressor-adjacent repair. The math: 13 × $1,400 = $18,200 — far past the threshold, so replacement wins even before comfort is considered. The homeowner gets three shoulder-season quotes; two skip the load calculation and are discarded. The surviving bid runs Manual J, finds the old system was oversized by a ton and the master-bedroom duct is crushed, and proposes a smaller unit plus a duct repair for less than the flashiest discarded bid. Result: quieter, cheaper to run, and the bedroom finally cools — none of which the “same size, swap it out” quotes would have delivered. The lesson: the load calc is not paperwork, it is where the value hides.

Glossary — the terms your quotes will use

Term	Plain meaning	Why you care
Load calculation (Manual J)	Engineering estimate of the heating/cooling your home needs	The difference between right-sized and rule-of-thumb
SEER2 / HSPF2	Efficiency ratings for cooling / heat-pump heating	Higher = cheaper to run; diminishing returns at the top
Ton (of cooling)	12,000 BTU/hr of capacity	Bigger is NOT better — match the load calc
Temperature split	Difference between return and supply air	A commissioning number that proves it works
Heat pump	One system that heats and cools electrically	Often the strongest economics in mild climates
Variable-speed	Compressor/blower that modulates instead of on/off	Comfort + humidity control; the tier price usually buys this

Want a pro to run this process for you? ZenFlow coordinates HVAC selection and installation with vetted local specialists — start at zenflowhomeservices.com/request-a-quote/.

Educational resource only — not engineering, code, or contractor advice. Costs and savings are illustrative and vary by region, home, and system. Always use licensed, insured contractors and confirm local permit requirements.