BREEZE
HEAT & AIR

The Complete Homeowner's Guide to HVAC

Everything You Need to Know Before Replacing Your Heating & Cooling System

Proudly Serving Northwest Arkansas

Welcome from Breeze Heat & Air

Thank you for picking up this guide. Whether your current system is on its last legs, your energy bills have been creeping up, or you're simply exploring what today's technology can do for your home, you're in the right place.

Replacing your heating and cooling system is one of the **largest investments** you'll make in your home — often second only to the roof. It's also one of the most impactful. The right system, properly installed, will keep your family comfortable through scorching Arkansas summers and those unpredictable winter cold snaps for the next 15 to 20 years. The wrong system — or worse, a good system poorly installed — can mean higher bills, uneven temperatures, and years of frustration.

That's exactly why we created this guide. We believe that **informed homeowners make the best decisions**, and the best decisions start with clear, honest information — not a high-pressure sales pitch.

Inside, you'll find plain-language explanations of today's HVAC options, realistic pricing for the Northwest Arkansas area, a breakdown of what to expect during installation, and practical maintenance advice to protect your investment for years to come.

Our Promise to You

At Breeze Heat & Air, we're built on three principles: **transparency** in every quote, **quality craftsmanship** in every installation, and a relentless focus on your **long-term comfort**. This guide reflects those values. No jargon without explanation. No hidden agendas. Just the information you need to make the best choice for your home and family.

Chapter 1: Is It Time for a New System?

Before diving into equipment options and pricing, let's start with the most important question: **does your current system actually need to be replaced?** Sometimes a repair is the right call. Other times, continuing to patch an aging system is just throwing good money after bad. Here's how to tell the difference.

Top Signs Your System Needs Replacing

- **Age:** Your system is **10–15+ years old.** Most HVAC systems have a practical lifespan of 15–20 years with proper maintenance. Once a system crosses the 10-year mark, efficiency declines and repair frequency tends to increase.
- **Frequent repairs:** You've called for service two or more times in the past year, or you're facing a major component failure (compressor, heat exchanger, or control board).
- **Rising energy bills:** Your electric or gas bills keep climbing even though your usage habits haven't changed. An aging system works harder and longer to produce the same comfort.
- **Uneven temperatures:** Some rooms are too hot while others are too cold, and no amount of thermostat adjustment fixes it.
- **R-22 refrigerant:** If your system uses R-22 (commonly called "Freon"), it's running on a refrigerant that was phased out of production in 2020. Remaining supplies are scarce and

expensive — often $100–$200+ per pound. A single leak repair can easily cost $1,000–$2,500 or more just for the refrigerant.

- **Excessive noise:** Grinding, banging, rattling, or squealing that's getting worse over time indicates worn components that may not be worth replacing.
- **Humidity problems:** Your home feels muggy in the summer or excessively dry in winter, even when the system is running. Older systems often lack the ability to manage humidity effectively.

Repair vs. Replace: A Simple Decision Framework

Use these guidelines to help you decide whether to repair or replace:

Lean Toward Repair	Lean Toward Replacement
System is less than 10 years old	System is 15+ years old
First or second repair in the system's life	Repairs are becoming frequent (2+ per year)
Repair cost is less than 50% of a new system	Repair cost exceeds 50% of a new system's price
System uses modern R-410A refrigerant	System uses R-22 refrigerant (phased out)
Energy bills are stable	Energy bills are rising year over year
Home comfort is consistent	Comfort has noticeably declined

The 50% rule: If the cost of a repair exceeds 50% of the price of a new system, replacement almost always makes more financial sense — especially when you factor in the improved efficiency, reliability, and warranty coverage of new equipment.

☀ Breeze Tip

If your system was installed before 2015, it likely uses outdated efficiency standards. A modern system could cut your energy costs by **30–50%**. Even if your current system is still running, the energy savings alone can make replacement a smart financial decision.

Chapter 2: Understanding Your Options at a Glance

When it comes to central heating and cooling, there are three main system types available to homeowners in Northwest Arkansas. Before we take a deep dive into each one, here's a high-level overview so you can see how they compare side by side.

Feature	All-Electric Heat Pump	AC + Gas Furnace	Dual-Fuel
How it heats	Extracts heat from outdoor air using electricity	Burns natural gas or propane in a furnace	Heat pump above ~30–30°F; gas furnace below
How it cools	Same heat pump reverses to cool	Separate AC condenser unit	Heat pump handles all cooling
Best for	All-electric homes; eco-conscious owners	Budget-focused; homes with existing gas	Maximum comfort & long-term value
Efficiency rating	SEER2 (cooling) / HSPF2 (heating)	SEER2 (cooling) / AFUE (heating)	SEER2 + HSPF2 (heat pump) / AFUE (furnace)
Upfront cost range	$7,000 – $18,000	$6,500 – $18,000	$10,000 – $22,000+
Operating cost	Low	Moderate	**Lowest**
Environmental impact	**Best — zero on-site emissions**	Moderate — combustion produces CO_2	Good — reduced gas use vs. furnace-only
Lifespan	10 – 20 years	10 – 20 years	10 – 20 years

Each system type has genuine strengths, and the best choice depends on your home, your budget, and your priorities. **We'll go deep on each in the next three chapters —** but this table gives you a quick reference to come back to any time.

✷ Breeze Tip

There's no single "best" system — only the best system **for your home**. A knowledgeable contractor will help you weigh these factors based on your specific situation, not push you toward the most expensive option.

Chapter 3: SEER2 Ratings & Efficiency Explained

If you've started researching HVAC systems, you've probably run into the term **SEER.** It stands for *Seasonal Energy Efficiency Ratio*, and it's the standard measurement of how efficiently an air conditioner or heat pump converts electricity into cooling. Think of it like miles per gallon for your car — the higher the number, the less energy (and money) it takes to keep your home comfortable.

What Changed: SEER vs. SEER2

In January 2023, the U.S. Department of Energy transitioned from the old SEER standard to a new one called **SEER2.** Here's what happened and why it matters:

- The **old SEER test** measured efficiency using only **0.1 inches of water column static pressure** — essentially testing the equipment as if it were connected to nearly perfect ductwork with almost no airflow resistance.
- The **new SEER2 test** uses **0.5 inches of water column static pressure**, which much better reflects the real-world conditions in actual homes with typical ductwork.
- Because the new test is more demanding, **SEER2 numbers are typically 4–5% lower** than old SEER numbers for the exact same piece of equipment.

Important: The equipment didn't get less efficient — the test got more realistic. A system that was rated 16 SEER under the old standard is now rated about 15.2 SEER2 under the new one. Same equipment, more honest measurement.

2025–2026 Federal Minimum Requirements

The DOE sets minimum efficiency standards by region. Arkansas and Oklahoma fall in the **Southern Region**, which has higher minimum requirements due to the greater cooling demand. As of 2025–2026, the federal minimums are:

System Type	Minimum SEER2	Old SEER Equivalent
Split AC Systems	**14.3 SEER2**	15 SEER
Split Heat Pumps	**14.3 SEER2**	15 SEER
Packaged Units	**13.4 SEER2**	14 SEER

This means the lowest-efficiency system you can legally purchase and install in Northwest Arkansas today already meets what was considered a "high-efficiency" standard just a few years ago.

Understanding All Three Efficiency Metrics

SEER2 measures cooling efficiency, but heating has its own ratings. Before you read the next three chapters on system types, here's a quick guide to all three metrics you'll encounter:

Metric	What It Measures	Applies To	Higher = Better?
SEER2	Cooling efficiency (electricity used per unit of cooling)	Air conditioners & heat pumps	Yes — more cooling per dollar
HSPF2	Heating efficiency of a heat pump (electricity used per unit of heat)	Heat pumps only	Yes — more heat per dollar
AFUE	Percentage of fuel converted to usable heat	Gas furnaces only	Yes — 96% AFUE means 96¢ of every fuel dollar becomes heat

When comparing systems, look at **both** the cooling and heating efficiency ratings — not just one or the other. A system that's efficient in summer but wasteful in winter (or vice versa) won't save you money year-round.

Finding the Sweet Spot

Higher SEER2 ratings mean lower operating costs, but they also mean higher upfront equipment costs. So where's the balance?

For most Northwest Arkansas homeowners, the **16–18 SEER2 range** offers the best balance of upfront investment and long-term energy savings. Systems in this range typically pay back the additional upfront cost through energy savings within **5 to 8 years**, and then continue saving you money for the remaining life of the system.

Higher SEER ratings can save roughly **$100–$400 per year** in electricity compared to minimum-efficiency equipment, depending on your home's size, insulation, and usage patterns.

> ☀ **Breeze Tip**
>
> Upgrading from a 14 SEER2 system to an 18 SEER2 system can save **$300–$500 per year** on cooling costs alone in NWA — and that's before factoring in heating savings from a higher HSPF2 rating. Over a 15-year system life, that's $4,500–$7,500 back in your pocket.

Chapter 4: All-Electric Heat Pump Systems

How Heat Pumps Work

A heat pump is, at its core, an air conditioner that can run in reverse. In the summer, it moves heat *out* of your home to cool it — exactly like a traditional AC. In the winter, it reverses the process, extracting

heat from the outdoor air and moving it *into* your home. Yes, even cold air contains heat energy, and modern heat pumps are remarkably good at capturing it.

The result: **one system that handles both heating and cooling**, using only electricity — no gas lines, no combustion, no carbon monoxide risk.

Why Heat Pumps Are Booming

Heat pumps are the fastest-growing segment of the HVAC industry, and for good reason:

- They provide both heating and cooling, simplifying your home's mechanical systems
- They're significantly more efficient than gas furnaces in moderate climates like Northwest Arkansas
- They qualify for substantial federal tax incentives — up to **$2,000** under the Inflation Reduction Act
- They produce zero on-site emissions, making them the most environmentally friendly option

Performance in Northwest Arkansas

NWA's climate is well suited for heat pumps. Our winters are generally mild, with average lows in the 20s–30s°F and only occasional dips below that. A modern heat pump handles **80–90% of heating needs** efficiently in this climate. Modern cold-climate heat pumps can maintain strong heating output even at very low outdoor temperatures.

For the rare stretches of extreme cold, all-electric heat pump systems use **supplemental electric resistance heat strips** as backup — effective but less efficient than the heat pump itself.

Cold-Climate Heat Pumps: A Game Changer

If you've heard that "heat pumps don't work in the cold," that information is outdated. Today's **variable-speed and inverter-driven heat pumps** have transformed cold-weather performance:

- **Modern cold-climate heat pumps** can maintain effective heating output down to **0°F to 5°F** — and some models even lower.

- **Variable-speed compressors** adjust their output continuously, running at exactly the capacity needed rather than cycling on and off. This means more consistent temperatures, lower humidity, quieter operation, and significantly better efficiency.
- In NWA, **winter lows typically range from 25°F to 35°F**, well within the comfort zone of even standard heat pumps. Cold-climate models handle our occasional dips into the teens with ease.
- Variable-speed heat pumps can achieve **HSPF2 ratings of 10 or higher**, meaning they produce 3–4 times more heat energy than the electricity they consume — far more efficient than any gas furnace or electric resistance heater.

The bottom line: for Northwest Arkansas homeowners, a modern heat pump is no longer a compromise — it's a genuinely capable year-round solution.

Pros and Cons at a Glance

Pros	Cons
Lower operating costs than gas in mild climates	Higher upfront cost than standard AC + furnace
Single system for heating AND cooling	May need supplemental electric resistance heat in extreme cold (less efficient)
No combustion — no carbon monoxide risk	Requires adequate electrical panel capacity
Eligible for up to $2,000 federal tax credit	Electric resistance backup increases electric bills during coldest days
Environmentally friendly — zero on-site emissions	

Pricing: All-Electric Heat Pump Systems (NWA Area)

Efficiency Tier	SEER2 Rating	Installed Price Range
Standard Efficiency	14.3 SEER2	**$7,000 – $11,000**

Efficiency Tier	SEER2 Rating	Installed Price Range
Mid-Efficiency	16–17 SEER2	**$10,000 – $17,000**
Premium / Variable-Speed	19+ SEER2	**$14,000 – $23,000**

Prices include equipment, labor, refrigerant, thermostat, and standard installation. Ductwork modifications, electrical upgrades, or complex installations may add to the total cost.

☀ Breeze Tip

Don't just chase the highest SEER number. The best system is the one **properly sized and installed for YOUR home.** A 20 SEER2 system installed incorrectly will underperform a 16 SEER2 system installed by a skilled technician who takes the time to do it right. Installation quality matters just as much as equipment quality.

Chapter 5: Straight AC with Gas Furnace

Gas furnaces remain the most popular heating choice in American homes, offering powerful and reliable warmth.

The Traditional Setup

The air conditioner plus gas furnace combination is the **most common HVAC configuration in America**, and it remains an excellent choice for many homeowners. Here's how it works:

- **In summer:** The air conditioner handles all cooling, just like any central AC system
- **In winter:** The gas furnace (powered by natural gas or propane) takes over and provides heating by burning fuel and blowing heated air through your ductwork

These are two separate systems — an outdoor AC condenser and an indoor gas furnace — working together with a single thermostat to keep your home comfortable year-round.

Understanding AFUE Ratings

Just as SEER measures cooling efficiency, **AFUE (Annual Fuel Utilization Efficiency)** measures how efficiently a gas furnace converts fuel into heat:

- An **80% AFUE** furnace converts 80 cents of every dollar of gas into heat — the other 20 cents goes up the flue as exhaust
- A **96% AFUE** furnace converts 96 cents of every dollar into heat — far less waste
- Modern gas furnaces range from **80% to 98% AFUE**

The jump from 80% to 96% AFUE is significant — it means roughly 20% less natural gas consumed for the same amount of heating. For homes that rely heavily on heating, this upgrade pays for itself over time.

Performance in Northwest Arkansas

Gas furnaces are proven, reliable technology. They deliver powerful heating regardless of outdoor temperature — whether it's 35°F or -10°F, a gas furnace provides the same robust heat output. Parts and service are widely available, and most HVAC technicians are highly experienced with these systems.

Natural Gas Availability in NWA

Natural gas is widely available in the cities and suburbs of Northwest Arkansas — Fayetteville, Springdale, Rogers, Bentonville, and surrounding communities. However, **many rural areas of NWA do not have natural gas service**. If you live outside city limits or in a more remote area, you have two options:

- **Propane (LP gas):** A propane furnace works the same way as a natural gas furnace, but uses a propane tank on your property. Propane costs more per BTU than natural gas, so operating costs will be higher. Propane furnaces are available in the same efficiency ranges (80–98% AFUE).

- **All-electric:** If running propane isn't appealing, an all-electric heat pump system (Chapter 4) or a dual-fuel system with a propane furnace (Chapter 6) are strong alternatives.

Before choosing a gas furnace system, **confirm whether natural gas is available at your property**. Your Breeze Heat & Air comfort advisor can help you evaluate this during your consultation.

Pros and Cons at a Glance

Pros	Cons
Lower upfront cost than heat pump systems	Two fuel sources required (gas + electric)
Proven reliability and track record	Combustion produces carbon monoxide (requires proper venting)
Powerful heating in any temperature	Higher operating cost in mild weather vs. heat pump
Widely available parts and service	Not eligible for the $2,000 heat pump federal tax credit
Familiar technology — most technicians are experts	

Pricing: AC + Gas Furnace Systems (NWA Area)

Efficiency Tier	Configuration	Installed Price Range
Standard Efficiency	14.3 SEER2 AC + 80% AFUE Furnace	**$6,500 – $9,000**
Mid-Efficiency	16 SEER2 AC + 96% AFUE Furnace	**$8,500 – $12,000**
Premium / Variable-Speed	19+ SEER2 AC + Modulating 98% AFUE Furnace	**$12,000 – $18,000**

Prices assume existing gas line and ductwork in reasonable condition.

☀ Breeze Tip

If you're in a rural area without natural gas, don't assume propane is your only option. Modern heat pumps have come a long way, and an all-electric system may actually cost less to operate than propane — especially with the $2,000 federal tax credit available for heat pumps.

Chapter 6: Dual-Fuel Systems — The Best of Both Worlds

What Is a Dual-Fuel System?

A dual-fuel system combines a **heat pump** with a **gas furnace backup**. The system automatically switches between the two based on outdoor temperature, always choosing the most efficient and cost-effective heating source for the current conditions.

Think of it as having two heating strategies under one roof — and a smart thermostat that picks the best one at any given moment.

How the "Balance Point" Works

The key to a dual-fuel system is the **balance point** — the outdoor temperature at which the system switches from heat pump mode to gas furnace mode. Here's how it plays out:

Outdoor Temperature	Active System	Why
Above ~30–35°F	Heat Pump	More efficient and cheaper to operate than gas
Below ~30–35°F	Gas Furnace	More powerful and efficient than the heat pump in extreme cold

- You get the **efficiency of a heat pump** when it makes sense AND the **peace of mind of gas backup** when you need it most

Pros and Cons at a Glance

Pros	Cons
Maximum efficiency across all temperatures	Highest upfront cost of the three options
Lowest overall operating costs	Requires both gas and electrical infrastructure
Heating AND cooling from the heat pump	More complex system with more components
Gas backup for extreme cold days	
Eligible for heat pump federal tax credits (up to $2,000)	

Pricing: Dual-Fuel Systems (NWA Area)

Efficiency Tier	Installed Price Range
Standard Efficiency	**$10,000 – $14,000**
Mid-Efficiency	**$13,000 – $17,000**
Premium / Variable-Speed	**$16,000 – $22,000+**

★ Breeze Recommendation

For Northwest Arkansas homeowners with access to natural gas, **dual-fuel systems often provide the best long-term value** — combining the efficiency of a heat pump with the peace of mind of a gas furnace backup. It's the system our own team members choose most often for their own homes.

Chapter 7: Sizing Your System — Why It Matters

You might assume that choosing the right HVAC system is mainly about picking a brand and an efficiency level. But there's another factor that's just as important — and it's the one most often gotten wrong: **system sizing.**

What Happens When a System Is the Wrong Size

An HVAC system that's too large or too small for your home will cause problems from day one — and those problems only get worse over time.

Oversized System (Too Big)	Undersized System (Too Small)
Short cycling: The system reaches the set temperature too quickly and shuts off before completing a full cycle. It then turns back on minutes later, repeating the pattern all day.	**Can't keep up:** On the hottest or coldest days, the system runs continuously but never reaches a comfortable temperature.
Humidity problems: Short cycles don't run long enough to remove moisture from the air. Your home feels cool but clammy and muggy.	**Excessive wear:** Constant full-load operation puts extreme stress on components, leading to premature failure.
Higher energy bills: Starting and stopping uses more energy than running a properly sized system in longer, steady cycles.	**Higher energy bills:** The system works at maximum capacity around the clock, driving up costs.
Shorter equipment life: The constant on-off cycling wears out compressors, contactors, and other components faster.	**Uneven temperatures:** Some rooms are comfortable while others remain too hot or too cold.
You paid more than you needed to: Oversized equipment costs more upfront for zero benefit.	**Frustration:** You invested in a new system and still aren't comfortable.

What Is a Manual J Load Calculation?

A **Manual J load calculation** is the industry-standard method for determining exactly how much heating and cooling capacity your home requires. It's not a guess, and it's not a rule of thumb — it's an engineering calculation based on the specific characteristics of *your* home.

Here's what goes into a proper Manual J calculation:

- **Square footage** of the conditioned space
- **Insulation levels** in walls, ceilings, and floors
- **Window type, size, and orientation** — south-facing windows gain more solar heat than north-facing ones
- **Ceiling heights** — vaulted or high ceilings increase the volume of air to condition
- **Number of occupants** — people generate heat
- **Ductwork condition and layout** — leaky or undersized ducts affect how much conditioned air reaches each room
- **Home orientation and shading** — a tree-shaded home has different cooling needs than one in full sun
- **Local climate data** — specific to Northwest Arkansas, not a generic national average
- **Infiltration and air sealing** — how drafty or tight your home is

Why "Same Size as What You Had" Is the Wrong Approach

One of the most common mistakes in the HVAC industry is replacing an old system with the same tonnage without performing a new load calculation. Here's why that's a problem:

- Your original system may have been sized incorrectly in the first place
- Your home may have changed since the original installation — new windows, added insulation, a room addition, or even different landscaping can alter the load
- New equipment operates differently than old equipment — a modern variable-speed system may provide the same comfort at a different capacity

- Building codes and efficiency standards have changed, potentially affecting the calculation

Breeze Heat & Air performs a Manual J load calculation on every installation. It's not an optional add-on — it's how we do business. Proper sizing is the foundation of a comfortable, efficient, long-lasting system.

> ☀ **Breeze Tip**
>
> A properly sized system runs longer, more efficient cycles — keeping your home more comfortable and your air cleaner. Longer run times mean better dehumidification and more passes through your air filter. Bigger isn't better in HVAC — **right-sized is better.**

Chapter 8: Indoor Air Quality & Smart Add-Ons

Your HVAC system does more than heat and cool your home — it circulates and filters every breath of air your family takes indoors. In fact, **the average person spends about 90% of their time inside**, making indoor air quality one of the most important — and most overlooked — aspects of home comfort.

Here are the upgrades and add-ons that can transform your HVAC system from a simple temperature controller into a complete home comfort and health solution.

Air Filtration Upgrades

The filter in your HVAC system is your first line of defense against dust, pollen, pet dander, and other airborne particles. But not all filters are created equal:

- **Standard 1-inch filters (MERV-8):** Catch large dust particles but miss smaller allergens and pollutants. Better than nothing, but basic.

- **MERV-13 filters:** Capture particles as small as 0.3–1.0 microns, including many bacteria, smoke particles, and fine allergens. This is the level recommended by most indoor air quality experts for residential use.
- **4–5 inch media filters:** Thicker filters that provide excellent filtration with lower airflow restriction. They last 6–12 months between changes and are a significant upgrade over standard 1-inch filters.
- **Whole-home air purifiers:** Installed directly in your ductwork, these systems use advanced technologies (such as ionization or photocatalytic oxidation) to neutralize pathogens, VOCs, and odors beyond what any passive filter can achieve.

UV Germicidal Lights

UV-C germicidal lights are installed inside your HVAC system — typically near the indoor coil or in the return duct — to kill or deactivate mold, bacteria, viruses, and other biological contaminants:

- **Coil-mounted UV lights** keep the evaporator coil clean and mold-free, maintaining system efficiency and preventing musty odors.
- **Air-treatment UV lights** are positioned in the airstream to treat air as it passes through the system, reducing airborne pathogens.
- UV lights are especially beneficial in NWA's humid climate, where mold growth inside ductwork and on coils is a common concern.

Whole-Home Humidifiers & Dehumidifiers

Northwest Arkansas experiences **significant humidity swings** throughout the year — muggy, sticky summers and dry winter air that cracks skin and irritates sinuses. Whole-home solutions address both:

- **Whole-home dehumidifier:** Works with your HVAC system to remove excess moisture during NWA's humid months (May through September). Reduces that clammy, sticky feeling and helps prevent mold growth. Especially valuable in homes with basements or crawl spaces.

- **Whole-home humidifier:** Adds moisture to dry winter air, reducing static electricity, dry skin, and sinus irritation. Properly humidified air also feels warmer, allowing you to set your thermostat a degree or two lower for additional energy savings.

Smart Thermostats

A smart thermostat is one of the most cost-effective upgrades you can make to your HVAC system:

- **Energy savings of 10–15%** on heating and cooling costs through intelligent scheduling, occupancy detection, and learning algorithms
- Popular options include **Ecobee, or Honeywell T10+,** — all compatible with most modern HVAC systems
- Remote access from your phone lets you adjust temperatures from anywhere
- Usage reports help you understand your energy consumption patterns and identify opportunities to save
- Integration with dual-fuel systems allows the thermostat to manage the heat pump / gas furnace balance point automatically

Zoning Systems

If your home is multi-story, has a large footprint, or has rooms that are consistently warmer or cooler than others, a **zoning system** may be the answer:

- Motorized dampers in your ductwork create separate zones, each controlled by its own thermostat
- Heat the bedrooms at night without wasting energy on the living room (and vice versa during the day)
- Particularly valuable for two-story homes where the upper floor is always warmer than the lower floor
- Can be installed with most new HVAC systems — ask your Breeze comfort advisor for details

Ductwork Evaluation & Sealing

Even the most efficient HVAC system in the world can't overcome bad ductwork. **Leaky, poorly connected, or undersized ducts can waste 20–30% of the conditioned air** your system produces — meaning you're paying to heat and cool your attic, crawl space, or walls instead of your living space.

- **Duct sealing** closes gaps and leaks at joints and connections using mastic sealant or metal tape (not standard cloth "duct tape," which deteriorates quickly)
- **Duct insulation** prevents conditioned air from gaining or losing heat as it travels through unconditioned spaces like attics
- **Ductwork redesign** may be needed if your existing ducts are undersized, improperly routed, or using excessive flex duct

Breeze Heat & Air evaluates your ductwork as part of every system replacement. If we find issues, we'll explain what we found, what it's costing you, and what it would take to fix it — with no obligation.

> ☀ **Breeze Tip**
>
> Your HVAC system is your home's lungs. Clean air starts with the right filtration and a sealed duct system. Even if you're not ready for a full system replacement, **upgrading your filter and sealing your ducts** can make a noticeable difference in comfort and air quality today.

Chapter 9: Pricing, Financing & Incentives

We believe in upfront, honest pricing. No hidden fees. No surprise add-ons after we start. Here's a comprehensive look at what to expect.

System Pricing Comparison

System Type	Standard Tier	Mid-Range Tier	Premium Tier
All-Electric Heat Pump	$7,000 – $13,000	$10,000 – $17,000	$14,000 – $22,000
AC + Gas Furnace	$7,000 – $14,000	$9,500 – $18,000	$12,000 – $23,000
Dual-Fuel (Heat Pump + Gas Furnace)	$9,000 – $15,000	$11,000 – $17,000	$16,000 – $24,000+

Federal Tax Credits

Under the **Inflation Reduction Act**, homeowners can claim up to **$2,000 in federal tax credits** for qualifying heat pump systems (under Section 25C of the tax code). This applies to:

- **All-electric heat pump systems** — fully eligible
- **Dual-fuel systems** — the heat pump component qualifies
- **AC + gas furnace** — the gas furnace may qualify for a separate, smaller energy efficiency credit

The credit is claimed on your annual tax return and directly reduces the amount of tax you owe — it's not just a deduction. For a qualifying heat pump installation, this can effectively reduce your net system cost by $2,000.

NWA Utility Rebates

In addition to federal tax credits, your local utility provider may offer rebates on high-efficiency HVAC equipment. Check with your provider — rebate programs change periodically, but the following utilities have historically offered HVAC incentives in Northwest Arkansas:

- **OG&E (Oklahoma Gas & Electric)**
- **SWEPCO (Southwestern Electric Power Company)**
- **Carroll Electric Cooperative**
- **Ozarks Electric Cooperative**

Rebates can sometimes be **combined with federal tax credits**, further reducing your net cost. We're happy to help you identify available rebates during your consultation.

Financing Options

A new HVAC system is a significant investment, and we want it to be accessible. Breeze Heat & Air offers **flexible financing options with approved credit** to fit every budget. Ask about our available terms — because your comfort shouldn't have to wait.

The Cheapest Quote Isn't Always the Best Value

When you're comparing proposals from different contractors, it's tempting to go with the lowest number. But HVAC installation is one area where **the cheapest option often costs more in the long run**:

- A lower price may mean **corners are being cut** — skipping the load calculation, using lower-quality materials, or rushing the installation
- **Poor installation** can reduce system efficiency by 20–30%, costing you hundreds in wasted energy every year
- Improperly installed systems **break down more often** and may have shorter lifespans
- Some low-price contractors **don't pull permits or schedule inspections**, which can void your warranty and create liability issues

Quality installation matters more than equipment brand. The best equipment in the world won't perform well if it's installed by someone cutting corners to offer the lowest price.

What's Included in Our Price

Included in Every Installation	Potential Add-On Costs
All equipment and materials	Ductwork replacement or modification ($2,000 – $7,000)
Professional installation labor	Electrical panel upgrades ($1,500 – $3,000)
Refrigerant charge	Code-required upgrades (varies)
New thermostat	Wifi/ Smart Thermostat
Permits and inspections	Unusually complex installations (varies)
System startup and commissioning	

Included in Every Installation	Potential Add-On Costs
Post-installation follow-up	

We always identify potential add-on costs *before* you sign anything — so you'll know the full picture from day one.

> ✳ **Breeze Tip**
>
> A properly installed mid-range system will outperform a premium system that was poorly installed. **Always choose the contractor, not just the equipment.** Ask about their installation process, their warranty, and whether they perform Manual J load calculations before you compare prices.

Chapter 10: Choosing the Right Contractor

Your HVAC system is only as good as the team that installs it. The difference between a properly installed system and a poorly installed one can mean thousands of dollars in wasted energy, premature equipment failure, and years of frustration. Here's how to separate the professionals from the pretenders.

Questions to Ask Any HVAC Contractor

Before signing anything, ask these questions — and pay attention to the answers:

Question	What You Want to Hear
Are you licensed and insured?	Yes — and they should be able to provide proof. In Arkansas, HVAC contractors must hold a valid HVACR license.
Do you perform Manual J load calculations?	Yes — on every installation, not just "when requested." This is non-negotiable for proper sizing.

Question	What You Want to Hear
What brands do you carry?	Most reputable contractors partner with certain brands for support and trusted relationships.
What does your warranty cover?	They should clearly explain both the manufacturer's warranty and their own labor warranty. Ask how long each lasts and what's excluded.
Do you pull permits and schedule inspections?	Yes — always. Permits protect you and ensure the work meets code. A contractor who skips permits is cutting corners.
Will I receive a detailed written estimate?	Yes — itemizing equipment, labor, materials, warranty terms, and any potential additional costs.

Red Flags: When to Keep Looking

Walk away from any contractor who:

- **Quotes your system over the phone** without ever seeing your home — proper sizing requires an in-person assessment
- **Doesn't provide a written estimate** — verbal quotes are worthless when disputes arise
- **Pressures you to decide today** with "limited-time" deals or high-pressure sales tactics — a legitimate offer will still be available tomorrow
- **Can't provide references or reviews** — established contractors should have a track record you can verify
- **Asks for full payment upfront** — a reasonable deposit is normal, but paying in full before work begins is risky

Professional Installation vs. a "Hack Job"

Here's what separates a quality installation from a subpar one:

Professional Installation	Cut-Corner Installation
Purge the system, braze while flowing nitrogen, proper vacuum, and decay test.	Kinked copper, no testing, no nitrogen
Refrigerant charge verified with gauges and manufacturer specs	Refrigerant "eyeballed" or left at factory charge
Airflow measured and adjusted	Airflow never checked
All electrical connections tested and torqued	Connections made quickly without verification
Permits pulled and inspection scheduled	No permits — "saves you money"
Ductwork evaluated and sealed	Ductwork ignored — "looks fine"
System registered with manufacturer for full warranty	Registration left to the homeowner (and often forgotten)

Why Local Matters

When your system goes down on the hottest day of the year — and it happens — you want a contractor who:

- **Answers the phone** and can have someone at your home within hours, not days
- **Has a local reputation to protect** — they live and work in the same community as you
- **Will be here in 10 years** when your warranty claim comes up — not a traveling outfit that's moved on to another market
- **Knows NWA's unique climate** and the specific challenges our homes face

☀ Breeze Tip

If a contractor quotes your system without stepping foot in your home, that's your sign to keep looking. **A proper quote requires seeing your home, measuring your space, and understanding your needs in person.** Anything less is guesswork.

Chapter 11: What to Expect During Installation

We know that having work done on your home can feel stressful. That's why we want you to know exactly what happens, step by step, when you choose Breeze Heat & Air.

Our certified technicians follow a meticulous installation process to ensure your system performs at its best.

Step-by-Step Walkthrough

1 Free In-Home Consultation

A Breeze Heat & Air comfort advisor visits your home at a time that works for you. We evaluate your current system, inspect your ductwork, measure your home, and take time to understand your comfort goals, concerns, and budget. No pressure — just a conversation.

2 System Design & Proposal

We perform a **Manual J load calculation** to properly size your new system based on your home's actual characteristics — square footage, insulation, window orientation, ceiling height, and more. We don't just match what's already there. You'll receive a detailed written proposal with specific equipment models, complete pricing, warranty information, and financing options.

3 Scheduling Your Installation

We work around your schedule, not the other way around. Most residential system replacements are completed in a **single day (8–10 hours)**. New installations or systems requiring significant ductwork modifications may take 2–3 days. We'll confirm your installation date and arrival time in advance.

4 Installation Day

Our certified technicians arrive on time and ready to work. Here's what you can expect:

- Home protection — drop cloths on floors, shoe covers worn inside

- Safe removal and disposal of your old equipment
- Professional installation of all new equipment
- Connection of all electrical, refrigerant, and gas lines (if applicable)
- Complete system testing before we consider the job done
- Thorough cleanup — we leave your home as clean as we found it

5 Commissioning & Walkthrough

Before we pack up, we **verify refrigerant charge, airflow, and thermostat operation**. Then we walk you through your new system: how to use your thermostat, how to change filters, what your warranty covers, and who to call if you ever have a question.

6 Follow-Up

We check in after your installation to make sure everything is running perfectly and that you're completely satisfied. Your comfort doesn't end when we leave your driveway.

☀ Breeze Tip: Preparing for Installation Day

- **Clear the area** around your indoor unit (furnace/air handler) and outdoor unit — about 4 feet of clearance on all sides
- **Secure pets** in a separate room or arrange for them to be off-site
- **Someone 18+** should be home and available during the installation
- We handle all required **permits and inspections** — it's included in our price

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Chapter 12: Warranties & Protection Plans

Your new HVAC system is a major investment, and understanding how it's protected is just as important as choosing the right equipment. Warranties can be confusing — here's what you need to know in plain language.

Manufacturer Warranty Basics

Most major HVAC manufacturers offer similar warranty structures:

Warranty Component	Typical Coverage	What It Means
Parts warranty (registered)	10 years	If a covered component fails within 10 years, the manufacturer provides a replacement part at no charge
Parts warranty (unregistered)	5 years	If the system isn't registered within the required window, warranty coverage drops to 5 years
Compressor warranty	10 years (some offer limited lifetime)	The compressor is the most expensive single component — extended coverage here is valuable
Manufacturer labor warranty	1 year (from manufacturer)	Manufacturers typically cover labor for only the first year — after that, labor costs for warranty repairs fall to the homeowner unless covered by the contractor

Why Registration Matters

This is one of the most important — and most commonly missed — steps after installation: **registering your equipment with the manufacturer.**

- Most manufacturers require registration within **60 days of installation** to receive the full warranty period
- If you miss the registration window, your warranty may **default from 10 years to just 5 years** — costing you five years of parts coverage on a system that should last 15–20 years
- Registration is typically done online and takes only a few minutes
- **Breeze Heat & Air registers your equipment for you** as part of our standard installation process — it's one less thing for you to worry about

Extended Labor Warranties

Since manufacturer labor coverage is typically just one year, the **installing contractor's labor warranty** becomes critical. This is where the contractor you choose really matters:

- Some contractors offer **extended labor warranties** of 2, 5, or even 10 years on their installation work
- An extended labor warranty means that if a covered component fails, you're not paying hundreds of dollars in labor charges for a warranty repair
- Ask every contractor you're considering what their labor warranty covers and for how long — **get it in writing**

Protecting Your Investment Long-Term

Warranties cover defects and failures, but they don't cover neglect. Most manufacturer warranties include language requiring **regular maintenance** to keep coverage valid. That means:

- Skipping maintenance for years can give the manufacturer grounds to **deny a warranty claim**
- Keeping records of your maintenance history (professional tune-ups, filter changes) creates documentation if you ever need to file a claim
- A **maintenance membership program** — like the one offered by Breeze Heat & Air — ensures your maintenance is done on schedule, documented, and your warranty stays protected

☀ Breeze Tip

Your warranty is only as good as the contractor who honors it. Choose a company that'll be here in 10 years — **not a fly-by-night operation.** When that compressor fails in year 8, you want a local team that answers the phone, files the warranty claim, and gets your family comfortable again — fast.

Chapter 13: Maintaining Your Investment

Regular filter changes are one of the simplest and most impactful things you can do to keep your system running efficiently.

Your new HVAC system is built to last — but only if it's properly maintained. Think of maintenance like oil changes for your car: skip them long enough, and even the best engine will fail prematurely.

The Numbers Tell the Story

	With Regular Maintenance	Without Regular Maintenance
Expected System Life	15 – 20+ years	8 – 12 years
Efficiency Over Time	Maintains 90–95% of original efficiency	Loses up to 5% efficiency per year
Breakdown Risk	Significantly reduced	Increases each year
Warranty Status	Fully valid	May be voided

Recommended Maintenance Schedule

Twice a Year — Professional Tune-Up

Schedule professional maintenance in **spring** (for the cooling season) and **fall** (for the heating season). A professional tune-up includes:

- Cleaning indoor and outdoor coils
- Checking refrigerant levels and pressures
- Inspecting electrical connections and tightening as needed
- Testing all safety controls
- Checking and replacing air filters
- Lubricating moving parts

- Verifying thermostat calibration

Monthly — Filter Check

- **1-inch filters:** Check and replace monthly
- **4–5 inch media filters:** Replace every 6–12 months
- A dirty filter is the #1 cause of preventable HVAC problems — it restricts airflow, forces the system to work harder, and shortens its lifespan

Seasonally — Outdoor Unit Care

- Keep the outdoor unit clear of leaves, grass clippings, debris, and vegetation
- Maintain at least **2 feet of clearance** around all sides of the unit
- Gently rinse the outdoor coil with a garden hose (no pressure washer) if visibly dirty

As Needed — Watch and Listen

- Clear condensate drain lines if you notice water around the indoor unit
- Listen for unusual noises — grinding, squealing, or banging sounds are never normal
- Check for unusual smells — musty odors may indicate mold in the ductwork or drain pan

☀ Breeze Tip: Signs Your System Needs Attention

Don't ignore these warning signals — catching problems early saves money and prevents breakdowns:

- **Unusual noises** — grinding, rattling, or squealing
- **Uneven temperatures** — some rooms too hot, others too cold
- **Rising energy bills** — without changes in usage patterns
- **Frequent cycling** — system turning on and off repeatedly
- **Musty or burning smells**

- **System age** — if your system is 10–15+ years old, it's time to start planning

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Chapter 14: Your Decision Checklist

You've made it through the guide — and now you have the knowledge to make a confident, informed decision about your home's heating and cooling system. Use the checklist below to make sure you've covered all the bases before moving forward.

Your Comprehensive HVAC Checklist

☐	Checklist Item
☐	**Have you identified what's wrong with your current system?** — Age, efficiency, repair history, comfort issues, or refrigerant type (see Chapter 1)
☐	**Do you know which system type fits your home and budget?** — All-electric heat pump, AC + gas furnace, or dual-fuel (see Chapters 2–6)
☐	**Have you gotten a professional load calculation?** — A Manual J calculation ensures your system is properly sized (see Chapter 7)
☐	**Have you considered indoor air quality add-ons?** — Filtration, UV lights, humidity control, smart thermostats, zoning (see Chapter 8)
☐	**Have you compared at least 2–3 quotes?** — Compare apples to apples: same system type, same efficiency tier, and make sure each quote includes a load calculation
☐	**Does your contractor pull permits and perform inspections?** — This protects your investment and keeps your warranty valid (see Chapter 10)
☐	**Have you explored financing and tax credits?** — Up to $2,000 in federal tax credits for heat pumps, plus utility rebates (see Chapter 9)
☐	**Do you understand your warranty coverage?** — Registration requirements, parts vs. labor coverage, and what's required to keep it valid (see Chapter 12)
☐	**Do you have a maintenance plan in place?** — Regular maintenance protects your system, your warranty, and your wallet (see Chapter 13)

Quick-Reference System Comparison

Factor	All-Electric Heat Pump	AC + Gas Furnace	Dual-Fuel
Upfront Cost	Moderate	**Lowest**	Highest
Operating Cost	Low	Moderate	**Lowest**
Heating Performance	Good (excellent in mild cold)	Excellent (all temps)	**Excellent (all temps)**
Cooling Performance	Excellent	Excellent	Excellent
Environmental Impact	**Best (zero on-site emissions)**	Moderate	Good (reduced gas use)
Federal Tax Credits	Up to $2,000	Limited	Up to $2,000
System Complexity	Simple (one system)	Moderate (two systems)	Most complex
Best For	All-electric homes; eco-conscious homeowners	Budget-focused; proven reliability	Maximum comfort & long-term value

Ready to Take the Next Step?

You've done your homework — and that puts you ahead of 90% of homeowners making this decision. Now it's time to talk to someone who can turn this knowledge into a plan tailored specifically to your home. **Schedule your free in-home consultation with Breeze Heat & Air** and let us show you what the right system, properly installed, can do for your comfort, your energy bills, and your peace of mind. No pressure. No obligation. Just honest answers from a team that cares about getting it right.

Thank you for taking the time to read our guide. We hope it's given you the knowledge and confidence to make the right decision for your home and family.

Ready to Get Started?

Contact Breeze Heat & Air for your **free in-home consultation.**

We'll assess your home, discuss your options, and provide a detailed, no-obligation proposal.

Breeze Heat & Air

Comfort. Quality. Peace of Mind.

Website: breezehvacr.com

Serving: Springdale • Fayetteville • Rogers • Bentonville • Bella Vista & all of Northwest Arkansas

Pricing ranges are estimates based on typical residential installations in Northwest Arkansas as of 2025–2026. Actual pricing depends on home size, system configuration, and installation requirements. Contact us for a personalized quote. Tax credit information is provided for general reference only — consult a qualified tax professional for guidance specific to your situation.