

AVOID THESE HVAC MISTAKES WHEN BUYING A HOME.

INSPECTION CHECKLIST.

Buying a home is exciting—and stressful. Amid kitchen upgrades and paint colors, many buyers overlook the HVAC system, even though heating and cooling can account for 40 percent of a home’s energy use and an unexpected replacement can cost \$8,000–\$20,000. Based on thousands of inspections across Ocean and Monmouth counties, Genuine Heating & Cooling has compiled the most common HVAC mistakes we see buyers make—and how you can avoid them.



01

SKIPPING THE SERIAL-NUMBER AGE CHECK

Mistake

Trusting the seller’s estimate (“the AC is about ten years old”) instead of confirming equipment age.

Fix

Read the serial number on the data plate. Most major brands encode the manufacture date in the first four digits (e.g., “2019” or “1912” = 12th week of 2019). Anything over 15 years for a gas furnace or 12 years for a central AC should trigger a budget line for replacement.



06

OVERLOOKING REFRIGERANT PHASE-OUTS

Mistake

Buying a home with an R-22 central AC and not realizing repairs can cost \$120 per pound of refrigerant.

Fix

Verify the refrigerant type (R-22, R-410A, R-32, or R-454B). Any R-22 system should be treated as near end-of-life, even if it cools today. Factor a full replacement into your offer price.



02

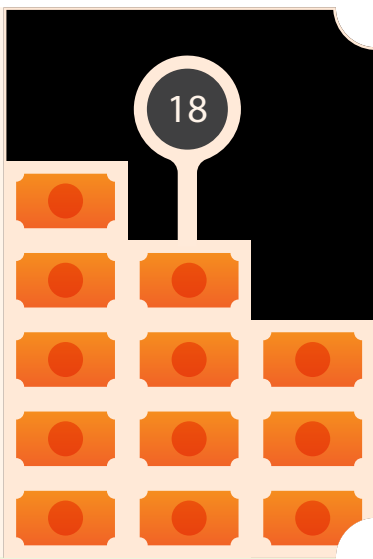
IGNORING ENERGY-EFFICIENCY RATINGS

Mistake

Assuming the presence of central AC means it’s efficient.

Fix

Ask for the SEER2 and AFUE ratings. An 18 SEER2 air-conditioner can cut summer utility bills by 30 percent compared to a 14 SEER2 unit. A 96 AFUE furnace saves \$200–\$300 per year over an 80 AFUE model on a \$2,000 gas bill. If ratings aren’t on the equipment, request paperwork or check the AHRI certificate.



07

NEGLECTING FUEL-SWITCH OPPORTUNITIES

Mistake

Settling for expensive oil heat when natural gas is available at the street—or vice versa.

Fix

Check utility maps and ask the seller for monthly fuel costs. Converting oil to gas or a cold-climate heat pump can slash annual heating bills by 30–50 percent and raise resale value.



03

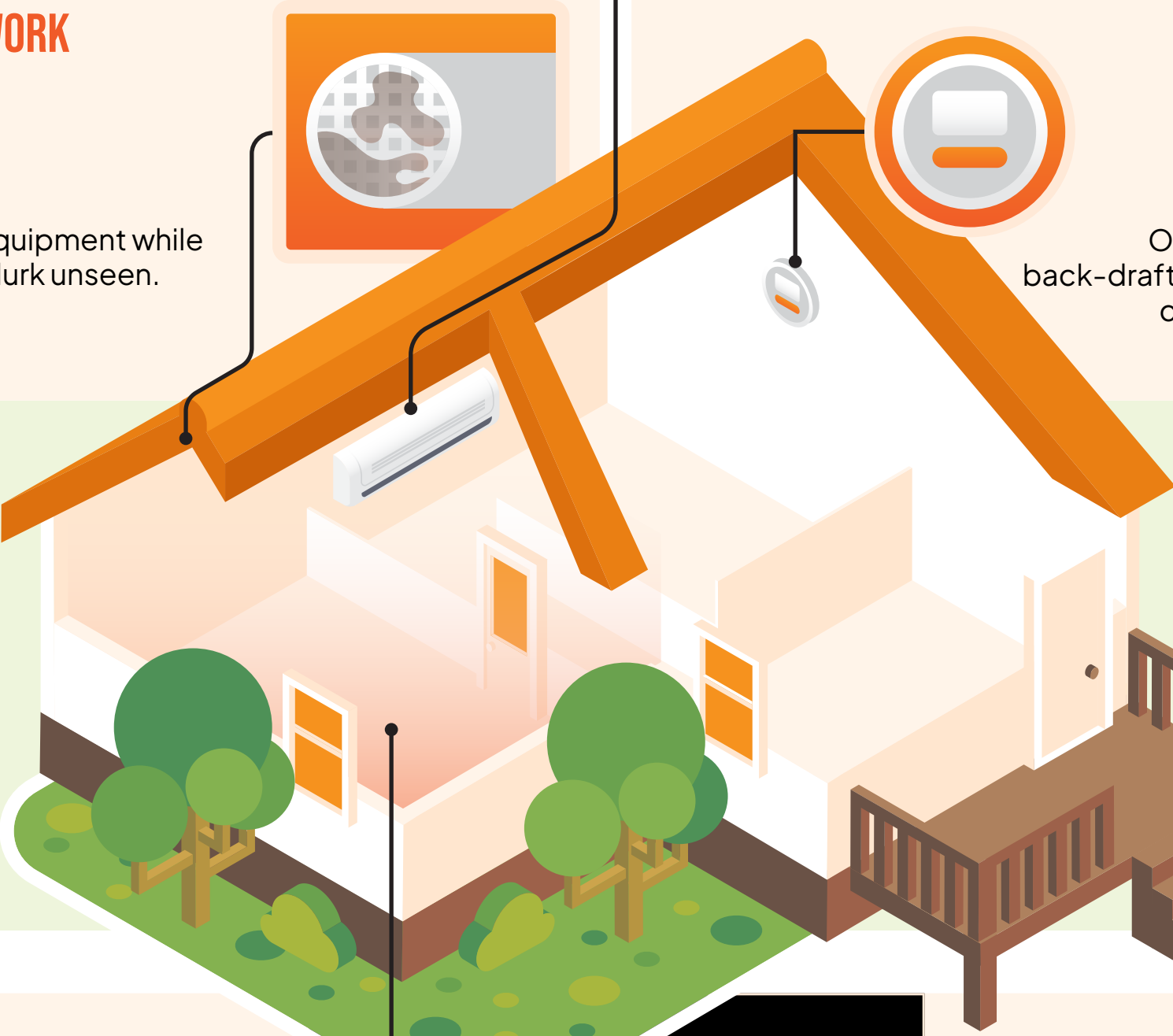
OVERLOOKING DUCTWORK CONDITION

Mistake

Focusing on shiny new equipment while leaky, uninsulated ducts lurk unseen.

Fix

During the home inspection, photograph supply trunks, branch take-offs, and attic runs. Look for detached joints, rust, or missing insulation. Sealing and insulating ducts can cost \$1,000–\$3,000 but may deliver a 15 percent energy savings and better comfort.



08

NEGLECTING FUEL-SWITCH OPPORTUNITIES

Mistake

Overlooking rusted flue pipes, back-drafting water heaters, or missing carbon-monoxide detectors.

Fix

Ensure the inspector performs a combustion analysis and draft test. Rust streaks or melted furnace paint can indicate flue failure. Install CO detectors on every floor before you move in.



04

MISSING SIGNS OF IMPROPER SIZING

Mistake

“Bigger is better.” An oversized 4-ton AC on a 1,500-sq-ft house short-cycles and leaves humidity behind.

Fix

Ask the inspector for the temperature split (ΔT) and runtime pattern. Short run cycles (<8 minutes) in mild weather often signal oversizing. Request a Manual J load calculation if you plan to replace equipment.



09

ASSUMING HOME WARRANTIES COVER EVERYTHING

Mistake

Relying on a basic home warranty that caps HVAC payouts at \$1,500—far below replacement cost.

Fix

Read the warranty fine print: coverage limits, mandatory maintenance records, and exclusions for ‘pre-existing conditions.’ Negotiate seller credits instead of banking on warranty coverage.



05

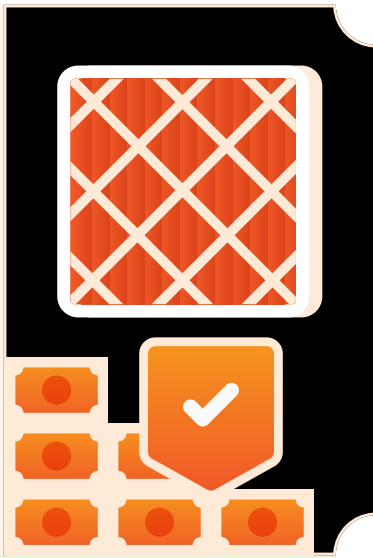
FORGETTING TO BUDGET FOR FILTER UPGRADES

Mistake

Moving from a home with thin 1-inch filters to a new high-efficiency furnace that requires 4-inch media filters—quadrupling filter cost.

Fix

Check the filter rack during walkthrough. A MERV-13 media cabinet improves indoor air quality but filters cost \$25–\$40 versus \$5 for a fiberglass panel. Budget \$100–\$160 per year for replacements.



10

SKIPPING A PROFESSIONAL HVAC ASSESSMENT

Mistake

Depending solely on the general home inspector, who may only run the system for ten minutes.

Fix

Hire an HVAC specialist (often \$200–\$350) to perform a full coolant analysis, static-pressure test, combustion check, and duct inspection. Their report can provide leverage in final price negotiations.

