



# THE H.A.S. BREATHER!

Welcome to Richmond's H.A.S. Breather Magazine. Every other month we bring you facts, anecdotes, satire, and grown up silliness, that's designed to improve your health, lower your energy consumption, and extend the life of your HVAC systems. **This year the EPA made the most radical changes to residential code in HVAC history!** Virtually every ownership guideline, maintenance mantra, and replacement cycle recommendation, from manufactures, dealers, and the internet, became obsolete on 01/01/25! For the 1<sup>st</sup> time in HVAC history, **new systems don't just save, they earn!** Shush!! The manufacturers and dealers are so busy dealing with refrigerant challenges that they simply haven't grasped this yet! When they do inevitably begin to adjust, it will have adverse effects on pricing, performance, reliability, maintenance costs, repair costs, warranties, and maintenance plans, for the next 12 -15 year, "equipment life cycle", and beyond. This newsletter will keep your perspective fresh, pragmatic, and conscientious enough to laugh when you hear, read, or are offered things that just aren't logical anymore! Thanks for reading!

Features in this issue:

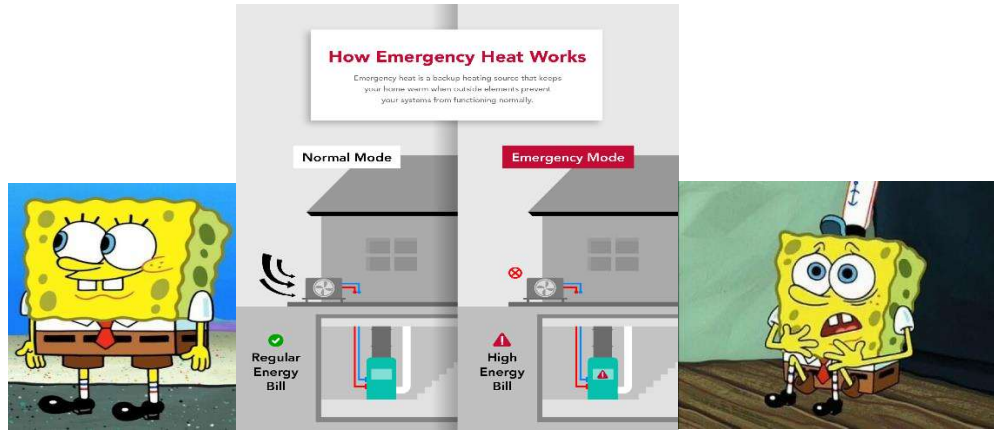
Normal Not Normal

10 to Life

Change Out or Change up

Forever Coupons

## NORMAL, NOT NORMAL



Auxiliary/Emergency Heat is the activation of a secondary heat source. If you've got electric, your heating strip will activate. If you have dual fuel, the fuel system takes over when the electric is failing to reach the desired temperature. It only takes a request of 3-4 degrees to make your auxiliary/emergency heat kick in! If you ask google, **"If the Emergency Heat" light comes on, does it damage the heat pump system?"** the answer will be a reassuring no. Your bill may go through the roof, but there's no risk to the HVAC system.

I can't stop laughing because I know a better question to ask! Try this one... **"What problems can cause a heat strip to activate in an HVAC heat pump?"**. Oh that is a totally different story. Did you know that it only takes an outdoor temperature of 40 degrees to trigger your auxiliary heat? Your builder or the change out specialist gave you a system that thinks there is heating emergency outside before it gets to freezing. The cost, normal, not normal!

I want to preface what I'm going to say here with the fact that regular maintenance had to be in mind for nothing to be wrong with the system after normal emergency heat usage!  
*The list of what can be causing the problem if you don't have regular maintenance or the unit is more than 10 years old, goes as follows:*



Faulty Thermostats. It's the control panel for the entire system. Many control panels are adjustable. It's not about price on this one. You just have to know to request it and your

HVAC company has to know how to adjust it. The really shameful thing is how seldom this part of the system is checked as a potential root of a problem and/or a source of added comfort and savings! Smart thermostats are \$250.00 - \$500.00 installed and programmed! 2 years and they're good money!



Clogged Filters. It's 30 days people. Everything that has a filter has a way it runs the best. HVAC is no different. The load on the system is either good or bad. If you let it run with a bad load, stop hoping for and expecting the best!



Low Charge: Year round, your FREON has to be right! If your FREON is off, you will have an "Emergency Heat" notification! Enough FREON missing to cause this is going to cost \$400.00 - \$800.00 to recharge!



So far we've identified silent problems. The next ones will usually either make a noise when they are not supposed to or make no noise when they are supposed to make one.

The Compressor. When this component fails you will hear it. Some systems have an automatic shut off for this failure, others do not. **Your heat may run at an outrageous cost while this part is malfunctioning, but your Air Conditioning is dead.** Many people don't notice its failure until the spring! This one is going to hurt. A compressor change can take all day and a FREON charging is unavoidable! The cost, \$1900.00 - \$4500.00

Fans, Relays, and the Reverser Valve. All of these can be responsible and replacing them can cost between \$750.00 and \$1500.00 each.



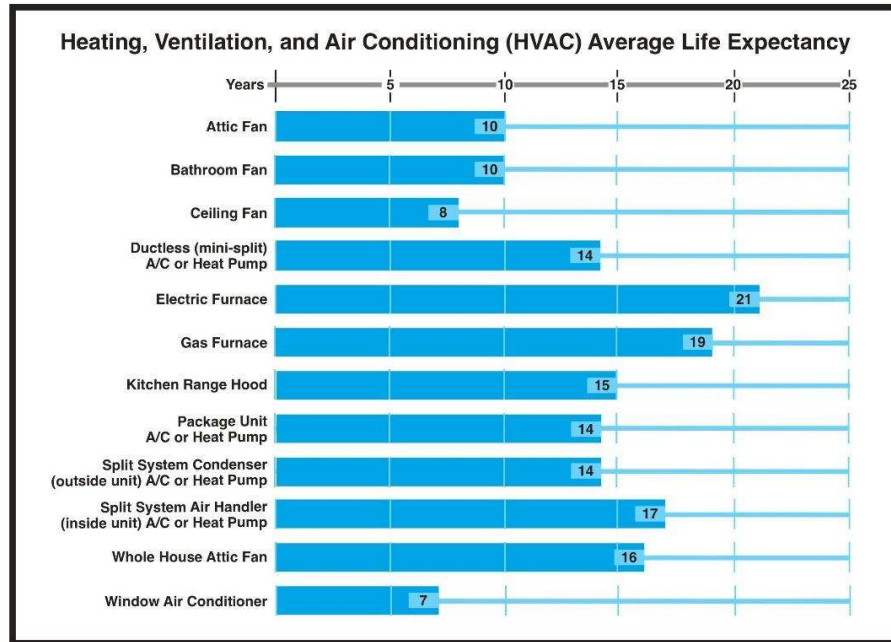
Thank goodness for Tune Ups! A good tune schedule reveals the normal and not normal of your HVAC after each major workout/season! Just use the before and after 6 Rule. lol When it starts being light outside after 6, it's time for a tune up. When it starts getting dark before 6, it's time for a tune up. March, April, May, and then in either September, October, or November.

## 10 to Life!?

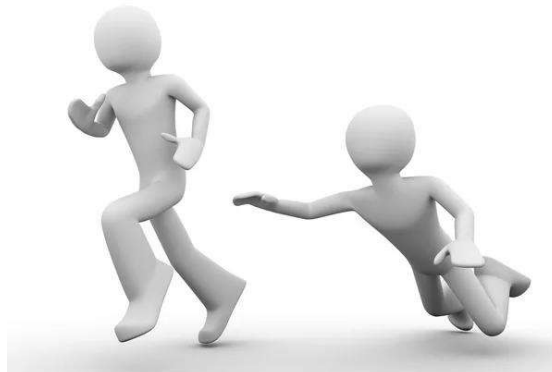


No, this is not a parole hearing. This is the insurance company deciding how much risk and how much profit there is to insure your HVAC system. **Remember, insurance companies do not sell insurance policies based on real risk!** Jennifer Lopez's rear end (\$27M), Troy Polamalu's hair (\$1M), Merv Hughes' mustache (\$370,000.00). They even sold over 30,000 alien abduction policies! lol You can bet for each and everything an insurance company insures, a meeting of the utmost seriousness took place to determine the risk, the ideal coverage window for the highest profit, the window that has the greatest chance for loss, and finally a premium that will provide as much as the market will bear, It is estimated by the Federal Trade Commission that roughly 20%-30% of consumers that purchase

extended warranties actually use them! That's right, the insurance company knows that 70%-80% of the premiums they receive will never be used to provide a service claim. I was shocked too! We'll come back to this later.



This is just one chart I found but I'm sure the insurance company has one that is more detailed, accurate to the month, and has the average cost for each high risk failure. I had to ask, "At what age should you start getting HVAC insurance?". The answer was, "While you can purchase coverage at any time, the 10-15 year range is where systems often require more frequent repairs and are nearing the end of their typical lifespan!"



Remember, everything about minimum performance standards for HVACs changed 1/1/2025. With regular maintenance, your HVAC is the most advanced and reliable appliance in your home. The minimum you can expect when you purchase a new HVAC is a warranty for 5 years parts and 1 year labor. The parts warranty can be extended free of charge, to cover 10 years. Most HVAC companies offer 10 year labor warranties. Most HVAC companies offer Predictive Service Contracts that include free diagnostics if a problem occurs between services.

Years 1-5: Very low failure probability, Years 6-10: Moderate failure probability of light components like capacitors and relays. **Most consumers don't understand that when they buy an HVAC system, it's not supposed to be a standalone purchase. The purchase of a new HVAC system is the beginning of a 10 year partnership that is supposed to continually lead to increased comfort, low maintenance costs and a savings against a commodity!!** When purchased at the time of sale, a 100% worry free ownership is just \$19.00 - \$26.00 a month. Dealers vary but most will have no additional fees, no deductibles, and no limitations What you pay at the time of sale will cover everything for 10 years!



Major repairs only become more likely after about a decade. At 10 years, you've reached the point where no manufacturer or HVAC Company will provide a warranty. Years 11-15: High failure probability. Probability of

component failures, coil leaks, compressor failure, heat exchangers leaks, fan motors failures, valves, and thermostats, increase significantly, even when well-maintained. 15+ Years: The unit is obsolete, past it's prime, and costing \$50.00 - \$133.00 each month it's not replaced! You need a new 10 year partnership!



This is one of the few times in history that no matter how much homework and research the insurance company does, they won't realize that they've gone from greedy unqualified middleman to greedy predatory buzzards! To add insult to industry, 90% of the machines they are insuring can't be replaced with a copy of what they had. By law, they must be upgraded. Initially that's funny, but when they catch on, premiums will go up!

When it all sinks in about 5-10 years from now the only things they will be insuring will be units built before 2025 that have poor routine maintenance, improper installation, errant refrigerant charging, freon lines too big or too small, undersized ductwork, overlength ductwork, and major component failures. Serves them right for how early they've been inserting themselves into the maintenance cycle!!



How consumers flock to insurance company middlemen with no ties to their communities, a reputation for shrewdness, (only caring about money) no theoretical experience, no minimum standard of performance, no equipment resources, no technical service staff, and no trade licenses, is beyond me. How can you hire and dispatch Electricians, Plumbers, Gas, Propane, and HVAC people without a trade or contractors license? They aren't Angi's list!

Get ready because it's coming... They already have limits for repairs. That's usually \$2,000.00. Some have limits for replacement that are usually around \$5,000. The consumer and the contractor will be required to pay/absorb the difference. When limits don't work, there's always the "fine" print.

They can turn down any claim for "no regular maintenance". Do you have your receipts? In 2024 Allstate's homeowners claim denial rate frequently went over 50%! State Farm had a denial rate of 41%. Allstate and Progressive were frequently cited for lowballing initial settlements and delaying payments. In the HVAC industry, it is often up to the contract service provider the insurance company picks to help the consumer get their full claim. Contract service providers that do this too frequently may find themselves riding the bench for a month or 2 until they get back in line. The same is true for denials! HVAC contractors that submit denials can find themselves riding the bench for not making concessions and providing free services to make a claim viable! Talk about being between a rock and a hard place...

Bottom line is that the wolf is going to get \$20.00 - \$60.00 a month, charge you every time you ask for help, never be legally bound to cover 100% of the cost, and they can cancel you anytime they want. The insurance company is so cunning, calculating, and shrewd, that they'll actually cancel an account because you've never needed a repair! These types of in and out, 100% profit accounts don't just happen, it was their goal at the start!! **For the next 9 years there will always be more comfort, security, and savings, in replacing an out of warranty machine than getting an insurance plan!!**

## Change Out or Change Up?



Old H.A.S. here to talk about old machines and new capabilities. If you've read previous newsletters, I've been explaining that there was a 50% jump in the efficiency standard on 1/1/2025. The good news I'm trying to help everyone understand is that no one... manufacturer, retailer, contractor, parts dealer, or insurance company has taken the time to assess what a change from 10 SEER to 15 SEER means in terms of comfort, savings, and obsolescence!!

For lack of a better way to describe it, a, "Change Out" means we trust everyone that has come before us and we're going to replace what you have with the exact same thing you've had for the last 15 years. **Only the worst builder ever would build you the exact same house you have with the exact same materials without at least offering you the newer, safer, more energy efficient, and comfort providing alternatives that are close to the same costs!!** HVAC is about function, not looks! Very few people take someone to their attic or crawl space to show off their new HVAC. lol





Because most replacements are “unexpected”, the money we have instead of the money we save tends to drive the decision. The good news is even with money driving the decision, this is the 1<sup>st</sup> time in 40 years that luxury, comfort, and efficiency savings, are allowing smart consumers to pick and choose whatever they want without the possibility of losing money!!

The more you look back, the more you will see the impact of improving minimum performance standards. It’s happened over and over again with products and services that are involved with commodities. Windows, Siding, Roofing, Cars, Refrigerators, building walls, Phones, Toasters, Insulation, Water Heaters etc. This one absolutely favors the consumer. When all the entities in this, “HVAC Food Chain” wake up, every part of this industry will be more expensive. Providers have never failed to find a way to take part or all of a consumer’s improvement savings! As always, get to us, before they get to you!