Heat pump quote comparison checklist

For a Sacramento-area home or small business with more than one heat pump quote on the table. Mark each line against each quote: stated, missing or unclear. Keep the finished sheet with the equipment manuals.

Sizing and equipment

Two quotes can carry the same total and cover very different systems. Put each quote next to these lines and mark what it states, what it leaves out and what it leaves vague.

- ☐ Whether the size comes from a room-by-room load calculation (Manual J) for this house, or from square footage or the size of the old unit. Ask for a copy of the calculation.
- ☐ The make and model number of the outdoor unit and of the matched indoor coil or air handler, so the quotes can be compared like for like. A heat pump is rated as a matched pair, not as an outdoor unit alone.
- ☐ The compressor type: single-stage, two-stage or variable-speed. SMUD's heat pump rebate does not cover single-stage systems.
- ☐ The SEER2 cooling rating and the HSPF2 heating rating of the matched system, as listed for those exact model numbers.
- ☐ The backup heat: electric heat strips (and their size), or a gas furnace kept for a dual fuel system, and the outdoor temperature at which backup takes over.
- ☐ For a package unit, whether the replacement stays a package unit or changes to a split system, and why.

Ducts, line set, power and the outdoor unit

Much of the difference between heat pump quotes is in the ducts and connections, not in the equipment itself.

- ☐ Whether the ducts will be tested and sealed to California's Title 24 requirements, which apply when a heat pump's outdoor unit or air handler is installed or replaced, and who books the ECC-Rater who verifies the result.
- ☐ Any duct repair, replacement or new returns, with the length of new duct and its insulation level written down.
- ☐ The refrigerant line set: new, or the existing one flushed and reused, and how it will be pressure tested and evacuated before charging.
- ☐ Where the outdoor unit goes, what it sits on and how far it is from windows and the property line.
- ☐ The electrical work: the circuit and disconnect, whether the panel has room, and who performs it (a C-10 electrical contractor for panel work). A panel upgrade should appear as its own line, not hidden in the total.
- ☐ For a gas furnace conversion, how the furnace is removed and the gas line capped, and what happens to the flue.

Permits, inspections and rebates

Installing a ducted heat pump needs a building permit in the City of Sacramento, Sacramento County and the other cities in the region. These lines show who carries each step.

- ☐ Which office issues the permit for the address: the City of Sacramento, Sacramento County (unincorporated areas) or the city, such as Roseville, Elk Grove or Folsom, and who applies for it.
- ☐ Whether the permit fee and the ECC-Rater visit are in the quote or billed separately.
- ☐ Who is present for the inspection, and whether the final inspection is passed before payment is complete.
- ☐ For SMUD customers: whether the installer is a participating contractor in the SMUD Contractor Network, whether the equipment qualifies, who submits the rebate paperwork, and whether the rebate is credited on the invoice or paid to you later.
- ☐ For a gas-to-electric conversion with panel or circuit work, whether SMUD's additional rebates for that work are being applied for.
- ☐ The contractor's California license number and classification (C-20 for HVAC, C-10 for electrical), so it can be checked with the Contractors State License Board.

License lookup: Contractors State License Board, cslb.ca.gov. Permits: the building department for the address (City of Sacramento Building Division, Sacramento County Building Permits & Inspection, or the city). SMUD rebates: smud.org, through a participating contractor in the SMUD Contractor Network.

Commissioning and records at closeout

These are the papers you need when a part fails, a rebate is checked, the home is sold or the system needs service. A quote that names them is easier to hold to.

- ☐ The commissioning record: pressure test, vacuum reading, refrigerant charge and the airflow measured at the indoor unit.
- ☐ The ECC-Rater's verification of the duct test and refrigerant charge, and the permit number with the passed final inspection.
- ☐ The thermostat: which model, whether it is set up for the heat pump's stages and backup heat, and a walkthrough of how to use it.
- ☐ The manufacturer's equipment warranty terms, and who registers the equipment with the manufacturer.
- ☐ The contractor's labor warranty, in writing, and how long it lasts.
- ☐ Model and serial numbers for every unit, the owner's manuals, and how often the filter should be changed and the system serviced.

What to record before you request bids

Give every contractor the same starting facts, so the quotes answer the same question. Fill this in before the first visit.

Property address and ZIP code

Electric utility: SMUD, PG&E or Roseville Electric

Year built; home type (single-family, townhome, commercial)

Current system: gas furnace and AC, heat pump, package unit; its age

Where the ducts run: attic, crawlspace or garage

Rooms that run too hot or too cold

Electrical panel size (amps) and open breaker spaces

Whether you want a SMUD rebate or dual fuel considered

When you need the system running

This checklist is general information, not a load calculation, an inspection or legal advice. Permit rules and fees are set by each building department and can change; associations and insurers set their own requirements. Never open an outdoor unit or an electrical disconnect; if a unit smells of burning or water reaches a ceiling or outlet, switch the system off at the breaker and call for service.