



FREE GUIDE • FOR HOMEBUYERS

First-Time Homebuyer's HVAC Checklist

What most people miss before they sign.

Buying a home is overwhelming — inspections, loans, negotiations. But one of the most expensive mistakes we see, again and again, is buyers closing on a home with an HVAC system at the end of its life and not even realizing it. This guide walks you through exactly what to check.

WHEN HVAC FAILS AFTER CLOSING

\$18,000 – \$25,000+

to replace, at peak emergency rates with no negotiating power.

By California Mechanical HVAC Inc.

26 years · Second-generation · Bilingual EN/ES · CA C-20 #1008598

BEFORE YOU SIGN

Walk the property like a pro.

A residential HVAC system typically lasts **15–25 years** depending on climate, usage, and maintenance. When it fails, you're looking at a **\$18,000–\$25,000+** replacement bill in today's market — often at the worst possible time, with zero negotiating power.

The good news: you can spot the warning signs **before** closing. The next pages walk through the ten checks we'd run if we were inspecting the home for you. No engineering degree required — just your eyes, your nose, and a phone for photos.

WHAT MOST BUYERS DO

Focus on floors, cabinets, paint.

WHAT THEY MISS

The one system that controls comfort in the entire home. And when it fails, it's not optional — you don't wait, you replace.

THE 10 CHECKS

What to look at, in order.

01

Age of the System

The single biggest factor.

Find out how old the unit is. Look for fading, rust, or worn finishes. **Anything over 12–15 years and you should start budgeting mentally for replacement.** Most California systems last 15–20 years; coastal salt air or constant summer use cuts that down.

PRO TIP

If the seller doesn't know the age, that's already a red flag. Verify it yourself from the nameplate (see check #4).

02

Physical Condition

If it looks tired, it usually is.

Walk around the outdoor unit and check for: bent fins on the condenser, rust on the cabinet, **oil stains around connections (a sign of refrigerant leaks)**, and listen for loud or rough operation when it kicks on. Indoor: stains around the air handler, sagging duct work, dirty grilles.

PRO TIP

Take photos of anything questionable. Photos are your leverage in negotiation.

03

Location of the Outdoor Unit

Most buyers miss this entirely.

Where the unit sits will quietly kill its lifespan: **near a pool or spa** (chlorine eats coils within years), **near sprinklers** (constant moisture = corrosion), **tight corners with no airflow** (system overheats and short-cycles), and **direct full-day sun** (especially brutal in inland California summers).

PRO TIP

Pool-side units are the worst — their service life is often half of what it should be.

04

Read the Nameplate

This single sticker tells you everything.

Find the metal data plate on the outdoor condenser and indoor air handler. **Take a phone photo of both.** It tells you: manufacturer, model and serial number, manufacture date, voltage, capacity (in tons), and — most importantly — what refrigerant the system uses.

PRO TIP

The serial number contains the manufacture date. We'll happily decode it if you send us a photo.

05

Refrigerant Type

This alone can decide replace vs. keep.

R-22 (older systems): phased out in 2020, refrigerant is now extremely expensive when service is needed. Replacement is almost always the better move.

R-410A (modern standard): widely serviceable, normal repair costs.

R-32 or R-454B (newest): the latest low-GWP refrigerants — you're in great shape.

PRO TIP

If the nameplate says R-22, you're basically buying a system on borrowed time.

06

Energy Efficiency (SEER Rating)

Old units cost you every month.

Older systems often run at 8–10 SEER. Modern installs are 15–20+ SEER. The difference shows up in **20–40% higher electric bills** month after month, every summer, for as long as you own the home. California Title 24 also requires minimum efficiency on new installations.

PRO TIP

A “cheap house” with a 9-SEER system can cost you \$1,500+/year more than a 16-SEER home of the same size.

07

Airflow & Comfort Check

Run the system. Walk the rooms.

While walking through the house, turn the AC or heat on. Within 10 minutes you should feel even airflow from every supply vent. Things to watch for: **weak airflow, hot or cold spots** in specific rooms, and rooms that take much longer than others to reach temperature.

PRO TIP

Uneven cooling usually means duct issues or undersized equipment — both fixable, but factor it into your offer.

08

Maintenance History

Ask for the records.

Ask the seller (in writing if possible) for HVAC service records. Has it been maintained yearly? Are filters clean and the right size? Is there a service log near the equipment? **No maintenance history = assume worst case** and price your offer accordingly.

PRO TIP

Sellers who've maintained their HVAC are usually proud to share the records. Silence is information.

09

Attic / Air Handler Inspection

This is where hidden problems live.

If safe, peek into the attic or wherever the air handler lives. Look for: **rust on the drain pan** (indicates long-term water issues), **poor or missing insulation on ductwork** (efficiency loss), **standing water or stains** near the unit, and any signs of pest activity in the duct runs.

PRO TIP

Water stains on ceilings beneath the air handler usually mean the drain has overflowed before. Often more than once.

10

Smell & Sound Test

Your nose and ears tell you a lot.

Musty smell when the system runs: possible mold in the ductwork or coil. **Burning or electrical smell**: get an HVAC professional to inspect immediately. **Loud startup or shutdown, banging, or squealing**: failing motor, bad capacitor, or worn bearings.

PRO TIP

These symptoms don't go away on their own — they get worse, and they get expensive.

THE REALITY

Why this checklist matters.

When HVAC fails after closing, three things happen at once:

- You pay **\$18,000–\$25,000+** for a replacement — not a repair.
- You have **zero negotiating power** — the seller is gone.
- It almost always happens at the **worst possible time** (the first hot week of summer, when every contractor is booked two weeks out).

A pre-purchase HVAC inspection costs a fraction of that and often pays for itself ten times over — either in price reductions, seller credits, or full equipment replacement before close.

THE SMART BUYER MOVE

Inspect before you close.

Before closing on any home, have a licensed HVAC professional inspect the system. Use the findings to negotiate one of three outcomes:

1. **Price reduction** reflecting the equipment's real condition
2. **Seller credit at closing** earmarked for replacement
3. **Full replacement before close**, paid by the seller

READY TO INSPECT?

Schedule a pre-purchase HVAC inspection.

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