

**MARNI**

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To feel better about foregoing vacations for the rest of my life to pay for new machinery, I talked with Kellie Lindenmoyer, furnace product manager for American Standard Heating & Air Conditioning, who cooled me off, and answered these homeowner-related questions:

*How often do HVAC systems need replacing?*

Typically, systems last 15 to 20 years, especially if serviced regularly. How often you use the system has an impact. For instance, a system in a vacation home that you use three months of the year won't need replacing as often.

*How do you know whether to repair or replace?*

If your system is in that 15-to-20-year range and has recurring issues, it's probably time. Talk to a service pro about your options. Replacing will cost more, but will be better long term because you will save on repairs, and might also see lower energy bills.

Some use the \$5,000 rule. Multiply the age of your unit in years (say 18) by your estimated repair cost (\$300). If your total is more than \$5,000 (our example comes to \$5,400), then consider replacing your system.

*How much can a homeowner expect to pay for a new system?*

Depending on the equipment and where you live, estimates for a residential system, including in-

stallation, range from \$4,600 to \$14,000.

*When you do spring for a new unit (\$\$\$ ouch!), what benefits can you expect?*

- **Peace of mind:** If you replace your system before it quits working, you won't wake up in February freezing because your system broke in the night, nor will you sweat out waiting for a service call in August.

- **Lower energy bills:** Thanks to regulatory changes, today's systems are more energy efficient. How much you save on your energy bill will depend on your home's insulation, your usage, and how many more "SEERS" your new system has. The higher the SEER (Seasonal Energy Efficiency Ratio), the greater the savings (and the more expen-

sive the unit).

Most states have a minimum SEER. In Florida today, the minimum SEER allowed is 14.

- **Cleaner indoor air:** Compared to older systems, today's systems do a better job removing allergens and pet fur from the air. Some systems clean air better than others, so if you have pets, allergies or asthma, ask your dealer about indoor air quality.

- **Better resale value:** A new HVAC system will also help when you want to sell your home. Having a new system is one less item a buyer can ding you for.

*What's up with the discontinued refrigerant?*

Newer systems are also more environmentally friendly. Last year, the Environmental Protection Agency banned the refrigerant

known as R-22 or Freon from being made in the United States or imported because of its harmful impact on the ozone layer.

Units more than 10 years old use R-22. Newer units use a refrigerant called R-410A. As R-22 becomes scarcer, it will get more expensive. To see which one your system uses, check the label on the compressor. If it says R-22 (or HCFC-22), and it's running well, leave it.

But if the system is leaking or breaking, you probably should get a new one. Yes, it hurts.

*Marni Jameson is the author of six home and lifestyle books, including "Downsizing the Family Home - What to Save, What to Let Go" and "Downsizing the Blended Home - When Two Households Become One," and coming in June, "What to Do With Everything You Own to Leave the Legacy You Want." Reach her at www.marnijameson.com.*

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