

The Cold-Climate Heat Pump Check

One page. Read this before you sign anything.

A heat pump can cut your heating bill — or quietly cost you more. **Which one happens depends on three things, and none of them is the brand.**

FIRST: THE 30-SECOND BILL TEST

Electricity	\$ _____ / kWh
Gas	\$ _____ / therm

A heat pump is roughly **3x more efficient** than a furnace. That is **not** the same as 3x cheaper. If electricity is expensive where you live, the savings shrink or vanish. Heat with **propane, oil, or electric baseboards**? The math usually swings hard toward a heat pump.

THE THREE QUESTIONS

- 1 What do you pay for electricity, compared to gas?** This decides more than the machine does.
- 2 Is it truly a cold-climate unit?** Not every heat pump is built for a real winter — demand the cold-weather numbers below.
- 3 What's backing it up?** Many cold-climate homes go **dual-fuel**: the heat pump carries spring, fall and most of winter; the furnace takes only the coldest nights. It doesn't have to win at -25°C . It has to win the milder months, where it does most of the work.

THE NUMBERS TO DEMAND

ASK FOR	WHAT GOOD LOOKS LIKE
Heating output at 5°F (−15°C)	At least 70% of rated capacity
COP at 5°F (−15°C)	1.75 or better
Cold-climate rating	Listed for cold climate (e.g. AHRI Cold Climate)
Backup heat	Electric, gas, or none — and the reason why

RED FLAGS

- Can't give you cold-weather numbers
- "It'll be fine" instead of a number
- Sized off your old furnace ("same size as before")
- No mention of backup heat at all

THE ONE MISTAKE THAT LEAVES PEOPLE COLD

Sizing the heat pump off the old furnace. A furnace blasts heat on the coldest morning; a heat pump runs longer and steadier. Copy the old size and you get a unit sized for your old furnace — not for your house.