HVAC OWNER'S FIELD GUIDE · 2026 EDITION

ESTIMATING & PRICING JOBS RIGHT

Stop guessing. Stop undercharging. Start winning more jobs at margins that actually build a business, and keep it.

SECTIONS	READ TIME	MARKET	UPDATED
11	~12 min	Florida HVAC	Summer 2026

WHAT'S INSIDE

SECTION 01

THE PRICING MINDSET SHIFT

Most HVAC owners set prices based on what they think the customer will pay, or worse, what the competitor down the street charges. That is a race to the bottom nobody wins.

Your price needs to reflect your true cost, your expertise, your overhead, and a margin that lets you grow. A job that barely covers labor is a job that is slowly putting you out of business.

67% of HVAC owners admit they have lost money on jobs they underbid	**$0** is what you make on a callback caused by a rushed, underpriced job	**15-20%** minimum net margin a healthy HVAC business should target per job

KEY PRINCIPLE

Price for the business you want to run, not the one you are scared of losing. Customers who only buy on price are the hardest customers to keep anyway.

SECTION 02

THE TRUE COST OF A JOB

Before you price anything, you need to know what it actually costs you to walk out the door. Most owners only count materials and labor. That is not enough.

THE REAL JOB COST FORMULA

LABOR + MATERIALS + OVERHEAD + DRIVE TIME + CALLBACK RISK = TRUE COST

WHAT TO INCLUDE

- Technician hourly rate plus burden (taxes, insurance, benefits)
- Parts and materials at cost
- Vehicle expense: fuel, maintenance, insurance
- Shop overhead: rent, tools, software, licensing
- Your time estimating, dispatching, following up
- Warranty and callback risk: budget 3 to 5% of job value

WHAT OWNERS MISS

- Drive time to and from the job, that is billable hours
- Estimate time, even if free it costs you labor
- Slow payment, carrying receivables has a real cost
- Seasonal downtime, slow months still cost money
- Equipment wear and eventual replacement
- Your own salary, pay yourself or you are not profitable

RULE OF THUMB

If your all-in labor burden rate is under $65/hr in Florida, recalculate. Workers' comp, fuel, and truck costs alone push most shops past that threshold before a tech touches a unit.

SECTION 03

FLAT RATE VS. TIME AND MATERIAL

Both models work. The one you choose should match the job type and protect your margins during Florida's unpredictable summer surge.

FLAT RATE

- One price upfront, customer knows exactly what they are paying
- You absorb the risk if it runs longer than expected
- Rewards efficiency, faster techs mean higher margin
- Best for: repairs, tune-ups, installs with known scope
- Builds trust, no sticker shock when the invoice arrives
- Requires accurate job costing data before you can set it right

TIME AND MATERIAL

- Customer pays for actual hours plus parts used
- You are protected on complex or unknown-scope jobs
- Can create friction, customers watch the clock
- Best for: diagnostics, emergency calls, custom installs
- Easier to start with before you have flat rate pricing data
- Always cap the estimate upfront to reduce anxiety

FLORIDA SUMMER TIP

Time and material with a not-to-exceed cap on emergency calls protects you when jobs run long due to heat, access, or parts availability. Use flat rate for scheduled work, time and material for emergencies.

SECTION 04

RESIDENTIAL PRICING CHEAT SHEET

Florida market ranges for 2026. Your actual price varies by brand, access difficulty, system age, and local labor cost. Use these as a floor, never a ceiling.

JOB TYPE	SCOPE	PRICE RANGE	NOTES
Tune-Up / PM	Single system, standard access	$89-$149	Upsell on every visit
Service Call / Diagnostic	Trip plus first hour labor	$85-$125	Apply to repair if they proceed
Capacitor Replacement	Parts plus labor	$175-$350	High-volume summer repair
Refrigerant Recharge (R-410A)	Per pound plus labor	$75-$150/lb	Price rising, update quarterly
Refrigerant Recharge (R-454B)	Per pound plus labor	$95-$175/lb	New refrigerant, new pricing
Blower Motor Replacement	Parts plus labor	$400-$700	Factor 2 to 3 hr labor
Evaporator Coil Replacement	Parts plus labor	$900-$1,800	Brand and size dependent
Condenser Unit (2-3 ton)	Equipment plus install	$3,500-$5,500	Higher with R-454B equipment
Full System Replacement (2-3 ton)	Air handler, condenser, install	$6,500-$10,000	Premium installs past $12K
Ductwork (partial)	Per linear foot	$25-$55/ft	Full replacement: $2,500-$6,000

JOB TYPE	SCOPE	PRICE RANGE	NOTES
Air Handler Replacement	Parts plus labor	$2,000-$3,800	Attic access adds 20 to 30%
IAQ / UV System Add-On	Unit plus install	$400-$900	High-margin upsell at install

SECTION 05

HOW TO PRICE WITHOUT RACING TO THE BOTTOM

When a homeowner gets three quotes, they are not always picking the cheapest. They are picking the one they trust most. Price is a proxy for confidence.

01 Lead with your process, not your price

Walk them through exactly what you will do and why. A customer who understands the scope trusts the number. Never drop a price on a confused homeowner.

02 Anchor high before you present

Mention what a full replacement costs before presenting a repair option. The repair feels like a deal by comparison. "We could replace the whole unit for $8,000, but I think we can solve this for $400 today."

03 Never apologize for your price

Hesitation signals doubt. Present confidently and stop talking. Silence after you quote is not your enemy. Filling it with discounts is.

04 Offer good-better-best

Three options every time. Basic fix, full repair with warranty, premium upgrade. Most pick the middle. You protect your floor and capture upside at the top.

05 Use social proof on the spot

"Most homeowners in this area with this system age choose to replace rather than repair, here is why." You are advising, not selling. That is worth more than any discount.

SECTION 06

THE UPSELL MOMENT

Every service visit is a natural conversation about what else the system needs. The homeowner is already paying attention, do not waste the moment.

HIGH-MARGIN ADD-ONS

- UV air purification systems: $400 to $900 installed
- Smart thermostat upgrade: $200 to $450 installed
- Extended labor warranty: 2 to 5% of job value
- Annual maintenance plan: $120 to $360/year
- Duct sealing and cleaning: $300 to $800
- Surge protection: $150 to $300 installed

HOW TO INTRODUCE IT

- Tie it to something you observed during the visit
- "While I was in there, I noticed..." opens every door
- Present it as an option, never pressure
- Mention it before the main quote as an anchor
- Offer to bundle it into a payment plan on large jobs
- Leave a printed one-pager, decisions happen after you leave

MAINTENANCE PLAN TIP

The best time to sell a maintenance plan is right after you have fixed something. The customer just felt what a breakdown costs, they are highly motivated to prevent the next one. That is your window. Do not leave without asking.

SECTION 07

THE ESTIMATE SCRIPT

What you say when presenting a quote matters as much as the number itself. Here is a word-for-word framework that closes more jobs on the spot.

ON-SITE QUOTE PRESENTATION

"So here is what I found and here is what I recommend. [Explain in plain language, no jargon.]

To fix this properly, I am looking at [scope of work]. That is going to run you [price]. That includes parts, labor, and my warranty, so if anything related to this comes back in the next [X months], I have got you covered at no charge.

I can have this done today, or get the parts by [date]. What questions do you have?"

WHEN THEY ASK "CAN YOU DO BETTER ON PRICE?"

"I get it, this was not in the budget this week. Here is the thing: I have priced this as tight as I can while still doing it right. What I can do is make sure you get [warranty / same-day / quality parts]. I would rather give you that than cut corners and have you call me back in 90 days. Does that make sense?"

GOOD-BETTER-BEST PRESENTATION

"I want to give you three options so you can decide what makes sense for your situation.

Option one, the basic fix. We address what is broken today. That is [price]. Gets you running.

Option two, the full repair. We fix the issue and address [secondary finding] while we are in there. That is [price]. Most homeowners go this route because it extends the life of the unit.

Option three, system replacement. Based on the age and condition of this unit, it may make more sense to put that money toward new equipment. That is [price], and I can walk you through financing if that helps.

Which of those feels right for where you are at?"

SECTION 08

THE FOLLOW-UP FORMULA

Not every customer says yes on the spot. That does not mean the job is lost. A simple 3-touch follow-up recovers 25 to 35% of quotes that go cold.

DAY 1

The Same-Day Text

"Hi [Name], this is [Your Name] from [Company]. Just wanted to make sure you got a chance to look over the estimate. Let me know if you have any questions, happy to walk you through it." Human, no pressure, sent within 2 hours of leaving.

DAY 3

The Value Add

"Following up on the estimate. One thing I forgot to mention: [financing available / warranty detail / parts on hand]. Still happy to get this scheduled whenever you are ready."

DAY 7

The Soft Close

"Last follow-up from me. I have an opening [day] if you would like to get this taken care of before the summer heat hits hard. After that my schedule fills up fast. Either way, hope you stay cool out there."

SPEED MATTERS

Send the Day 1 text within 2 hours of leaving the job. That is the window when they are most likely to say yes. Every hour after that, your odds drop.

SECTION 09 · 2026 EXCLUSIVE

THE R-454B OPPORTUNITY MOST OWNERS ARE MISSING

The refrigerant transition happening right now is the single biggest revenue opportunity for HVAC contractors in a decade. Most owners are reacting to it. The smart ones are selling ahead of it.

WHAT'S HAPPENING

R-410A production has been phased down under EPA regulations. New residential systems now require R-454B or similar low-GWP alternatives. Equipment prices are up. Refrigerant costs are rising. And millions of Florida homeowners are sitting on aging R-410A systems they do not know are becoming expensive to maintain.

2025	**R-410A production phase-down begins** Manufacturing caps hit. Supply tightens. Prices start climbing on existing stock. Most homeowners have no idea.
2026	**New equipment runs on R-454B** New residential installs use the low-GWP refrigerant. Technicians need updated certifications and handling equipment. This is happening now, your competitors are still catching up.
2027+	**R-410A recharge costs spike further** Homeowners with old systems face a stark choice: pay premium prices to recharge with scarce refrigerant, or upgrade. The math starts favoring replacement, fast.

SECTION 09 · HOW TO MONETIZE THIS NOW

TURN THE TRANSITION INTO BOOKED JOBS

01

Identify every R-410A system in your customer base

Any system installed before 2025 is R-410A. Pull your service records. These are your highest-priority replacement conversations, they just do not know it yet.

02

Run a "Refrigerant Future Cost" calculation on every service call

When a customer needs a recharge, show them the math: current recharge cost plus expected future increases versus new system cost. Let the numbers do the selling. "At current trajectory, your next recharge in two years could cost you $600 to $900. A new system eliminates that risk entirely."

03

Position yourself as the advisor, not the upseller

The HVAC owners who win this transition are the ones educating customers before the breakdown happens. Send a simple email or text to your maintenance plan customers now. One message, positioned as a heads-up, will generate replacement jobs all summer.

04

Price R-454B installs at a premium, and hold it

New equipment, new refrigerant, new handling requirements. Your costs are up. Your price should reflect that. Do not discount into a commodity on the most profitable category of jobs you will run this year.

THE PROACTIVE REPLACEMENT PITCH

"While I was servicing your system today, I want to give you a heads-up on something that is going to affect a lot of homeowners in the next 12 to 18 months. The refrigerant your system runs on, R-410A, is being phased out federally. That means recharging it is getting more expensive every year, and eventually it will not be available at all.

Your system is [age] years old. At some point in the next [X] years, you are going to face the decision anyway. I can show you what a replacement looks like now, while we have time to plan it on your terms, rather than making a rushed decision when something fails in August.

Want me to put together some numbers?"

SECTION 10

THE REPAIR VS. REPLACE FRAMEWORK

This is the conversation every tech faces daily, and most wing it. A clear decision framework turns a guess into a confident recommendation. Customers trust advisors. They negotiate with salespeople.

THE 50% RULE

If the repair cost exceeds 50% of the replacement cost, replacement is almost always the smarter financial decision for the homeowner. Say it plainly, they will respect you for it.

SYSTEM AGE	REFRIGERANT	REPAIR VS. REPLACEMENT	RECOMMENDATION
Under 7 years	R-454B (new)	Any amount	Repair
7 to 10 years	R-410A	Under 25% of replacement	Repair
7 to 10 years	R-410A	25 to 50% of replacement	Advise Both
10 to 15 years	R-410A	Over 30% of replacement	Lean Replace
Over 15 years	R-410A or R-22	Any amount	Replace
Any age	Any	Over 50% of replacement	Replace

HOW TO DELIVER THE REPLACE RECOMMENDATION

"I want to be straight with you because that is how I would want someone to talk to me. Your system is [age] years old and this repair is going to run [price]. A new system is [replacement price]. At that ratio, I would have a hard time telling a family member to spend money on this repair, because when the next thing goes, and at this age something will, you are going to wish you had put that money toward new equipment.

I can fix it today if that is what you need. But if you want to talk about what a replacement looks like, I can show you some options right now."

THE SECOND OPINION PROBLEM

Homeowners who feel pressured into replacement go get a second opinion. Homeowners who feel educated make decisions on the spot. The difference is entirely in how you frame it. You are not selling, you are advising. Act like it.

SECTION 11

THE FINANCING CONVERSATION

Most HVAC owners avoid financing because they do not know how to bring it up without feeling like a car salesman. So they watch $7,000 installs turn into "let me think about it," and never close.

Financing is not a last resort. It is a closing tool. Introduce it early, frame it as a service, and watch your same-day close rate on large jobs jump significantly.

$6,500

FULL SYSTEM INSTALL

~$135/mo

60-month / 9.9% APR (illustrative, on approved credit)

$8,500

PREMIUM INSTALL

~$177/mo

60-month / 9.9% APR (illustrative, on approved credit)

$10,000

FULL SYSTEM PLUS IAQ

~$208/mo

60-month / 9.9% APR (illustrative, on approved credit)

$12,000

HIGH-END REPLACEMENT

~$250/mo

60-month / 9.9% APR (illustrative, on approved credit)

HOW TO BRING IT UP

01

Introduce it before presenting the price

Do not wait for them to flinch. Before you quote, say "Most of our customers on jobs this size use our financing option, just something to keep in mind." Now it is normalized, not a lifeline.

02

Lead with the monthly number, not the total

"This system is about $180 a month" lands very differently than "$8,500." Present the monthly number first, total second. The total becomes context instead of the headline.

03

Compare it to what they are already spending

"You are probably spending $150 to $200 a month running an inefficient 15-year-old system. A new unit at $180 a month is basically a wash, and the repairs stop." They are not spending more. They are spending smarter.

04

Have a financing partner ready, same-day approval

GreenSky, Synchrony, and Service Finance are the most common HVAC financing partners. Get set up before you need it. A customer who says yes to financing in the driveway does not say yes the next day after they have slept on it.

THE FINANCING INTRODUCTION SCRIPT

"Before I give you the number, I want to mention that we offer financing through [partner]. A lot of our customers use it on jobs this size because it makes it easier to do it right the first time instead of doing it twice.

The system you need is [price], or around [monthly] a month with financing. Which number is easier to work with?"

THE REAL CLOSER

Financing does not just help customers say yes, it helps them say yes today. A homeowner with a broken AC in a Florida summer who qualifies for financing will close on the spot. Do not make them wait until they "figure out the money." That is a job you are giving away.

QUICK AUDIT

YOUR PRICING HEALTH CHECK

Run through this before your next estimate goes out the door.

- [ ] **True cost calculated**
  Labor burden, overhead, and drive time all included
- [ ] **Margin target set**
  15 to 20% net minimum on every job
- [ ] **Refrigerant pricing current**
  Updated in the last 30 days
- [ ] **Good-better-best ready**
  Three options prepared for every major job
- [ ] **Upsell identified**
  One add-on ready for every service visit
- [ ] **Follow-up scheduled**
  Day 1 text fired within 2 hours of leaving
- [ ] **Financing option ready**
  Partner set up, approval process known
- [ ] **R-410A systems flagged**
  Replacement conversations initiated proactively
- [ ] **Repair vs. replace framework used**
  Decision based on data, not gut feel
- [ ] **Quote presented confidently**
  No hesitation, no apologizing for the price

ONE LAST THING

YOU PRICED IT RIGHT. THEN THE PHONE RANG.

You can run the perfect estimate, nail the good-better-best, and have financing ready. None of it matters if the call goes to voicemail while you are on a roof.

Most HVAC shops miss the majority of their after-hours and second-line calls, and the homeowner just dials the next company. That is the leak no pricing strategy can fix.

HOW DIGITAL FOOTPRINT SOLUTIONS HELPS

SARA ANSWERS EVERY CALL, 24/7, AND BOOKS THE JOB.

An AI receptionist that picks up in under a second, qualifies the homeowner, books straight onto your calendar, and follows up on every lead automatically. You stay on the tools. Sara fills the schedule.

See it live, talk to Sara yourself at
digitalfootprintsolutions.com/hvac.html

Or call (954) 988-7009

DIGITAL FOOTPRINT SOLUTIONS

We help HVAC contractors book more jobs automatically, so you can focus on the work.