The heat is on: What to know before you buy a furnace

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It was mid-February when my wife woke me in the middle of the night. Through the haze in my brain, I heard something about the furnace, followed by the words "cold" and "baby" and "get up NOW."

I wish it had been a nightmare. That cold reality was the start of a monthlong journey in which I nearly went blind reading Internet message boards devoted to heating systems, did more math than since I was in high school and went from knowing nearly nothing about furnaces to making an educated decision.

It also brought me my proudest moment as a homeowner. But more on that later.

With an infant in the house, no way could we go without heat. When the repairman examined the gas furnace, the good news was that he could get it running again. The bad news: The furnace was on its last legs. "I could throw parts at it," he said. "But I think it's time to start looking for a new one."

That meant I had time. If your furnace is 15-20 years old, consider getting a new one (the energy savings alone might be worth it). Or at least figure out what you're going to need when the one you have konks out.

The search pays off

I spent hours online, following false lead after false lead. My first instinct was a green technology. With natural gas prices only going up, I figured that would be the best way to "stick it to the man."

So I researched solar and geothermal, but within a week I determined these were still out of reach on my salary. Then my fancy turned to a new technology called "dual fuel." This setup uses an electric heat pump, which operates efficiently until...
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The power of knowledge

On a lark, I went to the Web site of my local gas company, Puget Sound Energy, and hit another vein of valuable information. I was able to see my bills for the past year, including how much energy I was using and how much it was costing me.

That told me two things: I have a well-insulated house, and it would take a long time for an expensive system to pay for itself in energy savings, even if gas rates continued to rise.

So I plugged the numbers into the calculators and, like magic, I had everything I needed to talk to contractors.

Cold, hard numbers. All my research suggested an 80-percent-efficiency furnace would be perfect for my house. The added cost for a 90-percent-efficiency furnace would not be justified by energy savings. Unless a contractor could prove me wrong. That never happened.

That leads me to my proudest moment, which came the morning after I hit on this information. A contractor was at the house, and I actually knew he was trying to sell me a system I didn't need. That was a sweet moment, sweeter still that my mother-in-law heard me...
It's the installation that will save you money in the long run.

6. Have your energy-use information with you when talking to contractors. Ask them to justify their suggestions.

7. Get at least three bids, and make sure you're comparing apples to apples.

frustrate the guy by asking him to prove that his system was going to save me money.

Needless to say, he didn't get the job.

The proof is in the bill

So I cast my net wider. I checked the consumer Web site checkbook.org, which rates heating companies around Puget Sound based on customer feedback.

Using that list to call contractors, I collected three bids. All within the same $4,500 range, all with roughly the same equipment.

We weren't disappointed. In March the work was done, and the furnace was quietly warming the house with a nice steady heat.

And the first gas bill? That was another sweet moment. The new furnace used 24 percent fewer therms than the previous year. I saved about $15 that month. That might not be much, but at least I know I didn't get burned when I bought my furnace.