

# **HIGH-PERFORMANCE HVAC TODAY™**

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## **ALSO IN THIS ISSUE:**

**Solve Small Hydronic  
Balancing Problems**

**Increase High-Performance  
Sales With Financing**

**Contractor Spotlight: JN  
Electrical Temperature Control**

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customers see. So what  
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# HIGH-PERFORMANCE HVAC TODAY™



## 10 Through the Customers' Eyes: The Importance of Your Brand

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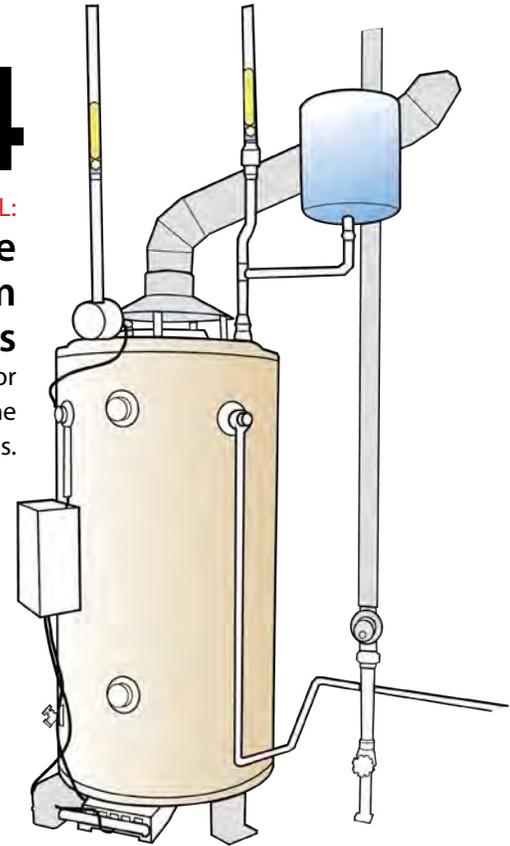
Whether you plan your brand or not, what the customer sees is the brand you portray. Good or bad.

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# From the Viewpoint of Janus: Taking A Look Back and A Look Forward



**Mike Weil** is editor-in-chief and director of communications and publications at National Comfort Institute, Inc. Contact him at [ncilink.com/ContactMe](mailto:ncilink.com/ContactMe).

**A**s 2021 winds down, it's time to take a look back at what happened and a look forward to what could be in store. This year began with [silver linings brightening the end of a dark 2020](#). The pandemic did hurt business all across the HVAC Industry supply chain, but it also gave us time to pause, reflect, and regroup.

Once again, as an industry, we found creative ways in 2021 to regain some lost ground through use of technology, and out-of-the-box-thinking to improve processes, increase sales, and fight the good high-performance HVAC fight.

But 2021 certainly posed challenges. We wondered back in February whether the [hits would keep coming](#). Retail businesses were closing left and right. The pandemic kept getting worse.

Yet, the need for HVAC service grew as more people than ever in the history of this country were working from home. The key was to embrace change, to adapt to the conditions at hand, and find ways to provide for customers' comfort and safety while they sheltered in place.

Re-purposing gave purpose to communities as abandoned buildings were converted into food kitchens, vaccine locations, and more. Then one of the worst snowstorms swept the nation, and the importance of [keeping your techs winterized](#), and safe from the cold, became more important than ever.

## RETHINKING OUR APPROACH

To help keep their people busy, many contractors began to re-examine their marketing and took the time to promote their COVID-19 safety practices to their customers. Some began to [stand out and write articles for the trade and consumer media](#) to get the word out.

Others began looking into how to [soar on the](#)

[wings of the Internet Cloud](#) to make doing business with them easier and more convenient.

For these and so many other reasons, it became more apparent to everyone in this country the importance and [Influence High-Performance HVAC contractors wield](#). By testing, measuring, diagnosing, and solving customer comfort and efficiency issues, during 2021, you made homes safer than ever.

Yes, [in 2021, comfort became more important than ever](#). Not only for consumers and contractors, but for everyone in the supply chain as they worked together to make sure equipment, components, tools, and more were as readily available as possible. Together the [industry charted a course toward mutually assured success](#) and set the stage for 2022.

## LOOKING FORWARD

According to ancient Roman legend, the god, Janus wore two faces -- one to look forward and one to look back. Janus presided over the beginning and ending of conflict.

The past year was certainly rife with conflict. Yet, according to ITR Economics, the U.S. Gross Domestic Product has fully recovered from the COVID-19 recession. That is good news. But leading indicators show a slow down of growth in 2022 which means we need to continue focusing on creative solutions to the issues facing us.

We will have full market forecasts from ITR in February and in March, 2022.

In 2021 we've seen how this industry can and will evolve to meet the needs of our customers. We must continue to do so.

With that in mind, from the team here at the magazine and at NCI, we close 2021 wishing you all a very happy holiday season, and a productive, profitable, and safe New Year. 

Written by HVAC Professionals for HVAC Professionals

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On a side note, not too many technicians like to sell. AirMaxx™ Lite puts together simple explanations for the customer to understand what's causing the issues within their home, helps reduce the technicians' technical jargon, and maintains simplicity.

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— Casey Contreras, NCI Field Coach, and Instructor

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# A Process-Driven Approach to High-Performance Contracting

**B**owersville, GA, is a rural community of just 465 people (according to the 2010 U.S. Census) located near the Georgia-South Carolina border. It's in Hart County, GA, and is the home of 24-year-old JN Electrical Temperature Control, Inc.

Though its name implies that their focus is electrical contracting, that is not the case. Owner Jason Nikkel says they are an HVAC company first and foremost. In fact, he explains that 91% of their 2021 revenues (\$1.6 million) were from HVAC work.

For Jason, working in a small community means they need to be better informed, better equipped, and better prepared than the competition to be successful, which means his focus has always been on craftsmanship.

And that requires training and education. Training is precisely what Jason Nikkel did for himself and his team from very early on in the company's history. Back in 2008, National Comfort Institute (NCI) did a profile on the company in which Jason is quoted as saying how training is a constant activity.

"We hold classes in the office and on job sites," Nikkel said in that interview. "Training is for learning and also for gaining a greater conviction of why we do what we do."

He credits his father for instilling in him the need to grow a company that delivers the best possible product and serves its customers well ... and to be honest. His dad's principles have never let him down.

## CHANGE IN THE PAST 13 YEARS

Since that article was published in the former *Member Update* email newsletter, Nikkel says he doubled down on his promise to invest and develop team members and cites this commitment as the most significant change over the last 13 years.

"That investment is in the form of helping them set goals, to training

process-driven company. That is a work in progress -- we're not there yet.

"Still, we are much further down that road than we were in 2008," he says. "This includes transitioning high-performance contracting, which I've been practicing at some level since 2004, into a process beyond just me driving the actions of our team. Hopefully, now we're driving a process more than just individual actions."

He describes that these processes include how to "score" the operation of HVAC equipment, for pricing jobs, and for better operation of many different business areas.

"By this, I mean we have a process for everything from how we run a service call, install systems, and the way we commission a system," Nikkel adds.



## HIGH-PERFORMANCE HVAC CONTRACTING TODAY

When it comes to delivering high-performance HVAC services to customers, Nikkel says they are leaps and

bounds ahead of where they were in 2008.

It's just part of their daily routine to professionally commission systems based on three things:

- Customer lifestyle
- Type of building the system is installed within
- Customer desires to have remote

them in developing their soft skills, dealing with different customer personalities, and even people in their non-work life, he says.

"I started by making changes to myself and then realized the importance of it and how it can help everybody. Around the same time, I began to work on transitioning JN Electrical into a

process-driven company. That is a work in progress -- we're not there yet.

capabilities of thermostatic controls and filtration needs they'll need in the future.

Nikkel says today, his team takes customer desires into account and then thinks about how such changes will affect that equipment over the next year to 10 years. Furthermore, static pressure testing has been a way of life for JN Electrical since 2004, but it's evolved into a consistent process.

"Today," Nikkel explains, "We live, breathe, and operate the company by testing, measuring, and diagnosing complete systems – including the ductwork. My techs know *not* to call me with a question *unless* they followed our process, documented everything, and had the measurement readings on hand so we can start talking about what is going on with the system."

## AIR UPGRADES AND DUCT SYSTEM RENOVATIONS

For JN Electrical, Nikkel says around 98% of their system change-outs have some form of air upgrade or duct renovation involved. However, he points out that they aren't as far down the high-performance path on service and maintenance work yet.

"One thing impacting us is that as we work with our existing customer base (nearly 10,000 of them), we find ourselves replacing equipment we installed back in the 90s. Because we've always done duct upgrades and replacements on new installations, we find that we aren't doing as many among this group. Some systems require further upgrades, but not as many as you'd think.

"Plus, today we're running around 6,600 hours of maintenance visits," Nikkel says. "We are finally at a point

where we get much better leads and lead turnovers. Again, it's a process that's worth continuing to work on."

He adds that regardless of their processes, as the field techs from JN Electrical talk to customers and make recommendations on duct repairs, they almost always face some initial resistance based on what other contractors have told the customers. He says that if he goes too quickly trying to justify the company's pricing without showing documentation first, he sees more resistance.

"If I spend more time listening to their problems, then testing and measuring and sharing results, I earn their trust. I am all about earning their trust, so they have confidence in our company.

"When I do that successfully, those customers may still say no one ever told them about static pressure, but they believe it based on the numbers. We then can address their pain points, which sets JN Electrical Temperature Control apart from all the others who came in before us.

"And then they (the customer) want to get the work done."

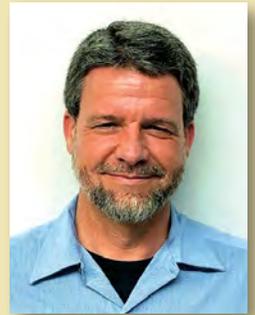
## BIGGEST CHANGE SINCE 2008

There is no doubt that the most significant change to JN Electrical Temperature Control is from the COVID-19 pandemic. It impacted Nikkel's company in every way. Yet, he says that the company is at 180% of its pre-pandemic revenues despite many challenges.

He found that the key to that success was teaching his team to focus on customers' needs and respect their wishes. That meant making some changes to daily service/maintenance calls.

"But we did not stop in-person sales

calls unless the customer insisted," he explains. "We still go into customers' homes. All our techs carry masks and try to maintain the six-foot dis-



Jason Nikkel

tance rule, but attitudes in the rural marketplace are different from elsewhere. We approach life differently than do people in the big cities.

"When we knock on a customer's door, we ask their preference regarding masking and distancing. It's their home, and we're a guest. If they ask us to mask up, we do. But that's not the norm."

The pandemic also made it harder for JN Electrical Temperature Control to have products and parts readily available for customers to buy. Nikkel says that in his 24 years in business, he's never seen lag times like the ones he sees today.

"To counter equipment and part shortages," he says, "We wind up inventorying as much as we can get our hands-on. In other words, we have become mini distributors ourselves, investing three to five times more money and effort just to find product. I hate that, and I am not good at it. And it is expensive for us to do from a tax standpoint."

Some of the equipment sold and installed by Nikkel's company has six to eight week lag times. From a part standpoint, such lag times can be around 12 to 16 weeks.

He adds that his distributors do the best they can, but they also have issues finding available products.

Nikkel says, “Today, I have more inventory than I’ve ever had, which hurts on several levels, especially the inventory tax standpoint.”

**THE IMPACT OF NCI**

Jason Nikkel says this about the training and guidance he gets from his membership in NCI: “The high-performance approach that NCI teaches and preaches is a journey, an enlightening journey.

“For me, it put the light back in the business. Once upon a time, I grew bored with what was going on. NCI put meaning back into the HVAC contracting business for me. The high-performance approach puts numbers to everything and lets me see what is happening with an HVAC sys-

tem. That is very exciting to me.

“In my ignorance, I knew we did a great job. I just didn’t know how poor that great job was,” Nikkel said.

Nikkel adds that once they could find out what was happening in a system and quantify that, it brought everything back into focus. Interesting fact: he says that testing, measuring, and diagnosing airflow and other issues has saved his customers more than \$5 million in combined energy costs.

How? He says he calculated this number by listening to and capturing what customers said their upgrades saved them in energy costs.

“Often, our customers call to say that our work helped them save \$150 per month in energy costs. I kept track of that and just totaled those num-

bers, then averaged them out,” Nikkel explains.

“Over the years and over the many systems that we’ve installed, it just calculated to be more than I could imagine because it’s happening behind the scenes every day. Plus, I believe that number is even more significant if you tally up savings from all of NCI’s trained members and others.

“It’s what we all practice every day. The NCI approach helps us save lives and save energy like no other program out there.”

For these and so many other reasons, **High-Performance HVAC Today** has shined our contractor spotlight on **JN Electrical and Temperature Control**. Congratulations to the entire team. 



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#### Residential HVAC System Performance and Air Balancing Certification Bundle

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# Through A Customer's Eyes: *The Importance of Your Brand*

**B**ack in 2009, National Comfort Institute hosted a leadership conference that had the theme, “Through Your Customers’ Eyes: Your Image, Your Brand.” We based it on something we saw while visiting a Northeast Ohio HVAC contractor. They had a full-length mirror hung near the entrance to their sheet metal shop and above the mirror was a sign that read, “THE CUSTOMER’S EYES.”

Think about this. Every time a technician passed that mirror, they saw themselves as customers would see them. Why would a contractor do that? First, they understood their field service and installation technicians are their front line,

the customer-facing image of the company. They represent all that is good and sometimes all that is bad about their company. Front-line teammates are a massive part of a company’s brand.

Here is something else to think about: Your brand is THE source of your position and strength (or weakness) in your marketplace. It anchors your customers’ experience, influences all conversations with and about your company, and it creates a long-lasting opinion in your customer’s minds.

Here is the key: a brand can change the positioning of your product or service from a commodity to a premium-level offering.



## **YOU ARE A BRAND, NO MATTER WHAT**

Your brand doesn't stop with how your field people look; it is all your company's interactions with the public. In fact, it even has to do with how you interact with employees and how they interact with each other.

You still have a brand even if you do nothing to work on it or don't believe in branding. No matter what, it's there. For example, what do you suppose a customer would think if:

- Your service technician smells like an old ashtray
- Your truck leaks oil and puddles up a customer's driveway
- Your customer service representative answers the phone in an abrupt or rude manner
- A technician only talks in jargon when communicating.

These are negative traits that also create a brand identity.

So why not work toward building the best brand possible in your marketplace? Suppose you are a high-performance HVAC contractor who trains and certifies your technicians to test, measure, diagnose, and verify HVAC systems. In that case, you already have a significant enhancement to your brand.

### **YOUR BRAND HELPS YOU TO ...**

**... Create Market Differentiation:** As high-performance HVAC contractors, you are already ahead of the pack. You have taken the time to train, maybe even certify your technicians in going beyond the mechanical equipment. You look at ventilation and other factors that include the comfort system. You test, measure, and then diagnose issues based on ac-

tual numbers that impair your customers' ability to be comfortable and safe within their homes and buildings.

Sure, your competitors all sell the same or similar equipment that you do. But, as a high-performance HVAC contractor, you are different because you sell solutions. Do your competitors consider any of the following?

- Ask about customer problems
- Test, measure, and then diagnose the root cause of customer problems
- Design solutions to solve their problems
- Bundle products and services (including duct system renovations) to simplify investment decisions
- Verify that the solution will work
- Provide easy financing options.

In your customers' eyes, they will see that you are one of few contracting companies that do all the above. Isn't that a better brand identity?

**... Build Trust and Value:** When you do the things described above, you build trust with customers and create value. You design, build, and install custom systems based on your customers' needs.

By the way, you cannot do these things and build trust and value if your field teams lack the necessary technical abilities. That is basic. So regular training is a requirement to build brand trust and value.

The intangibles your customers cannot see also create trust and value. It's amazing how things like people and processes can make all the difference to your company's success and how others see it. Part of this is how your team listens to customer problems and then goes about finding the issues. Your customer will see

this approach and appreciate the value it affords them. Most will pay for such premium services and the options you offer.

### **... Tell Your Story to the World:**

Let's face it, your high-performance approach plus how your teammates look and act in the customers' eyes, their professionalism, and even the look of your trucks, tools, and paperwork, all builds your image and tells your story. People remember what they see, and in marketing terms, that can help keep your company top-of-mind with them.

**... Generate Referrals:** Because of everything you do and because you can genuinely solve customer comfort and efficiency issues, your brand can help generate referrals to more customers. We all know how important referrals are. I'm not just talking about word-of-mouth referrals but also positive online reviews and testimonials. They all play into your brand and image.

**... Deliver on Expectations:** From a customer perspective, the HVAC Industry, in general, has not done itself a huge favor. So many contractors build their brand identity around price. As a result, consumer expectations are typically low, and that is an industry brand.

As an individual high-performance HVAC contractor, you can raise the bar. You can show how you customize system design, installation, and service to fit each customer's individual needs. That customization creates a higher level of expectation that only you can deliver.

**OTHER BRAND BENEFITS**

**Recognition:** Your customers will recognize your company for everything discussed above. But brand goes beyond that, and it includes how you talk about yourself. This “talk” is the marketing and promotion part of brand building. Marketing includes everything from your logo, website, trucks, and uniforms, to how you advertise and promote your business and its services to build a brand.

Recognition goes beyond your market. Your peers and your industry will

plish your performance goals. In other words, clarity and focus drive direction and motivation, which builds employee confidence and pride in their craft.

**Customer Connection:** Your high-performance contracting approach also creates strong bonds with customers. Of course, this has a lot to do with technician attitude in the field.

But if you train them properly and they buy into the high-performance approach, your technicians can become advisors and consultants to customers regarding comfort and safety needs. This helps them (and you) connect with customers on a level other contractors rarely achieve.

Everything you do to build upon and strengthen these qualities of your brand will do one other thing: they will help **increase your business value**. If the time comes for you to sell your company, your brand can be

an important part of its overall value. From your reputation to your customer relationships and service/maintenance base, your brand can help attract potential buyers or investors.

**YOU ARE THE BRAND**

You build a solid company brand through consistency over time. You and your team need to work toward providing a pleasant experience with every customer.

Branding is cultural, and it becomes the fabric of your company.

As a high-performance HVAC contractor, your brand can remove the “apples to apples” equipment comparison from the equation and focus the customer on how you stand out by delivering the performance that results in better comfort and actual energy savings. Once in front of the customer, you can help cut the noise about one box vs. another and focus on the delivered results.

Look at ways you can sharpen your image and build your brand. Put yourself in the best position to be viewed by your target audience as the company people trust, like, and want to do business with.

So, when you look into the mirror, what do you see? Do you see someone with a nine-to-five job hustling cheap prices and box swap-outs?

Or, do you see someone who focuses on their customers and custom designs systems for their individual needs, then installs, services, and maintains those systems.

Are you the company that provides more value to its customers than any other in your marketplace?

Remember, in the end, no matter what you do or don’t do, through the customer’s eyes; you are the brand. 



When you look in the mirror, do you see what is, or what you want? The reality is, what you see is what your customer sees. That is your brand.

also recognize your brand. This recognition happens when you become involved with trade organizations, regular training, and certification classes, and share your successes and failures with peers.

**Clarity and Focus:** Branding affects external forces and influences your team and their families. A great brand clarifies what they do and helps them focus on the training and procedures you’ve developed to accom-



**Mike Weil** is the editor-in-chief of *High-Performance HVAC Today* as well as the director of communications for National Comfort Institute. He has been a writer and editor in the HVAC Industry for 40 years. He can be reached at [ncilink.com/ContactMe](mailto:ncilink.com/ContactMe).

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# A Procedure to Solve Small Hydronic System Balancing Problems

Unfortunately, many smaller hydronic heating and cooling systems can't be tested, adjusted, and balanced. Let's take a look at what you can do to improve the performance of a water system that's missing balancing fittings and valves.

## INCOMPLETE HYDRONIC SYSTEMS

Many hydronic systems are not designed or built for balancing. From one perspective, these systems are incomplete. Often, the budget for these jobs is low, so there is no design or specification. The installing contractor assumes it's a self-balancing system.

But all is not lost. Each of these systems does include the most basic water system components. At a minimum, each has a pump, piping, and heating and cooling equipment. Don't write the system off because the odds are you can improve it.

Typically, small systems may include a standard or tankless water heater or a small boiler. While most of these smaller systems move hot water, some may also move chilled water.

The equipment may include an air handler with a coil, baseboard units, a radiator, or some simple domestic water circulation system.

## IDENTIFY WHAT'S MISSING

Normally systems designed and built for balancing include balancing valves and test ports.

**Test ports near the pump.** When you balance a water system, one of the first steps is to measure pump pressures and plot water flow through the pump. Without these pressures, this test is impossible.

When you test a forced-air system, installing test ports is easy. You drill  $\frac{3}{8}$ -in. holes through sheet metal in the duct or equipment.

Installing hydronic test ports in water piping is much more difficult. A water system of this caliber also lacks isolation valves. Without them, you're unable to separate the piping from the pressurized system, and liquid squirts out when you install the test ports.

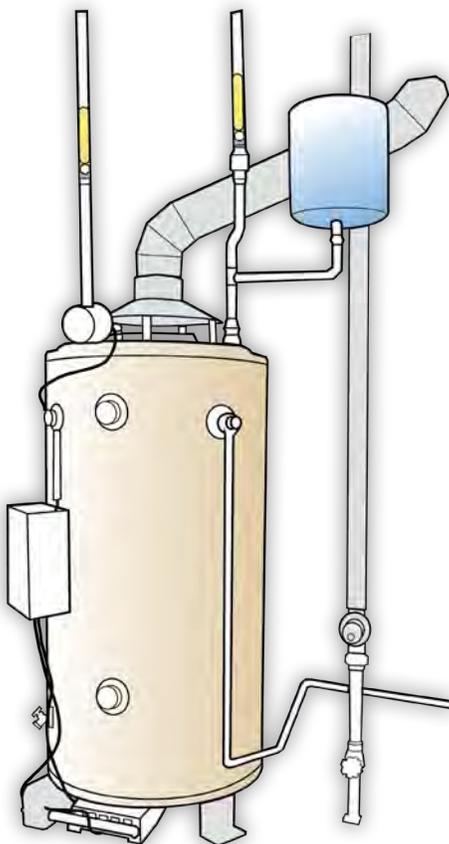
**Balancing valves.** A balancing valve lets you regulate system flow. Balancing valves also contain test ports that allow you to accurately measure and adjust the water flow through the system or a single system component such as a coil.

Any recommendations you make in the customer report should include installing balancing valves and test ports (also known as "Pete's Plugs"). Installing these accessories provides access to water flow pressures in the pipe so that you can interpret system flow.

## INSPECT AND DOCUMENT THE WATER SYSTEM

Your first step to discover improvements in a hydronic system is to inspect it and document your findings. Unfortunately, plans and specifications for smaller systems are rarely available, so begin by sketching a system schematic and taking photos of anything that may need repairs or upgrades.

Then, read and record the nameplate information on the pump and equipment. With the manufacturer and model number, you can go to the



Hot Water Hydronic System

manufacturer's website and download any specifications or engineering information.

These documents will provide a firm foundation for your system assessment. Continue to record each possible defect and solution as you find it throughout the inspection.

Hydronic system defects can include:

- Absence of flow control valves and test ports
- Undersized piping
- Excessive fittings
- Poor equipment installation
- Wiring and control defects
- Evidence of leakage and corrosion.

While you complete your inspection, create an ongoing list of repairs and upgrade recommendations you can offer your customers to improve system performance.

### START-UP THE SYSTEM

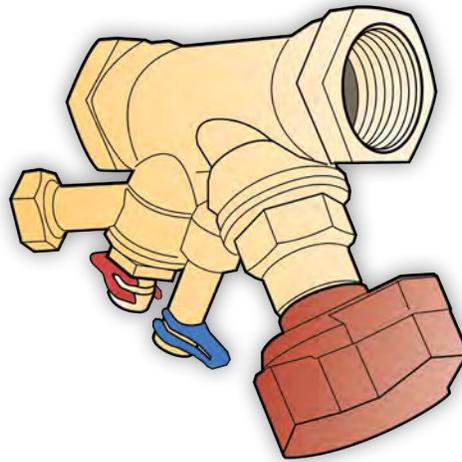
Adjust the controls to call for the desired operating mode to start the system. Assure the system responds appropriately to each control change and note any corrections needed on your customer report.

Each flaw you find will lead you closer to the solution your customer wants. Listen to the system start and operate. Inspect and document unusual noise, vibrations, water hammering, or air sounds moving through the water system.

### FIND THE PROBLEM YET?

The problem is often revealed when you inspect the system, review equipment specifications, and start up the system. You'll find many of these potential repairs during inspection:

- If there is air in the system, bleed it out through the bleed valve



Balancing Valve

- If you find a plugged strainer (system filter), clean it
- If the pump speed is adjustable, make a note of it and adjust the pump speed accordingly
- If there is a power or control issue, correct it.

### TEMPERATURE TESTING

Since heating or cooling equipment transfers heat, temperature testing and diagnostics are essential on hydronic systems. The quality and accuracy of instruments such as temperature measurement pipe clamps are increasing while their cost decreases.

Measure the temperature on the pipe surface before and after the equipment. You can use these measurements to interpret water temperatures with reasonable accuracy. Subtract the two temperatures to find the temperature difference.

**One word of caution;** when testing and diagnosing hydronic system temperatures, understand they are affected by fluid flow volume and deficient equipment performance. When analyzing system temperatures, your evaluation must consider flow and equipment function as two separate causes of performance losses.

Compare the measured equipment

temperature change to the manufacturer-listed temperature change range. Typically, if the temperature change is low, it is evidence of either high fluid flow or poor equipment performance.

Should the temperature change be mid-range, this may indicate the system's flow and performance are acceptable.

When the temperature change over equipment is high, it may be good evidence of low fluid flow.

### RECOMMEND SOLUTIONS

Whenever you work to solve problems on a defective hydronic system, you can use the steps included in this article to improve the performance of most systems. However, the best hydronic system diagnostics require test ports and balancing valves to measure and calculate system performance.

Since you aim to improve the hydronic system, always include recommendations to install test ports and balancing valves in your final report. This educates your customer and reduces future liability.

Once you install test ports and balancing valves, you can complete more accurate diagnostics and make additional recommendations to improve the system further. 



**Rob "Doc" Falke** serves the industry as president of National Comfort Institute. If you're an HVAC professional interested in a free **Hydronic Balancing Procedure**, contact Doc at [ncilink.com/ContactMe](http://ncilink.com/ContactMe) or call him at 800-633-7058.

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# Financing Helps Increase Your Retail High-Performance Sales

**T**he biggest challenge a contractor faces isn't the work itself but a customer who is often concerned about cost. That customer might be interested in the idea of installing a higher-efficiency HVAC system or doing duct renovations, air upgrades, or adding indoor air quality solutions to their homes but are put off by sticker shock.

In my experience, one of the best ways to change this obstacle is to change how we, as contractors, look at our businesses and the services we provide.

I've found that retail businesses often overcome pricing objections by offering customers options on financing those purchases. I know many contractors provide some form of financing, but often they don't push it.

Total Comfort today is a \$17.5 million residential HVAC company located in Minneapolis, MN. We offer to finance 95% of the time and sell around 80% of our jobs using it.

Though we've had a retail mindset for many years, it became our focus after partnering with Home Depot® and selling through their stores. In July 2021, we sold the business to a nation-

al group called the **Turnpoint Services Group** ([ncilink.com/Turnpoint](http://ncilink.com/Turnpoint)) – who provided us with additional financing options.

## WHY OFFER FINANCING?

Providing customers with a financing option is important. Our sales team talks with many customers who don't have a dire need for new heating and cooling. In fact, customers often are just thinking about upgrading but don't want to get serious about it for six months or a year. After all, it's expensive.

Offering financing, especially the zero-interest kind – enables us to help them overcome that objection. Customers can have a new system installed or upgraded now and put off payments for six months or more, depending on the terms of the financing option they choose.

In other words, good financing programs help many people get over the hump of figuring out how to pay for the purchase.

Financing also works well in emergencies when the air conditioner breaks down in summer heat, and they need it replaced right now. It helps close more “up-sell” jobs as well. For example, customers may be thinking they can only afford a lower-end system, but if you give them a year or two to pay for it, they can buy a higher-end system.

## TYPICAL OBJECTIONS

Typical objections that can lead to delays and lost sales include:

- Call me back in three months. I think I might be getting a bonus. Then I can afford it.
- Call me back in April after I get my tax return.
- Let me save up for it, and I'll pay for it next year.

You eliminate these objections when you offer



to finance because they don't have to come up with all the cash. Also, let's face it -- in the retail business, everyone is comfortable with monthly payments.

Another way I've used financing is in situations where people DO have the money to buy. Their objection may be that their cash is tied up in investments, so they need to push off the purchase until they can move things around to get access to it.

I tell those people to opt into our six-months-no-interest financing. Now they have six months to move their investments around.

These things help set Total Comfort apart because it opens the doors to more up-selling, differentiates us from most competitors who don't offer it, and helps us achieve a much higher closing rate.

## WHO SHOULD BE YOUR FINANCING PARTNER?

In the HVAC universe, most major manufacturers – Carrier, Trane, Lennox, Rheem/Ruud, Goodman, and so on – offer all kinds of financing options. When I was first considering making financing part of the services Total Comfort offers, this is where I started. Go to your preferred vendor partner and talk to them about their plans and how to get started.

As a Carrier dealer, we use the financing services they offer. Carrier works with Wells Fargo, and we use them quite a bit. We even have the Wells Fargo portal right on our website. The customer or sales rep goes to our website, clicks on the financing button, and opens directly to a Wells Fargo financing application. We hand the iPad to the customer, so they can

fill it out. It takes 10 to 15 minutes. We get instant approval or denial.

We also have financing options through our partnerships with the Home Depot and Turnpoint Services.

The fact is, you can have many different plans. Just remember to start with your manufacturer partner or your distributor. It is in their best interest to help you sell more. They can offer you a lot of help setting up financing plans that will work for your business.

You can also turn to other groups you work with – such as membership organizations. They often offer financing plans or can help you find a third party.

## WHAT TO LOOK FOR

Some key things to look for in a financing partner include:

**Ease of use.** We look for vendors with a smooth system that is easy for the contractor to use and, more importantly, easy for the customer to use.

**Reputable Company.** Any outfit you work with that touches your customers must have a rock-solid reputation, and they must be a rock-solid company too.

**Great Recommendations.** This is very important. Peer groups such as ACCA MIX groups are also great resources to help you find alternative financing options. Industry friends or local business partners can be great resources too.

## WHAT TYPE OF FINANCING SHOULD YOU OFFER?

Every financing company has many choices. They all have a rate sheet with 10 to 15 financing options.

We go through those rate sheets and select the ones we want to offer. We

then train our salespeople to provide only the plans we've chosen.

From Wells Fargo, we typically use their 12- to 18-month, no-interest plan. These plans have very reasonable rates.

Our next level financing is the 48- or 60-month plan when there's a good promotion.

Finally, we also offer several longer-term options. Typically, these are 80-month programs at 7.99% interest. This plan is for people wanting long-term financing at a reasonable rate for seven to 10 years. The interest on such plans can range from 3.99% to 9.99%, depending on how much of a fee you want to pay.

All of the options I've discussed here are through our Carrier Wells Fargo connection, Home Depot, and Turnpoint. For cases where a customer's credit isn't great and they can't get preferred financing rates through these programs, we have an additional financing option through Finance of America. These options are called **Benji™** or **LendingPoint®**. They are a national financing group focused on helping lower-income families.

If the customer still can't get approved, Benji automatically takes another second look at financing in the 15 to 20-plus percent range. This is an excellent program for people who need help financially and have no other options. It is more expensive, but it's better than having no heat.

## SELLING APPROACH

After our salespeople go through their replacement or upgrade pitch, they ask customers if they are interested in financing. Most people say yes, and we offer them zero-interest financing. If they feel they can pay it

off after the 12- or 24-month period of that contract, then it's a great option, and we encourage it.

If they aren't comfortable doing that, we can provide longer-term financing for five to 10 years with additional interest. We then ask which one they prefer. We find that 70-80% of customers choose the zero interest options. The most important thing is to provide customers several options to choose from so they can decide what works best for them.

Even if the purchase isn't an emergency, we encourage them to take that zero-interest option because it's free. For us, we have the financing costs built-in to our price.

The team at Total Comfort offers financing 95% of the time, and custom-

ers use it around 80% of the time. The other 15% either pay with a credit card (so they can get points) or by check. Every once in a while, the customer pays in cash too!

I find it interesting that so many of our competitors either don't offer to finance at all or don't push it when they do. To me, financing is foundational to closing a sale.

**FINAL THOUGHTS**

If you are ready to add financing to your service offerings, my recommendation is to start with your manufacturer. They have the resources to show you how to use financing the right way. Then be patient. Commit to making financing work in your business. It's just like anything new: If you don't

commit to it, you could get frustrated, and it won't work.

Final point: By offering financing options, you will increase your sales. Don't do financing for free. You can't do it and lose money. Build in the costs into your pricing, and people will buy from you. **NCI**



**Gary Katz** is the CEO of Total Comfort, Inc., Minneapolis, MN. He has grown the company from \$3 million in gross sales in 2000 to the nearly \$18 million company it is today. He has always been a strong believer in marketing and sales. Despite many ups and downs in the business over the years, Total Comfort remains a solid and vital HVAC company today. You can reach him at [ncilink.com/ContactMe](http://ncilink.com/ContactMe).

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- **The NCI Member Newsletter** will help keep you informed with technical tips, industry updates, and much more!

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After the 30-day trial period you will have the option to sign up for the full Membership. To apply for FULL member-

ship, just go to the following URL: [ncilink.com/NCIMembershipApplication](http://ncilink.com/NCIMembershipApplication).

### December 2021 PowerPack

It's here! The PowerPack provides you with some additional tools to help you conduct and market your High-Performance HVAC capabilities.

This month we feature tools for performing testing and diagnostics using the ComfortMaxx™ cloud-based software.

Some of the tools included here each month may not be normally accessible with your membership subscription. However, you can access these tools during the current month.



Here is what we've included:

- **Perform a ComfortMaxx Air™ Test (Online Training)**
- **Master HVAC Pressure Diagnostics Using Static Pressure Budgets (Webinar)**
- **ComfortMaxx™ Field Data Collection for Residential Split Systems (Download)**
- **ComfortMaxx™ Field Data Collection for Residential Package Systems (Download).**

We hope you find these tools and training materials helpful in your quest to grow your High-Performance HVAC business.

Be sure to share your December Pow-

erPack with your entire team. Go to [ncilink.com/PwrPak](http://ncilink.com/PwrPak) for access today.

If you have any questions, or if you are unable to access any of the tools in this program, please contact us at 800-633-7058.

### Summit 2022 Will Land In Scottsdale

National Comfort Institute's Annual High-Performance HVAC Summit is coming! Once again it will be held in Scottsdale, AZ.



The 2022 program provides you a creative way to personalize what your team learns. What does that mean? We created a breakout session approach where each topic area will have three options. That's a total of 18 personalized learning opportunities. The per-class options include:

- **Novice** – Choose this level if you're beginning to learn the specific discipline.
- **Practitioner** – This stage is for attendees who have begun practicing these skills and want to take it up a notch – or need a refresher
- **Mastery** – Choose this option if you're already proficient in the specific area and are ready for the next level.

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# 12 High-Performance Resolutions

## To Start Your New Year Right!



**Dominick Guarino** is publisher of *High-Performance HVAC Today* magazine and CEO of National Comfort Institute, Inc. He can be reached at [ncilink.com/ContactMe](http://ncilink.com/ContactMe)

**A**s the new year approaches it's a good time to reflect on the past year, and think about those things you hoped to get done but somehow got away from you.

Do you own an HVAC contracting company and are trying to take your business to the next level with high-performance? Then this might be a good time to take a fresh look at what it takes to successfully transform your company into a high-performance contracting business.

Before the new year begins, consider spending a little time to take stock of what you have successfully implemented, and what you still need to work on.

Following are 12 keys to making the high-performance approach work in an HVAC business. Take a look at each one and be brutally honest as you answer the question, "Have I fully implemented this in my business, do we do it sometimes, or do we mostly give it lip service?"

Next, copy the list and paste it into an Excel spreadsheet or word document and rate each area on a scale of 1-12 with 1 needing the most work and 12 being what you feel you are doing really well.

Now re-order the list starting with your weakest area first and strongest last. Print out and keep the document somewhere you can see it every day. Start with the first weakness, then check off each one as you work your way down the list.

So, here are the 12 Resolutions for 2022:

**One** - We require all techs to test static pressures on every system they touch, and they follow through or turnover leads to our sales team.

**Two** - All of our field people are trained and certified in Carbon Monoxide (CO) and Combustion Analysis.

**Three** - Every one of our service techs and installers carries a personal CO monitor to help protect themselves and our customers.

**Four** - All of our field people have the right tools to perform air-side and combustion diagnostics.

**Five** - Our **service technicians** are fully trained to generate leads from their testing.

**Six** - We have a system in place to methodically follow-up on leads from our service calls.

**Seven** - Our **salespeople** have the training and tools necessary to perform Static Pressure and Airflow testing.

**Eight** - Each of our salespeople knows how to handle the three different types of leads: Service-generated, replacement leads, and customers seeking solutions. Our salespeople include Air Upgrades or Duct Renovations in their proposals.

**Nine** - Our **installers** have the training and access to the materials needed to perform Air Upgrades and System Renovations.

**Ten** - We have updated our website to include the specific solutions we know how to provide.

**Eleven** - The duct system is included in every one of our maintenance agreements.

**Twelve** - We use ComfortMaxx™ software to not just promise performance but prove it!

Finally, as you tackle each of the areas you are least proficient in, you don't need to go it alone. National Comfort Institute membership can provide the help you need.

Whether you are just joining, or are already a member, be sure to take advantage of our unlimited toll-free support and huge library of tools designed to help you become a high-performance leader in your market. 

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