

**RESOURCE**

The Heat-Pump Decision Beyond Equipment Labels

A heat pump's marketing focuses on efficiency ratings, SEER2 and HSPF2, as if a higher number automatically means a better purchase. Efficiency is one input into a real decision that also depends on your specific fuel costs, your climate, and how you plan to handle the coldest days of the year.

The core comparison: heat pump versus gas furnace

This decision comes down to your electricity rate, your gas rate, and the heat pump's coefficient of performance at your typical winter temperatures. The [heat pump versus gas furnace engine](#) runs that comparison directly on your entered rates rather than a generic regional average, which is where most rule-of-thumb advice falls apart.

Replacing versus converting

If your existing AC and furnace are both near end of life, the [heat pump vs. AC/furnace replacement engine](#) compares a heat pump against simply replacing both existing systems in kind. If you have a working furnace and are considering adding a heat pump alongside it, the [gas-to-heat-pump conversion engine](#) is the more relevant tool.

The dual-fuel middle path

Dual fuel is not a compromise so much as a distinct strategy: run the heat pump for efficiency most of the year, switch to gas below a set outdoor temperature where the heat pump's performance degrades. The [heat pump versus dual-fuel engine](#) finds where that switchover temperature should sit given your specific rates and equipment.

Cold-climate equipment is a separate cost decision

A cold-climate-rated heat pump costs more upfront in exchange for maintaining more of its capacity at low temperatures. Whether that premium is worth paying depends on how cold your actual design temperature gets and how much you would otherwise rely on expensive backup heat; see the [cold-climate premium payback engine](#) for that specific tradeoff.

Upgrading efficiency on an existing heat pump

If you already have a heat pump and are considering an efficiency upgrade rather than a fuel switch, the [heat pump efficiency upgrade payback engine](#) isolates that narrower question: is the incremental cost of a higher-efficiency unit worth it against your current one's remaining life.

Why the "right" answer varies by household

Two homes on the same street can reach opposite conclusions if one has a time-of-use electricity rate that makes daytime heating cheap and the other does not, or if one plans to keep the home for five years and the other for twenty. Treat every heat-pump recommendation you read elsewhere as a starting hypothesis, and confirm it against your own rates before committing.