

THE HOMEOWNER HERALD

REAL NEWS FOR REAL HOMEOWNERS

SPECIAL REPORT
AUGUST 12, 20

THE COMFORT ADVISOR EXPOSED

*“Trust me...
We’re owned by
private equity
for a reason.”*

The AC Buyer’s Survival Guide

The Comfort Advisor Will See You Now

Your AC quits on the hottest day of the year. The person who shows up may not be there to fix it — they’re there to sell you a new one. Here’s how the pitch works, and how to keep your wallet shut until you actually need to open it.

A homeowner’s field guide from your neighbors at Cold AC Guy

It’s 95 degrees, the house is climbing past 80, and the air coming out of the vents is just... air. So you call somebody. A truck shows up. A friendly person steps out, and you naturally assume you’ve summoned a mechanic — someone who’s going to find what broke and fix it.

Sometimes that’s exactly who you get. But in a growing part of the air-conditioning business, that service call isn’t the start of a repair. It’s the start of a sales presentation.

And the person who eventually sits down at your kitchen table may carry a title you've never heard applied to a trade: *Comfort Advisor*.

This guide is about telling the two apart — an honest diagnosis from a rehearsed pitch — before you sign anything. None of it means every company is crooked. Most techs who'll come to your door are honest. It means the *system* a lot of them now work inside is built to turn "your capacitor is bad" into "you need a whole new unit," and it helps to know the moves.

01 — the feeling first

You already sense something's off

Ask around and you'll hear the same words over and over from homeowners after an AC visit. "I feel gaslit and lied to." "I feel like I got scammed." "Why do these guys talk to me like I know nothing?" And the quiet one underneath all of them: *I just want someone honest*.

That instinct is worth trusting. The single most common complaint about AC replacement isn't the heat, and it isn't even the price by itself — it's the sense of being worked while you're sweating and vulnerable and not sure what a capacitor even is. So the real question, when someone tells you the whole system has to go, is simple: **am I being diagnosed, or am I being closed?**

02 — the closer

Meet the "comfort advisor"

The comfort advisor is a job that exists to sell replacement systems. Not to turn wrenches — to close deals. Companies recruit for the role out of car lots, solar, and roofing far more than out of trade schools, because the skill they're hiring for is high-ticket in-home sales, not refrigeration. Some are genuinely knowledgeable. Many have never soldered a line set in their life.

Here's the part that matters to your wallet: a real technician mostly gets paid for the hour and the fix. A comfort advisor gets paid a commission on the sale. The bigger the number they write, the bigger their check — which means the person telling you your options has a direct financial stake in the most expensive one.

The Comfort Advisor

Paid to sell

- ✗ Hired for sales background — auto, solar, roofing
- ✗ Commission on the sale; bigger ticket, bigger check
- ✗ Arrives with a tablet and a financing app
- ✗ Goal: a signed replacement contract today

The Licensed Tech

Paid to fix

- ✓ Trade training, EPA certification, real bench time
- ✓ Paid for the diagnosis and the repair
- ✓ Arrives with a multimeter and gauges
- ✓ Goal: find what broke and tell you straight

Neither picture is a villain. Selling isn't a crime, and plenty of comfort advisors are decent people. The danger shows up only when the pitch needs your working, repairable system to be *dead* in order to work.

03 — the handoff

How a repair call becomes a sales call

A comfort advisor can't sell you anything from the office. They need to be sitting in your living room. And cold-calling strangers to offer them a \$15,000 furnace doesn't work, so the modern operation uses its own service techs as the way in. Inside the trade this move has a name: the *turnover*, or "flipping the call."

It runs on a couple of tidy rules of thumb that get taught in sales-driven shops. The big one is the **50% rule** — if a repair would cost more than half of a new system, don't repair it, "turn it over." Add an age trigger (anything past ten years is flagged), and a lot of

perfectly fixable units get quietly marked for replacement the moment the tech reads the data plate.

The turnover, step by step

- 1 You call because it's hot and the AC quit. Dispatch sends a service tech.
- 2 Tech spots a "turnover trigger": unit over ~10 years old, out of warranty, or a repair over the 50% line.
- 3 Instead of quoting the repair, the tech calls in a "senior advisor" for a "free second opinion." *tech spiff: a bonus just for setting it up*
- 4 The comfort advisor arrives and runs the kitchen-table close. *tech also gets a cut if it sells*

That's the whole quiet machine. The tech who "found the problem" is often paid a bonus just for booking the advisor, and paid again — a few percent of the sale — if you buy. Which means the first person you trusted in your home may have been rewarded for handing you off, not for fixing your AC.

04 – the kitchen table

The pitch is choreographed

Once the advisor is at your table, the presentation follows a script that sales trainers actually sell to contractors. You're not imagining the structure. It goes roughly like this: get both decision-makers in the room (so nobody can say "let me talk to my spouse"), ask a few worried questions about allergies and energy bills, and then bring out the option board.

On that board is the oldest trick in retail — the decoy. The top option is priced to make you flinch. The bottom option is stripped down enough to feel unsafe. The one in the

middle, the one they always wanted you to pick, looks reasonable *only because it's standing next to the scary one.*



Same three-tier board, every kitchen table. The middle number is the destination.

Then comes the reframe. They stop talking about the total and start talking about the month: "It's just \$189 a month — basically what you'll save on your power bill." And if you hesitate, the closer makes a little phone call to a "manager" and comes back with a discount that's real, generous, and expires the second they walk out your door. After the final number lands, good ones go quiet on purpose — because the first person to speak usually loses the negotiation, and they'd like that person to be you.

A "today-only" price isn't a favor. It's a fence, built to keep you from doing the one thing that protects you: getting a second quote.

05 – the \$15 part

What was actually broken

Here's the thing the pitch depends on you not knowing: most of what kills an AC on a hot day is cheap, standard, and repairable. Air conditioners fail at their weak points, and the weak points are wear parts that any competent tech carries on the truck.

The part that quit vs. the sale that followed

What failed	Typical repair	Does it mean you need a new system?

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Run capacitor	~\$150–\$300	No. Cheap wear part.
Contactors	~\$200–\$450	No. Cheap wear part.
Clogged drain / tripped float switch	~\$0–\$150	No. Clear the line.
Blower or fan motor	~\$450–\$1,000	No. Swap the motor.
Refrigerant leak (coil)	varies	Rarely. Usually swap the coil.
Dead compressor, old + out of warranty	high	Maybe — this is the real one.

A run capacitor is a little metal can about the size of a soda can. When it dies your AC won't start, which feels catastrophic on a 95-degree day — but it's a twenty-dollar part and a fifteen-minute swap. A tripped float switch just means the condensate drain is clogged; you clear the line and it resets itself. None of these, by itself, is a reason to replace a working system. Recommending a new unit over a blown capacitor isn't a judgment call. It's either a serious mistake or a sales move.

Don't take our word for it — take the hidden cameras'. **Inside Edition** loosened a single low-voltage wire on a perfectly good AC and called techs out; one tried to charge about \$1,700 for the "problem," while an honest one found the loose wire and fixed it for around a hundred bucks. NBC's **Rossen Reports** did nearly the same thing — one disconnected wire, the system otherwise confirmed healthy — and watched company after company miss the easy fix and reach for the upsell. The lesson isn't "everyone's a crook." It's that the same trivial fault produces a \$100 repair from one person and a replacement pitch from the next.

Then there are the scare words about refrigerant, and this is where a little knowledge makes you bulletproof:

What they say

- ❏ **"R-22 is illegal now, you have to replace the whole system."** False. The EPA stopped new production and import of R-22 in 2020 — it never made it illegal to keep running or servicing an existing R-22 system. It can be topped up with reclaimed refrigerant for as long as you like.
- ❏ **"R-410A is banned, buy a new A2L system today."** Misleading. New equipment stopped being built with R-410A starting January 2025, but R-410A stays available to service the millions of existing systems for years. Your working unit didn't become garbage on a calendar date.

And when a replacement genuinely *is* the right call — an old compressor that's truly gone, a system past saving — there's a second place you can get quietly overcharged: sizing. The honest way to size a system is a calculation called **Manual J**, which actually measures your house. The lazy way is "your old one was 4 tons, here's a 4 ton." That shortcut routinely installs a unit that's too big, which short-cycles, never pulls the humidity out, and leaves you cold and clammy while it wears itself out. If nobody measured your house, nobody sized your system.

06 — the turkey

Why the number got so big

A decade ago a new system was commonly \$6,000 to \$10,000. Today it's often \$12,000 to \$25,000. Some of that is real — better equipment, refrigerant changes, labor. But a lot of it is something that happened to the industry that nobody put on the truck.

Over the last several years, private equity firms have been buying up local family HVAC companies by the hundreds, rolling them into big regional platforms, and reselling the bundle. It's real money and real names: Apex Service Partners drew a minority investment from Apollo at a roughly **\$10 billion** valuation in 2026; Redwood Services took a majority investment from Atlas Partners at about **\$1.1 billion** in 2025; Goldman's private-equity arm bought control of Sila Services. The model is buy small, combine, resell higher — and the pricebook goes up to feed the overhead and the debt.

Picture a nice little *two-pound organic turkey* — the family shop that did honest work for twenty years.

Private equity buys it, injects it with twenty-five pounds of chemicals — corporate overhead, sales quotas, financing fees, debt — and now it's a twenty-seven-pound turkey selling at a premium. Same wrapper. Same family name on the truck. Very different bird.

That "same wrapper" part is the trick that matters to you. When these firms buy a beloved local company, they almost always *keep the name* — the logo, the phone number, the trucks, sometimes the founder smiling in the ads for a year or two. It's a documented practice in the trade. So you can dial the number your family has used for two decades and never realize you're now talking to a national roll-up with a turnover quota. The good news: it takes about five minutes to check.

Trace who really owns your "local" AC company

- 1 Scroll to the very bottom of their website. Look for tiny footer text like "An [Something] Service Partners company."
- 2 Search your state's business records (in Florida, the Division of Corporations — "Sunbiz").
- 3 Look up the company's registered name and its parent entity or manager.
- 4 If the "manager" is an LLC that also runs a dozen other shops across the state, you've found the roll-up.

And keep an eye on the financing while you're at it. Those "0% for 60 months" offers aren't free — the lender charges the contractor a fee that can run well over 15% of the loan, and that fee gets quietly baked into the price everyone pays, cash buyers included. "Same as cash" plans can also snap back to 25–30% interest, charged retroactively, if you miss the payoff window by a day.

Ten quiet minutes and six questions

You don't need to become an HVAC tech. You just need to slow the thing down and make it show its work. Do this before anyone arrives:

before the truck shows up

The 10-minute defense

- 1 Photograph the data plates on both the outdoor and indoor units — model and serial numbers.
- 2 Punch the serial into the manufacturer's site to check whether you're still under parts warranty. Most units under ten years old are.
- 3 Do the free checks: thermostat batteries, the outdoor breaker, a clean filter, and whether the drain pan has standing water tripping the float switch.
- 4 Set the ground rules out loud: "I want to see the failed part tested in front of me, and I want the old part left with me."
- 5 Keep your phone handy to photograph any meter reading or gauge they show you.

Then, if the word "replace" comes out before the word "test," ask these. Watch what happens to the room.

at the kitchen table

The six questions

- 1 *"Exactly which part failed — can you show me the reading on your meter right now?"*
An honest tech has a number. A closer has a feeling.
- 2 *"What's the itemized price to just replace that one part today?"*
If they won't quote the repair, ask why not.
- 3 *"If you're saying it's leaking, can you show me the leak?"*
Bubbles or an electronic detector — not a shrug.

4

"What's the total cash price, itemized — equipment, labor, permits?"

Not the monthly payment. The actual number.

5

"Is this price good next week, or only right now?"

A real price survives you getting a second opinion.

6

"Do you get a commission or a bonus if I buy today?"

You're allowed to ask. Watch the pause.

Red flags

- ❗ A \$29 "tune-up special" that turns into a condemnation
- ❗ The tablet comes out before the multimeter
- ❗ "It's too old" — with no part actually tested
- ❗ Won't put a repair price in writing
- ❗ A discount that only lives until they leave your driveway
- ❗ A cracked-heat-exchanger or dead-compressor claim with nothing shown on camera or gauge

Green flags

- ✓ A clear, normal diagnostic fee — no bait special
- ✓ Walks in with instruments, not a sales binder
- ✓ Shows you the failed part and its reading
- ✓ Hands you a written repair price *and* a replace price
- ✓ Tells you to get a second quote
- ✓ Leaves the proposal good for 30 days

08 — the honest guy

The turkey that didn't get injected

Here's the part we'll own up to: we're an AC company telling you how AC companies play you. We get the irony. But this is the whole reason a place like ours exists — to be the family shop that *didn't* sell to the roll-up, that still puts the price in writing, that sends a person who'd rather hand you a fixed unit than a financing app.

Get multiple quotes, always, in writing — including ours. Make anybody who says "replace" show you the part first. The number on an honest quote only moves one direction once it's written down, and it isn't up.

Because that's the real tell, in the end. When your AC dies on the hottest day of the year, a good AC guy will find the burned-out part, pull it out, and set it in your hand so you can see the scorch marks for yourself. A comfort advisor will set a tablet in front of you and go quiet. Long before you sign anything, look at what's actually being placed in your kitchen — the part, or the payment plan — and you'll already know which one showed up.

\$20

What a run capacitor — the classic "you need a new system" part — actually costs

50%

The "rule" that flips a fixable unit into a replacement sale

2020

R-22 production stopped — but servicing your old system stayed perfectly legal

\$10B

Valuation behind one of the private-equity roll-ups buying up "local" shops

5 min

How long it takes to trace who really owns your AC company

Cold AC Guy

The number's in writing, there's no salesman at your table, and if we can fix it, we'll tell you.

Want the honest guy instead?

Straight diagnosis, the price in writing, no comfort advisor at your kitchen table.

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► **Sources & notes**

Written for homeowners by Cold AC Guy — coldacguy.com · (813) 668-8856. We're an air-conditioning company, so read us with the healthy skepticism this whole guide is about — then go get three quotes in writing, ours included, and make everybody show you the broken part.