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Listen to the Today's Homeowner Podcast to learn what to consider when replacing a heating and cooling system. (DepositPhotos)[0:00]: Welcome to this week's Today's Homeowner Podcast[01:21]: Four Seasons of Home Ownership: Summer Segment[07:53]: Home Depot Best New Product: Moen Host Series Continuous-Feed, Space-Saving Garbage Disposal[08:52]: Solved: Finding a backsplash that's durable and easy to install.[13:20]: Replacing a worn-out basement door[14:52]: Solution for nails backing out of the drywall[16:49]: A caller comments on her success after following a tip from Danny & Joe[19:06]: Best steps for replacing an existing HVAC system[26:17]: Simple Solution: an easy way to apply paste wax to furniture[28:02]: Question of the Week: Is it possible to have an electrical outlet put on the wall behind a TV?Replacing your HVAC system is a big investment for homeowners. But first, there are many questions that come with the process.For instance, what size system does your home need?Don Hembree, of Hembree Heating & AC, sat down with us to talk about the best steps for a homeowner to take when purchasing a new heating and cooling system. Skip to [19:06] for the full segment!Spoiler alert! You need to do a lot of research. Specifically, unbiased research — look at consumer reports more than brands.Next, remember: One size HVAC system does not fit all. Every home is different and resides in different climates and conditions that affect your heating and cooling options.Performing a Manual J Load Calculation will determine how much heating or cooling your house is losing or gaining. Once this is done, it will tell you what size HVAC system you need.Listen to the Today's Homeowner Podcast for more home improvement tips!Simple SolutionsPaste Wax Applicator — Here's the best, most effective way to apply paste wax to finished wood surfaces, such as tabletops, desks, and chest of drawers.Take a golf-ball-size dollop of paste wax and place it onto a double-layer piece of cheesecloth, measuring about 12 inches square.Then fold the corners of the cloth and twist, capturing the wax into a little ball. Now, gently squeeze until some of the wax oozes through the cloth. Spread the wax onto the wood surface in overlapping circles.As you continue to rub, the friction will soften the wax and allow you to apply the perfect amount of wax without over- or under-applying it.Cardboard Grass Killer — Here's how to kill grass in areas you'd like to transform into a flowerbed or garden.Lay overlapping sheets of cardboard on top of the grass, then cover the cardboard with at least 4 inches of mulch or compost.Water the area well twice a week. After a month or two, the grass will be dead and the soil will be ready for planting.Question of the WeekQ: I have an entire brick wall with a fireplace. I'd like to know if it is possible to have an electric outlet put on the wall behind a TV.The TV is already mounted, but the cable and electric cord are running along the wall hidden in a cord cover. What can I do?A: It can be done! An interior brick wall still has both a wall and wall cavity behind it.To access the lines, drill down in the hole with strategic measurements and then notch out the brick.Have an electrician come out and take a look at it — they can run snake wires in places you wouldn't think possible!Another way you could do this would be to come up through the wooden floor next to it and have cable hidden up the side and come out behind the TV.The Home DepotThe BILCO CompanyHembree Heating & AC » MORE: Find the best home improvement loanWhat are HVAC loans?HVAC loans are unsecured personal loans that you use for the purchase or replacement of an HVAC system. Upon approval, you receive the loan in a lump sum and repay it in fixed monthly installments over a period of about two to seven years.Qualifying for a personal loan primarily depends on your creditworthiness and finances. Qualified borrowers with high credit scores, stable income and little other debt receive the lowest rates and largest loan amounts.Annual percentage rates on personal loans typically range from 6% to 36%, and loan amounts are \$1,000 to \$100,000. Many online lenders allow you to pre-qualify and see your personal loan rate and term before formally applying. Pre-qualifying doesn't affect your credit score.» MORE: Pre-qualify with multiple lenders on NerdWalletHVAC loan exampleFor an excellent-credit borrower, a \$7,000 loan with a two-year repayment term and 11.2% APR would require monthly payments of \$327 and cost \$7,846 including interest, according to NerdWallet's home improvement loan calculator.HVAC loan considerationsAs with any home improvement purchase, it's good to compare multiple financing options. Here are things to consider about personal loans.Loan amount: Personal loans are best for large, one-time purchases. You may not find a personal loan small enough to cover a repair that costs a few hundred dollars. Unlike with a line of credit, you borrow the funds all at once, so try to have a solid estimate on the HVAC system's cost before you sign a loan agreement.APR and fees: APR, which is the loan's interest rate plus any fees the lender charges, is the best way to compare total costs of different loans. The loan with the lowest APR is the cheapest. Some lenders charge origination fees from 1% to 10% of the loan amount and deduct the charge from your loan before depositing the money into your account.Repayment term: A longer repayment term on a personal loan means lower monthly payments, but you'll pay more overall interest. Factor monthly payments into your budget to determine what amount you can manage over the loan's term.Funding time: Pre-qualifying for a personal loan with an online lender can take minutes, and some lenders will fund a loan the same day you're approved or the following business day.» MORE: Features to look for in a personal loanHVAC financing alternativesEmergency fund: While not technically a financing option, your emergency fund is made for expenses like a new HVAC system. Especially if temperatures outside are extreme, a broken AC or heating unit constitutes an emergency.HVAC company financing: Some companies that sell and install HVAC systems also offer financing through third-party lenders, like Greensky or Ally. Rates and terms vary across contractors. Rolling your installation and payment plan together can be a convenient option if it's also the most affordable one.0% interest credit card: Consumers with good or excellent credit (690 or higher FICO scores) may qualify for a credit card with a zero-interest promotional period. Be sure to pay off the balance during the interest-free term — usually 15 to 18 months — to avoid paying the card's regular interest rate.Government help: You may qualify for an FHA Title 1 loan, which can be used to make your home "basically more livable and useful," according to the Department of Housing and Urban Development. Another option is refinancing your existing mortgage with an FHA 203(k) loan. These programs each have their own requirements and may prolong your installation's timeline, but they could save you money. I am learning so much from this process. For example, this is duct work for the heating and air conditioning unit. I've never had one of those before. It circulates hot and cool air all over the house. That will make it nice and comfortable for the next family that lives here. HVAC: You know you have it. You know you need it. You know it's expensive to repair and replace. But that's about all you know, and maybe that's how you'd like to keep it, because when you think of "home improvement," you think of, well, Home Improvement. But there's a certain empowerment that comes with knowing how your home works—whether that's through learning about big things like the ins and outs of home remodeling and renovation to smaller things like figuring out when (and why!) to transition from air conditioning to the heater, mastering simple plumbing tricks, and how to clean those doggone ovens and scrub down those microwaves. So take a break from dreaming of farmhouse kitchens, and take a moment to learn about the beauty of the good ol' HVAC. After all, you can't look like a million bucks if you're covered in sweat or shivering to death. What the heck do the letters "HVAC" mean?HVAC stands for "heating, ventilation, air conditioning." Super easy stuff, right?Stephanie RausserOkay, but what does HVAC do?Basically, HVAC is the generic term for all the technology that keeps air moving between the outside and inside of your home and/or workplace and makes things comfortable whether outdoor temperatures soar or plummet. In addition to keeping you summer-time fresh or winter-time warm, the system is also responsible for filtering the air and minimizing humidity indoors. It's a truly magical thing that you rely on every single day and yet never have to think about until it stops working. Lambert/Archive PhotosHow does HVAC work?If you live in an old drafty house, you know all about ventilation that happens whether you like it or not. Many old homes didn't have any ventilation at all, so air comes in through all kinds of ways thanks to lots of cracks and gaps. (Unfortunately, so does water, but that's a different topic.) But older homes became more airtight, so you need proper ventilation to help control fresh air intake—which you need for good, breathable air and to help remove carbon dioxide, moisture, and stinky smells. (Febreze can't do it alone, people. Fresh air goes a long way with those stinky smells.) When the air is brought in, the system filters it to remove excess dirt and gross stuff that you might be allergic to as well as excess humidity. From there, the air is either cooled (via your air conditioning) or heated (via your heater, obviously) and then sent into your home. If you have central heat and air, the air is moved through a series of pipes and tubes so that the air is evenly dispersed throughout the entire space. If you have a window unit, it's blasted into the room. Either way, the result is filtered, hand-selected air! Pretty cool, right?How often should an HVAC get checked?How often do we put off checkups until we get ill? All the time. We do that with stuff around the house, too. Let's stop doing that. Experts say you should have your heating system checked every fall and your A/C checked every spring. It may seem like a lot, but it could save you some headaches—and money—in the long run. Find an HVAC expert you trust because when things go wrong, you'll want a pro on speed dial. This content is imported from OpenWeb. You may be able to find the same content in another format, or you may be able to find more information, at their web site.

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