HEAT PUMP PROS — GUIDE

What a heat pump costs

Read cost evidence and compare the full installed scope before you accept a quote.

Updated November 10, 2026

A useful heat pump price includes the work at your home. A bare equipment price is not enough to set a project budget.

EnergySage reports a US marketplace average of **US$15,393 before incentives** in its cost article, updated March 19, 2026. This is a marketplace result, not a quote for your home. It is not a ground-source installation benchmark. The article gives conflicting ductless averages in its summary and table. We do not use those figures here.

Ask for an itemized scope

Ask each bidder to separate equipment, installation labour, electrical work, duct changes, permits, removal and commissioning. Ask for indoor and outdoor model numbers. For ground-source work, ask who designs and installs the ground loop, and what site conditions could change the price.

Record exclusions beside the total. A quote that leaves electrical work to you is hard to compare with a quote that includes it. Ask who pays if the existing panel or ducts need work after the site visit.

Separate the contract from incentives

Keep the gross contract price, confirmed incentive and amount you must pay as separate lines. Do not subtract a rebate that a salesperson has only discussed. Check the administrator's current rules and approval process.

The IRS says its Energy Efficient Home Improvement Credit applies to improvements made through December 31, 2025. Do not include that credit in a new installation budget without current IRS support. DOE rebates are separate programs with local delivery and availability.

Compare financing carefully

Request the cash price and the finance terms in writing. Record fees, payment dates and the total repayment amount. Ask what happens if program approval is delayed. Keep a copy of the signed scope and change orders. Ask for the commissioning record before final acceptance.

Sources

All pages below were fetched and checked on 2026-11-10. The check date is not a promise that intake remains open.

- EnergySage, How much does a heat pump cost in 2026?. Checked 2026-11-10.
- IRS, Energy Efficient Home Improvement Credit. Checked 2026-11-10.

- US Department of Energy, Home Energy Rebates Program. Checked 2026-11-10.

Frequently asked questions

Is the marketplace average a quote for my home?

No. It describes US marketplace quotes. Ask for a site assessment and an itemized installed price in your currency.