

## Buy or Lease? Choosing the Best Option for You

When it's time to replace your water heater, you have two main options:

1. **Buy it outright** (you own the equipment from day one), or
2. **Lease it** (you pay a low monthly rate that covers installation, maintenance, and future replacement).

Both paths provide reliable hot water — but they differ in cost structure, long-term ownership, and convenience.

Below is a breakdown of **advantages and disadvantages** of each so you can choose what's right for your home, budget, and lifestyle.

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### Option 1: Outright Purchase

#### Advantages

- **Full Ownership:** Once paid for, the water heater is yours — no ongoing payments.
- **Lower Lifetime Cost (in many cases):** If the system lasts beyond its warranty and needs few repairs, ownership can cost less over the life of the unit.
- **Freedom to Choose Any Brand or Contractor:** You can select your preferred model, fuel type, or installer.
- **No Monthly Obligation:** After installation, there are no recurring program or service fees.
- **Increases Home Equity:** The appliance becomes part of your property and can be factored into resale value.

#### Disadvantages

- **Higher Upfront Cost:** Purchasing requires paying for the unit, installation, permits, and disposal all at once — often \$2,500 or more.
- **Maintenance Responsibility:** You pay for all future repairs, flushes, and parts.
- **Unexpected Breakdowns:** If the heater fails early, you bear the full cost of replacement.
- **Limited Warranty Coverage:** Standard manufacturer warranties cover parts for 6–12 years, but not labor.

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## Best For:

Homeowners who prefer to invest upfront, plan to stay in the home long-term, and want full ownership control.

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## Option 2: Water Heater Lease (Hot Water as a Service)

### Advantages

- **No Upfront Cost:** Installation, equipment, permits, and old tank removal are included — you simply pay a fixed monthly rate.
- **All-Inclusive Coverage:** Repairs, parts, labor, and even full replacement are covered for the duration of the lease (typically 10 years).
- **Zero Surprise Expenses:** If something breaks, it's fixed at no cost to you.
- **Latest Technology:** When your lease ends, you can upgrade to the newest high-efficiency or smart model.
- **Transferable:** Transfer to a new homeowner if you move.

### Disadvantages

- **No Ownership:** The equipment remains property of the leasing company.
- **Monthly Payment Commitment:** You'll have an ongoing service fee for the lease term.
- **Early Termination Fees:** If you cancel early, contract terms may apply.
- **Higher Long-Term Cost:** Over 10 years, total payments may exceed the cost of an outright purchase.

## Best For:

Homeowners who prefer **predictable monthly expenses**, want **no repair risk**, or plan to **move within 5–10 years**.

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## Side-by-Side Comparison

Feature	Buy Outright	Lease / Subscription
Upfront Cost	\$ \$ \$	\$ (usually \$0)
Monthly Payment	None	Fixed monthly fee
Ownership	You	Leasing company
Repairs & Maintenance	Customer pays	Included
Replacement Costs	Customer pays	Included
Warranty	Limited parts only	Full coverage, labor included
Transferable to New Owner	N/A	Often yes
Ideal For	Long-term homeowners	Convenience-focused or short-term owners

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## Key Takeaways

- **Buy** if you want long-term savings, full control, and don't mind handling maintenance.
- **Lease** if you prefer convenience, predictable costs, and full coverage — with no surprise repair bills ever.

Both options deliver the same goal: **safe, reliable hot water** for your family.

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## Not Sure Which Is Right for You?

A Water Solutions Advisor can walk you through both options and help you compare **total cost, warranty coverage, and peace-of-mind value**.

**Get an instant online quote** or call **866-928-8549** to speak with a water solutions advisor.