

Adding a rental unit to your property presents a unique set of challenges, especially when it comes to climate control. If you're like me—a mom of three who has lived for years with a broken whole-house AC and experimented with less-than-robust portable units—you know the value of reliable, efficient heating and cooling. A DIY mini split system can be an excellent solution, providing **independent control**, energy efficiency, and relatively straightforward installation on a *budget install*. But not all DIY minisplits are created equal. In this post, we'll demystify the best options out there, highlight real pricing (no vague numbers here!), and dig into the nitty-gritty of what makes these systems tick, including SEER2 and HSPF2 ratings and cold climate performance.

Why Choose a DIY Mini Split for a Rental Unit Addition?

Mini splits are an excellent choice for rental units because of their:

- **Single Zone System:** Most rental units don't need whole-house coverage. One independent zone per unit is perfect.
- **Independent Temperature Control:** Tenants can set their preferred temperature without affecting the rest of the property.
- **Low Installation Footprint:** No need for ductwork; just wall-mounted indoor units and an outdoor condenser.
- **Energy Efficiency:** Properly chosen minisplits can cut energy bills—a win-win for landlords and tenants.
- **DIY-Friendly Features:** Using tools like *quick connect fittings* and *pre-charged line sets* streamlines installation for handy homeowners.

Without the overhead of professional installation and complicated wiring, you can install yourself (or hire a local helper for electrical work, which is always recommended if you're not comfortable). But the question remains: which DIY mini split system is the best match for your rental addition?



Top Companies Offering DIY Mini Split Systems

Let's take a realistic look at three players: **MRCOOL**, **Zone Air**, and **Home Depot's** in-house brands and offerings. Each has its pros and cons, especially when it comes to value, pricing transparency, and system features.

MRCOOL

MRCOOL thehowtohome.com has been a staple in the DIY mini split space for years. They pioneered the pre-charged, quick-connect fitting design that makes many installations simpler for non-professional installers. Here's why MRCOOL often comes up:

- **Pre-charged line sets** mean no vacuum pump needed, which reduces equipment costs and complexity.
- Standard **12K to 36K BTU systems** fit various space sizes.
- Competitive pricing usually ranges from \$1,000 to \$1,800 depending on the BTU and features.
- Good SEER2/HSPF2 ratings, but check specific models for exact numbers.

MRCOOL is great for folks who want a solid balance of cost and DIY ease, but I've always been a little annoyed by their habit of coiling excess copper line behind the condenser unit—cute for an amateur tech demo, not great for long-term reliability in a property you rent.

Zone Air

Zone Air is a newer, direct-to-consumer brand that's making waves for its no-dealer markup and transparency. I've seen their *12K BTU single zone system (230V)* priced at **\$2,049.99**, which is on the higher side, but you get:

- Really robust heat pumps with cold climate heating, rated down to **-13°F**, perfect for zones with harsh winters.
- Clear SEER2 and HSPF2 efficiency ratings published on their site—no vague "super efficient" marketing speak.
- Pre-charged line sets and quick connect fittings that make DIY installation straightforward.
- Direct-to-consumer sales eliminate dealer markups but mean you manage warranty and support directly.

Zone Air's system may be pricier up front, but if you want serious cold climate operation and the confidence that comes from transparent specs, it's worth considering—especially for your rental unit addition where tenant comfort across seasons is a must.



Home Depot

Home Depot carries a mix of brands, including Rheem, Pioneer, and even MRCOOL under their roof. While convenient for purchasing locally, the pricing can be confusing due to fluctuations and in-store promotions. If

you're looking at a *budget install*, Home Depot may be a stop for picking up tools and fittings, or grabbing the mini split itself if they stock the right model. Some notes here:

- Look for **single zone systems** with pre-charged line sets to avoid extra HVAC plumbing hassle.
- Home Depot's in-store staff isn't always versed in comparing SEER2 or HSPF2 ratings, so come prepared.
- Installation guides may lack detail on electrical work—don't DIY electrical if you're not comfortable!

In short: Home Depot is convenient but shop smart and focus on brands with transparent specs.

Understanding SEER2 and HSPF2: Efficiency Explained Simply

SEER2 (*Seasonal Energy Efficiency Ratio*) and HSPF2 (*Heating Seasonal Performance Factor*) are newer rating standards designed to provide a more accurate picture of a heat pump's real-world efficiency, replacing old SEER and HSPF ratings. Here's the gist:

- **SEER2:** Measures how efficiently your mini split cools during a typical cooling season. The higher, the better—think of it as miles per gallon for AC.
- **HSPF2:** Measures heating efficiency over the heating season, crucial for cold climate heating.

Many DIY mini split brands still tout vague claims like “high efficiency” without sharing SEER2 or HSPF2 values. That's a red flag because buyers end up guessing performance and electricity bills. When adding a rental unit, you want a system with these numbers clearly stated so you can expect reasonable operating costs and tenant satisfaction.

DIY Installation Tools: Why Quick Connect Fittings and Pre-Charged Line Sets Matter

One challenger to the DIY mini split install is the traditional copper line set charging and brazing process—requiring specialized tools and skills. Thanks to modern innovation, brands like MRCOOL and Zone Air use:

- **Quick Connect Fittings:** These work like high-pressure garden hose connectors but for refrigerant lines, allowing you to clamp the line set onto the system without leaks.
- **Pre-Charged Line Sets:** The refrigerant is already sealed inside, so you don't need a vacuum pump or nitrogen flush—this saves hundreds in tool rental and hassle.

These features make a huge difference for *budget install* projects and DIYers who don't want to master HVAC plumbing. But keep in mind: If you have to add more line length, you'll need professional charging or an extended pre-charged set, which limits some flexibility.

Direct-to-Consumer vs Dealer Network: Tradeoffs to Know

Aspect	Direct-to-Consumer (e.g., Zone Air)	Dealer Network (e.g., MRCOOL via distributors, Home Depot)
Pricing	Transparency	Clear upfront pricing, no hidden dealer markups
Pricing	Varies across dealers, can be confusing	
Technical Support	Direct support from manufacturer, might be slower	Local dealer support, sometimes better for complicated issues
Installation	Flexibility	Buyer responsible for installation help, great DIY if comfortable
Dealer	Offers installation services, but adds cost	Warranty and Service Handled directly; strict documentation needed
Dealer	May facilitate claims and service visits	

For rental owners on a strict *budget install*, going direct can save money, but you must be confident handling the install or have a local contractor you trust for the tricky parts. Dealers increase cost but provide peace of mind.

Cold Climate Heating to -13°F: Why It Matters for a Rental

If you live in a climate with real winters, your mini split needs more than just average heating specs. Systems like **Zone Air's cold climate mini splits** that maintain heating performance down to -13°F are game-changers. They ensure your tenants stay comfortable without resorting to inefficient space heaters or electric strips, which cheat you on bills.

Look for models with:

- Advanced inverter-driven compressors
- Enhanced refrigerants for cold weather performance
- Robust defrost cycles without significant heat loss

In a *real house* or rental, poor heating in winter causes tenant complaints and high turnover. Don't skimp here.

Summary: Best DIY Mini Split for Your Rental Unit Addition

After living through years of broken AC units and failed portable coolers, here's what I'd do if I had a rental unit addition today:

1. **Choose a Single Zone System** with clear SEER2 and HSPF2 ratings to save on energy bills and provide independent temperature control.
2. **Consider Direct-to-Consumer brands like Zone Air** if you want transparent pricing (like the \$2,049.99 12K BTU model), excellent cold climate specs (-13°F), and you're comfortable managing installation and warranty yourself.
3. **MRCOOL is a solid middle-ground choice** if you prefer a proven brand with quick connect fittings but watch out for their unnecessary copper loops behind condensers—something I'd fix immediately in a professional installation.
4. **Buy from Home Depot** if convenience and parts availability are your priority, but verify efficiency specs and model compatibility carefully.
5. **Use Pre-Charged Line Sets and Quick Connect Fittings** to simplify installation and stay within a reasonable *budget install* frame.
6. **Don't DIY Electrical Work Unless You're 100% Comfortable.** Get a licensed electrician to sign off on all wiring for safety and code compliance.

Mini splits aren't magic fixes but choosing the right system with genuine specs and the right features can make your rental unit addition comfortable, efficient, and tenant-friendly without breaking the bank or your sanity.

Happy installing!