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5-Truck HVAC & Plumbing 3-Year FSM Cost Audit (2026)

Published rate-card & payment-processing breakdown comparing ServiceTitan, Housecall Pro, Jobber, and Contractor Foreman for 1-to-15 truck service shops.

3-YEAR SOFTWARE SAVINGS
$38k – $58k
5-truck shop vs. ServiceTitan

CARD CROSSOVER POINT
$40k / Month
Housecall Pro 2.59% beats Jobber 2.7%

HIDDEN ACH LEAK
$180 / Check
1% uncapped ACH on $18k installs

EXECUTIVE 3-YEAR TCO VERDICT

Below 10–12 trucks, transparent platforms (Housecall Pro Essentials at $149/mo annual or Jobber Connect at $99–$139/mo) cut 3-year software spend by $38,000 to $58,000 versus ServiceTitan (~$250–$500/tech/mo + $5k–$50k onboarding). Watch card-rate crossovers past $40k/mo and uncapped 1% ACH fees.

01 Audited 3-Year Cost & Fee Schedule Comparison

Platform & Plan	3-Yr Base Software (5 Trucks)	Extra Seat Fee	In-Person Card Rate	ACH Bank Fee	Upfront Setup
ServiceTitan (~$300/tech quoted)	~$54,000 (3-yr)	~$250–$500/tech/mo	Custom quoted	Custom	$5,000–$50,000+ (12-mo lock)
Housecall Pro Essentials ($149/mo)	$5,364 (3-yr, 5u)	$35/user/mo (>8u MAX)	Starts at 2.59%	1% uncapped	$0 mandatory
Jobber Connect ($99–$139/mo)	$3,564–$5,004 (3-yr)	$29/user/mo	2.7% + $0.30	1% uncapped	$0 mandatory
Contractor Foreman Plus ($166/mo)	$5,976 (3-yr, 8u)	Tiered (15u at $221/mo)	Integrated options	Varies	$0 (100-day guarantee)

02 Hidden Statement & Contract Traps to Verify First

01 Card-Processing Flip Past $40,000/Month (Jobber vs. Housecall Pro)

Jobber saves $360–$1,800 on 3-year base software for a 5-truck shop. But on $50k/mo in swiped cards ($1.8M over 36 months), Jobber's 2.7% + $0.30 totals ~$50,544 vs. Housecall Pro's 2.59% at ~$46,620—a $3,924 edge that reverses the software savings.

02 Uncapped 1% ACH Tax on High-Ticket Installs

Both Jobber and Housecall Pro charge 1% on ACH bank transfers. On an $18,000 HVAC replacement, that burns $180 per bank draw. Routing large installs through a $0 B2B ACH tool synced to QuickBooks eliminates thousands per year.

03 Modular Add-On & Office-Seat Creep

Adding Sales Pipeline, Vehicle GPS hardware, Payroll, and Voice modules can push a $189/mo mid-market base plan past $450/mo. Count dispatchers and office admins—not just field trucks—when checking 5-seat vs. 8-seat tier cliffs.

03 Step-by-Step Renewal & Migration Checklist

- [ ] **Step 1:** Audit your actual active managed-tech count vs. office/dispatcher logins before requesting renewal quotes.
- [ ] **Step 2:** Multiply your monthly swiped card volume × 36 months × 0.0011 to see if Housecall Pro's 2.59% rate beats Jobber's 2.7% + $0.30.
- [ ] **Step 3:** Total all 1% ACH fees paid on $5,000+ system replacements over the last 12 months—move high-ticket ACH draws off 1% rails.
- [ ] **Step 4:** Verify ServiceTitan contract renewal cutoff (typically 30–60 days before annual anniversary) and request full customer/job CSV + pricebook export.
- [ ] **Step 5:** Disable unused modular add-ons (GPS hardware, secondary voice lines, unused sales seats) before comparing switching ROI.

04 Copy-Paste Vendor Renewal & Rate-Audit Email Script

Subject: Account Review & Managed-Tech Count Audit — [Company Name]

Hi [CSM / Rep], we are reviewing our 36-month field service software budget ahead of our renewal on [Date]. Please send: (1) an itemized breakdown of base per-tech fees vs. every active Pro/add-on module we are billed for, (2) our current card-present and ACH processing schedule, and (3) a renewal option removing unused add-ons without extending beyond 12 months. We are benchmarking total 3-year cost against mid-market alternatives this week.

Honest Trade-Off — When Staying Still Makes Sense: Stay on ServiceTitan if your shop clears 15–25+ active service trucks with a dedicated multi-agent call center, full-time pricebook admin, and heavy PPC ad spend where Marketing Pro call-attribution and Dispatch Pro measurably lift average ticket size.

05 Verified Primary Sources

ServiceTitan Official Pricing Overview
https://www.servicetitan.com/pricing

Housecall Pro Public Tiers
https://www.housecallpro.com/pricing/

Jobber Official Pricing & Payments
https://www.getjobber.com/features/payments/

Full Audited Comparison & Live Calculator
https://softwaretco.com/alternatives/servicetitan/

Independent audit by SoftwareTCO.com. We earn referral commissions from some open partner programs (e.g., Jobber, Housecall Pro, Contractor Foreman) and $0 from ServiceTitan. Commission status never affects math.

Free Interactive Calculator
softwaretco.com/calculators/field-service-tco/