



One way to prepare for the costs of owning a home beyond the mortgage payment, insurance and taxes is to know the expected life expectancy of your home's components.

Such knowledge doesn't supersede the use of a home inspector when buying a home, but it can help you develop a savings plan so you are prepared for the inevitable.

Sooner or later you'll have to repair or replace many of your home's parts – inside and out.

Knowledge of components' life expectancies is what homeowner associations use, in part, to build a reserve fund designed to spread out the cost of the inevitable.

When the roof goes, the appliances conk out, or the paint begins to fade, it's a lot easier to come up with the cash if you've already got some socked away for just that kind of rainy day.

The National Association of Home Builders, along with the Bank of America, has developed the "NAHB/BoA Home Equity Study of Life Expectancy of Home Components" to help you take the guesswork out of preparing for the worst.

The report suggests you use the timelines as a general guideline. Local weather conditions, use habits, regular maintenance – or the lack thereof – can all affect the life expectancy of many components.

Personal tastes for contemporary upgrades, remodeling needs and other factors may also dictate replacing parts before their useful life span is up.

In any event, based on a comprehensive telephone survey of manufacturers, trade associations and researchers, NAHB developed information about the longevity of housing components.

From the foundation to the rooftop, here's a quick look at how long, as a national average, some of the most common home components are expected to last:

- **Foundations** – Poured concrete block footings and slab foundations should last a lifetime, 80 to 100 years or more, provided they were built well. The foundation termite proofing should last 12 years, provided the chemical barriers remain intact. Properly installed waterproofing with bituminous coating should last 10 years.
- **Flooring** – Natural wood flooring has a life expectancy of 100 years or more with proper care. Marble, slate and granite, likewise – but again, only with proper maintenance. Vinyl floors wear out in 50 years, linoleum about 25 years, and carpet between 8 and 10 years, tops.
- **Electrical System** – Copper-plated wiring, copper-clad aluminum and bare copper wiring are expected to last a lifetime, whereas electrical accessories and lighting controls are expected to fail after not much longer than 10 years.
- **Outside Materials** – These typically last a lifetime. Brick, vinyl, engineered wood, stone (both natural and manufactured) and fiber cement typically last as long as the house exists. Exterior wood shutters are good for 20 years, well-maintained gutters 50 years if they are copper, 20 years if they are aluminum. Copper downspouts last longest – 100 years or more – while aluminum ones give out after 30 years.

- **Roofing** – The life of a roof is largely dependent on weather conditions, proper design and construction, material quality, and adequate maintenance. Slate, copper and clay/concrete roofs have the longest life expectancy, 50 years or more. Wood shake roofs go for years, fiber cement shingles last 25 years, asphalt shingles give up at 20 years.
- **HVAC systems** – Heating, ventilation and air conditioning systems require a religious regimen of maintenance. Still, most components give up within 25 years. Furnaces break down in 15 to 20 years, heat pumps 16 years, and air conditioning units 10 to 15 years. Tankless water heaters can go for 20 years or more, but electric or gas water heaters only 10 years. Thermostats have a 35-year lifespan but are often replaced for more efficient models.
- **Doors** – Exterior fiberglass, steel and wood doors will last as long as the house exists, while vinyl and screen doors have a life expectancy of 20 and 40 years, respectively. Closet doors are expected to last a lifetime, and French doors have an average life of 30 to 50 years.
- **Windows** – Wooden windows last longer than aluminum ones – 30 years compared to only 15 or 20.
- **Appliances** – Life expectancies depend largely on how much they are used, but they are typically replaced long before they are done. Among major appliances, gas ranges live 15 years, dryers and refrigerators die at 13, while compactors, dishwashers and microwave ovens might last for nine years.

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