

In Search of The Perfect House

THE 1% RULE

When you consider the life cycle of every component of a house, a reasonable annual estimate of the cost of normal maintenance is 1% of the value of the house. One year you may replace the furnace; a few years down the road you may re-surface the roof. Throw in the odd unexpected repair in between and you average 1% per year. It's incredible but this rule is not far off even for very expensive and very inexpensive houses.

NORMAL MAINTENANCE

If you strip away the cosmetics, a house is made up of the structure, roof, exterior envelope and the "systems" of the house. The "systems" are things like heating, plumbing, electrical and cooling.

All components and systems eventually wear out. Fortunately, they don't all wear out at the same time. Different components have different life cycles. Houses tend to settle into what you might call a "normal maintenance pattern".

WHAT'S THE MESSAGE HERE?

A homebuyer should arrive at the home inspection with realistic expectations. If you are buying a 12-15 year old home, let's face it, you may need a new roof covering. If you are buying a 60 year old home, you may have to update some plumbing. Don't let this scare you away from a perfectly good home.

HOW LONG DOES IT LAST?

Here is a short list of typical life cycles of the most common components of the home. Please keep in mind that there will be exceptions in every category.

ROOF

conventional asphalt shingles	12 - 15 years
top quality asphalt shingles	25 - 30 years
low slope shingles	10 - 15 years
slate.....	40 - 200 years
tar & gravel roof (built up roof).....	15 - 20 years
single ply roof membrane	15 - 20 years
roll roofing.....	5 - 10 years

EXTERIOR

gutters & downspouts	20 - 30 years
copper gutters and downspouts	50 - 100 years
aluminum siding	50 plus years
wood siding.....	maintenance dependent
stucco.....	maintenance dependent
exterior paint	4 - 6 years
deck.....	10 - 20 years
asphalt driveway surface.....	10 - 20 years
driveway sealer	1 - 3 years
concrete driveway.....	30 - 40 years
garage door opener.....	8 - 12 years

STRUCTURE

termite treatment	10 - 20 years
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HEAT

conventional furnace	20 - 25 years
mid efficiency furnace	20 - 25 years
high efficiency furnace.....	unknown, suspect < 20 years
cast iron boiler	35 - 50 years
steel boiler	20 - 30 years
copper tube boiler.....	10 - 20 years
humidifier	5 - 10 years
electronic air filter.....	10 - 20 years

COOLING

air conditioning condenser	10 - 15 years
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PLUMBING

galvanized steel supply pipe	40 - 50 years
copper pipe	indefinite
toilet.....	30 - 40 years
sink	12 - 20 years
faucet.....	10 - 15 years
whirlpool bath	15 - 25 years
shower pan.....	unpredictable
submersible pump for well	10 - 15 years
suction or jet pump	10 - 15 years
water softener	5 - 15 years
sump pump	2 - 7 years
water heater.....	8 - 12 years
tile bathtub enclosure	10 - 50 years

INTERIOR

paint.....	5 - 10 years
windows	maintenance dependent