

THE LIVING HOUSE

FIELD GUIDE

Home Systems Life Expectancy & Replacement Planning Tool

Adapted from Appendices A–D of The Living House

For real estate agents previewing older homes, lenders scoping renovation financing, and buyers or owners documenting what a home needs — and when.

How to Use This Guide

This guide compiles the systems reference, home-health audit, and symptom-triage content from the book's Appendices A–D into one field-ready tool, and adds a life-expectancy figure and fill-in tracking fields for every major system in the home. Carry it to a showing, a listing appointment, or an annual walk-through of your own house.

For real estate agents

Use the worksheets on a fixer-upper or older-home showing to record the age and condition of each system as you walk the property. Flagged items become the starting scope for a 203(k) renovation estimate — turning a walk-through into a financing conversation before the offer is written.

For lenders

The life-expectancy column gives you a defensible, third-party-sourced way to explain to a borrower why a system's age — not just its current function — belongs in the renovation scope and loan amount.

For buyers

Bring this to a home preview or inspection. Ask the seller or agent for the age of each major system, or check labels/permits yourself, and fill it in. The gap between a system's age and its typical life expectancy is your renovation timeline.

For current owners

Complete this once, then revisit annually — ideally before heating season in fall and cooling season in spring — to keep a running record of what's aging toward replacement.

**Life-expectancy figures are typical ranges drawn from InterNACHI's Standard Estimated Life Expectancy Chart for Homes and the NAHB Study of Life Expectancy of Home Components. Actual lifespan depends heavily on climate, installation quality, and maintenance — use these as planning ranges, not guarantees. Items marked 'Warning signs' that appear before the typical age range should be evaluated by a licensed professional regardless of the system's calendar age.*

THE BOUNDARY

Roof, envelope & structure — Book Section I

System	Typical Life Expectancy*	Watch For (Warning Signs)	YOUR NOTES Age / Install Yr	YOUR NOTES Est. Replacement Window
Roof (asphalt shingle)	20–30 yrs	Curling, missing or cracked shingles; granules in gutters; dark staining on fascia; sagging ridge		
Gutters & downspouts (aluminum)	20–40+ yrs	Sagging sections, rusted joints, discharge at foundation, standing water		
Exterior siding	Structure: decades–lifetime; paint refresh every 7–10 yrs	Soft wood, dark staining, peeling paint (lead test if pre-1978), gaps at trim		
Windows (double-pane)	20–30 yrs (vinyl/fiberglass 20–40; wood 30+; seal/glazing 8–20)	Condensation between panes, drafts, rotted frames, single-pane on exterior walls		
Foundation	100+ yrs structurally; waterproof coatings ~10 yrs	Stair-step cracks in masonry, horizontal cracks in block, water staining, soil grading toward house		
Attic insulation	Lifetime if dry/undamaged; reassess vs. code every 15–20 yrs	Less than 12" depth, dark roof-deck staining, animal droppings, blocked vents		

THE FLOWS

HVAC & plumbing — Book Section II

System	Typical Life Expectancy*	Watch For (Warning Signs)	YOUR NOTES Age / Install Yr	YOUR NOTES Est. Replacement Window
Furnace	15–20 yrs (up to 25)	Age >15 yrs, uneven heating, short cycling, unusual noises, rising utility bills		
Central air conditioner	10–15 yrs	Age >12–15 yrs, weak airflow, frequent repairs, rising energy use		
Heat pump	10–16 yrs	Reduced heating/cooling capacity, ice buildup, frequent cycling		
Water heater (tank)	8–12 yrs (tankless 20+ yrs)	Age >10 yrs, rust-colored water, rumbling noise, moisture or rust at base		
Supply plumbing	Copper 50–70 yrs; PEX ~40 yrs; galvanized: at/past service life today	Low pressure, brown/rust water, visible corrosion, gray polybutylene pipe		
Drain / waste plumbing	Cast iron 50–60 yrs; PVC/ABS 50–80 yrs	Slow drains, gurgling at fixtures, sewage odor, any backup history		

THE INTELLIGENCE

Electrical, safety & controls — Book Section III

System	Typical Life Expectancy*	Watch For (Warning Signs)	YOUR NOTES Age / Install Yr	YOUR NOTES Est. Replacement Window
Electrical panel & service	Panel hardware 40–60 yrs — but evaluate sooner for safety/capacity	Federal Pacific or Zinsco brand, 100A service with modern loads, double-tapped breakers, burn marks		
Smoke detectors	Replace by 10 yrs (test/battery: monthly/annually)	Missing in bedrooms or hallways, unit age >10 yrs, no interconnection		
CO detectors	Replace every 5–7 yrs	No CO detector near sleeping areas or gas appliances		
Security system & sensors	5–20 yrs (upgrade cycle varies with tech)	Uncovered entry points, dead batteries, false alarms, outdated software		
Interior lighting & fixtures	Fixtures ~40 yrs; LED bulbs 15–20+ yrs; dimmers/controls ~30 yrs	All cool-white LEDs throughout including bedrooms, no dimmers, blocked natural light		

FINISHES & LIVED SPACES

Garage, exterior living areas & interior finishes — Book Section IV

System	Typical Life Expectancy*	Watch For (Warning Signs)	YOUR NOTES Age / Install Yr	YOUR NOTES Est. Replacement Window
Garage door & opener	Door 20–25 yrs; opener 10–15 yrs	Slow or noisy operation, door not sealing, safety-reverse not functioning		
Deck (structural wood)	10–30 yrs by material/maintenance	Rotted boards, loose railings, fastener corrosion, soft spots underfoot		
Flooring	Carpet 8–10 yrs; engineered wood 50+; tile 75–100 yrs (material-dependent)	Worn/stained carpet, damaged hardwood, multiple mismatched materials		
Interior paint & finishes	10–15 yrs interior; 7– 10 yrs exterior	Significant patching or staining visible, no cohesive palette		

QUICK TRIAGE

What can wait vs. what can't — for the non-emergency assessment of persistent or recurring signals

If a symptom is sudden in onset, severe in intensity, or affecting multiple systems at once, don't triage — call a licensed professional immediately. This table is for persistent or recurring signals observed during a routine walk-through.

The Symptom	Likely Home Cause	Call a Professional When...
Uneven heating — some rooms hot, some cold	Duct leakage, zoning issues, oversized/aging HVAC	Rooms consistently 5+° from setpoint; system >15 yrs old
Persistent cold despite correct thermostat setting	Insufficient insulation, air infiltration, single-pane windows	Attic insulation <6"; visible drafts at doors/windows
Low water pressure throughout the home	Corroded galvanized supply pipe, partially closed valve	Applies to all fixtures; home built pre-1960
Discolored water (rust, brown, yellow)	Corroded pipe, water heater sediment, disturbed main	First draw of the day most affected; older home
Cracks in walls or ceilings	Foundation settlement, framing movement, thermal expansion	Crack >1/4" wide, stair-step pattern in masonry, new or widening
Sticking or misaligned doors/windows	Foundation movement, humidity swelling, house racking	Multiple openings affected simultaneously; worsening over time
Lights flickering or dimming	Loose connection, overloaded circuit, failing breaker	Affects multiple rooms; panel makes buzzing sound
Breakers tripping repeatedly	Overloaded circuit, wrong-ampereage breaker, short circuit	Same breaker trips under normal load; smell of burning
Musty or unusual odors indoors	Mold growth, sewer gas infiltration, combustion appliance issue	Odor in specific rooms or after HVAC runs; recent water intrusion history
Visible mold on surfaces	Moisture intrusion, condensation, inadequate ventilation	Black, green, or white growth on walls/ceilings/grout; musty smell

From the Systems Table to the Financing Plan

Every flagged item on these worksheets — an aging roof, a galvanized supply line, a 100A panel with double-tapped breakers — is also a line item. That's the bridge this guide is meant to build: from noticing what a home needs, to pricing it, to financing it in the same transaction.

An FHA 203(k) renovation loan lets a buyer or owner roll the cost of these repairs into a single mortgage, based on the current or after-repair value of the home rather than requiring cash in hand up front. Ready4Remodel.com turns a completed worksheet like this one into a contractor-ready scope and a renovation loan estimate.

Ready4Remodel.com

Visualize · Estimate · Build

The door has not closed. The door has just moved.