



REALTOR CHEAT SHEET

LIFE SPAN OF HOME COMPONENTS

Typical service life for the systems and materials you'll be asked about at the kitchen table. Use these as conversation ranges, not guarantees — **installation quality, maintenance, and exposure matter more than age**, and a well-maintained 22-year-old roof can outlast a poorly installed 12-year-old one.

WHY NORTHERN MICHIGAN NUMBERS RUN SHORT

Most published life spans are national averages. Up here, ice damming, deep snow load, months of freeze-thaw, and heavy UV off the water push exterior components toward the low end of every range — often 15–25% shorter for roofing, paint, decks, and pavement. Interior and mechanical items track national norms more closely.

01 ROOFING, SIDING & EXTERIOR

ROOFING & DRAINAGE	YEARS	WALLS, OPENINGS & SITE	YEARS
Asphalt shingles — 3-tab	15–20	Vinyl siding	30–40
Asphalt shingles — architectural	20–30	Fiber cement siding	40–50
Standing-seam metal roof	40–60	Wood siding, maintained	25–40
Cedar shake	20–30	Exterior paint / stain	4–8
EPDM / membrane, low slope	15–25	Exterior caulk & sealants	5–10
Roof underlayment / ice shield	20–40	Vinyl windows, double pane	20–25
Flashing, galvanized	15–25	Insulated glass seals	15–20
Aluminum gutters & downspouts	20–25	Exterior doors	30–50
Heat cable at eaves	3–8	Garage door / opener	20–25 / 10–15
Skylight	15–25	Masonry repointing	20–30
DECKS, DOCKS & PAVEMENT	YEARS	STRUCTURE & ENVELOPE	YEARS
Pressure-treated deck	15–20	Poured concrete foundation	100+
Composite deck boards	25–30	Framing & sheathing	100+
Deck stain / seal	2–4	Blown attic insulation	20–30
Wood dock & cribbing	10–20	Closed-cell spray foam	80+
Asphalt driveway	12–20	Crawl space vapor barrier	20+
Concrete drive & walks	25–40	House wrap	30+

02 HEATING, COOLING & FUEL

HEATING	YEARS	COOLING, AIR & FUEL STORAGE	YEARS
Forced-air furnace, propane or gas	15–20	Central air conditioner	12–17
Boiler, hot water	20–35	Ductwork	25–50
Cold-climate heat pump	12–18	HRV / ERV ventilator	15–20
Ductless mini-split	15–20	Bath exhaust fan	10–15
In-floor radiant tubing	30–50	Dehumidifier	5–10
Wood stove or insert	20–30	Thermostat	10–15
Pellet stove	15–20	Propane tank, above ground	25–30
Outdoor wood boiler	15–25	Fuel oil tank, indoor	20–30
Stainless chimney liner	15–25	Standby generator	20–25
Masonry chimney	50–100	Radon mitigation fan	5–10

03 PLUMBING, WELL & SEPTIC

PLUMBING	YEARS	WELL & SEPTIC	YEARS
Water heater, tank	8–12	Submersible well pump	10–15
Water heater, tankless	18–20	Pressure tank	10–20
Copper supply piping	50–70	Well casing	30–50
PEX supply piping	40–50	Water softener	10–20
Galvanized steel supply	40–50	Iron / sulfur filter	8–15
Cast iron drain lines	50–75	UV disinfection lamp	1
PVC / ABS drain lines	50+	Septic tank, concrete	40+
Toilet / fill valve	25–50 / 5–10	Septic drainfield	20–30
Faucets	15–20	Effluent / lift pump	7–10
Sump pump / battery backup	7–10 / 5–7	Septic tank pumping interval	3–5

TWO NUMBERS WORTH FLAGGING IN RED

Galvanized supply piping and the **septic drainfield** are the two items on this sheet most likely to surprise a buyer. Galvanized pipe corrodes shut from the inside, so pressure looks fine until it doesn't, and a whole-house repipe is a major expense. A drainfield at 25–30 years is at end of life regardless of how the house lives, and replacement in our soils and setbacks routinely runs five figures. Ask the age of both, every time.

04 ELECTRICAL & SAFETY

ELECTRICAL	YEARS	SAFETY DEVICES	YEARS
Service panel & breakers	30–40	Smoke alarm	10
Copper branch wiring	50–100	Carbon monoxide alarm	5–10
GFCI / AFCI devices	10–15	Fire extinguisher	10–12
Receptacles & switches	25–35	Knob-and-tube wiring	Obsolete
EV charger	10–15	Aluminum branch wiring	Remediate
Well / septic control panel	15–25	Federal Pacific / Zinsco panel	Replace

05 INTERIOR FINISHES & APPLIANCES

FINISHES	YEARS	APPLIANCES	YEARS
Carpet	8–12	Refrigerator	12–15
Hardwood / refinish cycle	50–100 / 10–15	Range / oven	15–18
Luxury vinyl plank	15–25	Dishwasher	9–12
Laminate flooring	15–25	Clothes washer	10–13
Ceramic & porcelain tile	50+	Clothes dryer	12–14
Kitchen cabinets	40–50	Microwave	9–10
Laminate countertop	20–30	Garbage disposal	10–12
Granite / quartz countertop	50+	Range hood	14
Interior paint	5–10	Freezer	15–20

HOW TO USE THIS AT THE TABLE

Age alone doesn't make something a repair request. The useful framing for a buyer is remaining life and replacement cost: a furnace at 18 years isn't broken, but it's a five-figure conversation inside a few winters, and that belongs in the negotiation differently than a \$200 fix. Pair this sheet with the inspection report's condition notes rather than using it on its own.

NEED THE REAL CONDITION, NOT THE AVERAGE? THAT'S THE INSPECTION.

Radon, mold, well water, septic, sewer scope, and full inspections across Northern Michigan.

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