What a home will cost you *after* closing

A house can have a new kitchen and fresh paint and still need a roof in two years. Use your inspection period to find out how old each system is and what it will cost you over the next five years.

PROPERTY ADDRESS _____ INSPECTION DATE _____ DUE DILIGENCE ENDS _____

1 Exterior and structure

Ask the seller for install dates, invoices and service records.

SYSTEM	TYPICAL LIFESPAN	WHAT TO FIND OUT	AGE	REPLACE	BUDGET
Roof	Architectural shingle 20 to 30 years. Three-tab 15 to 20.	Install date, repairs or insurance claims, whether a warranty transfers			$
Gutters and drainage	Aluminum gutters about 20 years. Grading has no set life.	Where water goes in a hard rain: downspouts, grading, low spots near the house			$
Foundation	No set life. Watch for movement and moisture.	Cracks, sticking doors, water in the crawl space or basement, past repairs			$
Siding and trim	Fiber cement 30 to 50 years. Wood depends on upkeep.	Material, soft or rotted boards, caulk at windows and doors			$
Exterior paint	5 to 10 years. Sun-facing sides go first.	Year last painted, peeling, bare wood			$
Windows	15 to 30 years. Seals often fail first.	Fogged panes, how they open and lock, original or replaced			$
Garage door	Door 15 to 30 years. Opener 10 to 15. Springs 7 to 10.	Auto-reverse works, spring and track condition, age of the opener			$
Deck or porch	Pressure-treated wood 10 to 20 years.	How it attaches to the house, railings, rot at the posts, permit			$
Sprinklers	Heads and valves 10 to 15 years. Controller 5 to 10.	Run every zone, look for leaks and dry spots, backflow preventer			$

2 Mechanical systems

Lifespans are typical ranges. Go by what your inspector sees.

SYSTEM	TYPICAL LIFESPAN	WHAT TO FIND OUT	AGE	REPLACE	BUDGET
HVAC	AC or heat pump 10 to 15 years. Gas furnace 15 to 20.	Age of each unit (a two-story often has two), service records			$
Water heater	Tank 8 to 12 years. Tankless about 20.	Date on the manufacturer's label, any leaking at the base			$
Plumbing	Copper and PEX 40+ years. Polybutylene: plan to replace.	Pipe material, leaks, water pressure, where the main shutoff is			$
Sewer main	PVC 100 years. Cast iron and clay 50 to 60.	Pipe material, a camera scope for roots, sags or breaks			$
Electrical	Panel 25 to 40 years.	Panel brand and amperage, aluminum wiring, GFCI outlets near water			$
Septic, if any	Tank 20 to 40 years. Drain field 15 to 25. Pump every 3 to 5.	Last pump date, tank and field location, a separate septic inspection			$

Amy Mollohan, CCIM
678.570.0550 · amy@mollohanrealestate.com
Amy Mollohan & Co. · Ansley | Christie's International Real Estate

mollohanrealestate.com

3 Appliances

Confirm in writing which ones stay with the house.

APPLIANCE	TYPICAL LIFESPAN	WHAT TO FIND OUT	AGE	REPLACE	BUDGET
Refrigerator	10 to 15 years.	Does it stay? Ice maker and water line working			$
Range and oven	13 to 15 years.	Gas or electric, every burner lights, oven holds temperature			$
Dishwasher	9 to 12 years.	Run a full cycle, look under the sink for leaks			$
Microwave	8 to 10 years.	Built in or countertop, vent fan working			$
Disposal	8 to 12 years.	Runs without grinding or leaking			$
Washer and dryer	10 to 13 years.	Do they stay? Dryer vent length and last cleaning			$

4 Interior, safety and pests

ITEM	TYPICAL LIFESPAN	WHAT TO FIND OUT	AGE	REPLACE	BUDGET
Termite	Liquid treatment about 5 years. Bait stations renew yearly.	Termite letter, whether a bond exists and transfers, past damage or treatment			$
Interior paint	5 to 10 years.	Year last painted, ceiling stains that point to a leak			$
Flooring	Carpet 8 to 10 years. Hardwood can be refinished.	Wear, soft spots, what is under the carpet			$
Smoke and CO alarms	Smoke alarms 10 years. CO alarms 5 to 7.	Date on the back of each unit, one on every level			$
Fireplace and chimney	No set life. Sweep and inspect before use.	Gas or wood, last cleaning, cap and flashing			$

5 Permits and extra inspections

- ☐ Confirmed which city or county issues permits
- ☐ Permits requested for all major work
- ☐ Each permit closed with a final inspection
- ☐ Termite letter ordered
- ☐ Radon test ordered
- ☐ Sewer scope or septic inspection ordered

6 Build your five-year schedule

Move each budget figure into the year you expect to spend it, then total it.

	YR 1	YR 2	YR 3	YR 4	YR 5	TOTAL
What is due						
Budget	$	$	$	$	$	$

Amy Mollohan, CCIM
Amy Mollohan & Co. · Ansley | Christie's International Real Estate
678.570.0550 · amy@mollohanrealestate.com
mollohanrealestate.com