

Watch Out

for Ordinary Wear and Tear

The repair bills for a destructive roof leak or an inconvenient appliance failure can really catch homeowners off guard, and while it may seem like a disaster at the time, standard insurance policies don't cover damage or repairs that result from normal wear and tear or lack of maintenance.

It's a good idea for homeowners to expect some natural deterioration and budget appropriately for repairs and improvements that are likely to become necessary given the age and condition of their home. For buyers who are considering a purchase, a property inspector can provide specific information in regards to the age of a home's most vital systems and its overall construction quality.

The hardness of the materials used to build a home generally determine how long the components are likely to last, but the quality of the installation, intensity of use, local climate conditions and level of maintenance can all impact their actual longevity.

Anticipated Life Expectancy (in years):

Roofing Materials	
Slate, copper	50+
Clay/concrete tile	50+
Wood shake	30
Fiber cement shingles	25
Asphalt shingles	20

Floors	
Stone	100+
Wood	100+
Tile	75-100
Vinyl	50
Laminate	15-25
Carpet	8-10

Windows	
Wood	30+
Aluminum (clad)	15-20
Window glazing	10

Plumbing/HVAC	
Water heaters: tankless	20
Heat pumps	16
Faucets	15-20
Furnaces	15-20
A/C units	10-15
Water heaters: gas/electric	10

Outdoor Decks	
Deck Planks	25
Wood	20

Appliances	
Gas/electric ranges	13-15
Refrigerators	13
Clothes dryers	13
Garbage disposals	12
Washing machines	10
Dishwashers	9

Source: National Association of Home Builders



The most durable materials used today, including hardwoods, composites, stone and various tiles, can last a lifetime with the proper care and maintenance. However, they are often replaced prior to the end of their useful life for aesthetic reasons, as styles, preferences and decorative options change over time.

When replacing worn-out or dated features, many agents recommend that homeowners select materials and upgrades that are in line with the neighbourhood norm. Either over-improving or under-improving can limit the potential return on your investment.

Preventative Maintenance



Regular upkeep can help extend the life of your home's components and save you thousands of dollars over time. The following preventative measures are relatively inexpensive and usually only need to be addressed once or twice a year. Many of them are simple enough that you may want to do them yourself, but a handyman is only a phone call away if you find you need some help.

Roof: Fall and spring are good times to conduct routine maintenance on the roof, including the replacement of missing or damaged shingles or tiles and checking for signs of blistering or damage that can lead to leaks. Clear all debris from the roof and gutters, especially the valleys where it can accumulate and cause water to puddle.

Siding: Clean your home's exterior with a garden hose sprayer and mild detergent or a power washer after winter passes. Tighten loose trim and add caulk to areas with cracks to keep the elements from intruding and causing further damage to the structure.

Decks: Wash and treat wood with paint or a weatherproofing product to prevent cracking and get them in prime condition for spring and summer outdoor entertaining.

Irrigation: Check sprinkler systems thoroughly before the summer approaches to spot and fix leaks and make sure water is not spraying against the home's foundation or siding.

Basement: Watch for signs of moisture intrusion and find the source of any leaks that can lead to serious mold or fungus problems if left unaddressed.

Kitchen/Baths: Replace damaged caulking around tubs, showers, sinks and toilets to avoid water-related damage to the walls, floors and cabinets.

HVAC: Change the filter in your air return as often as recommended by the manufacturer. Some types need to be replaced every one to three months, while others last six months or longer.

Dryer: Remove accumulated lint from the exhaust duct at the back of the dryer, and use a long-handled brush to clear the vent that leads outside. Blockages not only impact performance, they can also be fire hazards.

Refrigerator: To keep your refrigerator working well, clean dirt and lint from its condenser coils once or twice a year. Access the coils on the back of the unit or behind the front grill, and use a vacuum attachment or coil brush to clear the debris. Failing to remove the build-up can stress the condenser and cause expensive, premature damage to the unit.

Comparing the Costs for Upkeep

Average Annual Home Maintenance Expenses

Period of Construction	Repairs and Maintenance	Replacement	Total
Built before 1946	\$1,616	\$375	\$1,991
1946-1960	\$1,255	\$353	\$1,608
1961-1970	\$1,071	\$326	\$1,397
1971-1980	\$1,085	\$423	\$1,508
1981-1990	\$1,052	\$435	\$1,487
1991 and after	\$648	\$175	\$823

Source: Statistics Canada

