

CAPITAL EXPENSES YOU CAN PREDICT

Not everything is a surprise. Most major home expenses follow patterns.

When you recognize the pattern, stress decreases.

This page separates what is predictable from what truly isn't.

Predictable Replacements

These follow fairly consistent lifespan ranges

- Roof: 15-30 years (asphalt shingles)
- HVAC system: 10-20 years (AC/furnace)
- Water heater: 8-12 years (tank) | 20+ years (tankless)
- Major appliances: 10-15 years (refrigerator, range, dishwasher)
- Exterior paint: 10-15 years
- Flooring: 5-15 years (carpet) | 10-20 years (hardwood refinishing)
- Windows: 15-30 years
- Electrical panel: 25-40 years

These are not 'if' events. They are 'when' events.

Semi - Predictable Replacements

These vary by use, climate, and maintenance.

- Plumbing fixture leaks
- Minor electrical issues
- Small roof repairs
- Deck board replacement
- Caulking and sealing
- Fence repair

These may not have fixed timelines, but they are common.

Rare But Possible Events

Less predictable, but worth awareness.

- Foundation movement
- Major plumbing line failure
- Storm damage
- Fire damage
- Severe water intrusion

These require insurance planning, not daily stress.

What This Really Means

If most major expenses are predictable, ownership stress usually comes from timing, not cost.

Planning for "when" changes everything.

You don't need to anticipate every event.

You just need to understand which ones are inevitable.

Clarity replaces surprise.

