Sweet Apple
HOME MANAGEMENT

What your house will need in the next ten years

Every part of a house has a working life. Write in the year each one was installed, and the table tells you what's coming — and roughly what it costs in north metro Atlanta today.

> Nothing on this list is a surprise. It only feels like one when the roof, the furnace and the water heater all arrive in the same eighteen months — which, in a house built in one year, they tend to.

COMPONENT	TYPICAL LIFE	TYPICAL COST TODAY	INSTALLED DUE AROUND YOUR ESTIMATE
Roof (architectural shingle)	20–25 yrs	$12,000–25,000	
Heating & cooling (per system)	12–15 yrs	$8,000–16,000	
Second HVAC system (if two)	12–15 yrs	$8,000–16,000	
Water heater, tank	10–12 yrs	$1,800–3,000	
Exterior paint or stain	7–10 yrs	$6,000–12,000	
Deck (wood)	15–25 yrs	$15,000–30,000	
Windows (per window)	25–40 yrs	$700–1,200 each	
Gutters and downspouts	20–30 yrs	$2,000–4,000	
Garage door opener	10–15 yrs	$500–900	
Garage door	20–30 yrs	$2,000–4,000	
Driveway (concrete)	25–30 yrs	$8,000–15,000	
Fence (wood)	15–20 yrs	$5,000–12,000	
Refrigerator	10–15 yrs	$2,000–4,000	
Dishwasher	9–12 yrs	$800–1,500	
Range / cooktop / oven	13–15 yrs	$1,000–3,000	
Washer and dryer	10–13 yrs	$1,500–3,000	
Carpet	8–10 yrs	$3–6 per sq ft	
Sump pump	7–10 yrs	$600–1,200	

Septic pumping (if septic)	every 3–5 yrs	$400–700
Attic insulation top-off	20+ yrs	$1,500–3,000
Termite bond (annual)	yearly	$150–400

The number

Add up everything with a "due around" inside the next ten years: **$_____**. Then divide by ten. That's the amount a house like yours quietly needs set aside each year, before anything breaks.

The rule of thumb for a house in north Fulton or East Cobb is 1–2% of its value per year. On a $700,000 home, that's $7,000–14,000 a year — most years far less, and then one year a great deal more.

Three ways to use this

- **Stagger what you can.** If the roof and both HVAC systems are all due in 2029, replace one HVAC system a year early, on your terms, in the off-season.
- **Know which repairs aren't worth it.** A $2,500 compressor on a system two years from its "due around" is money spent twice.
- **Put the dates in your calendar.** The year before each one, get quotes in the slow months — February for HVAC, late winter for roofs — when contractors are competing for the work.

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Costs are typical ranges for north metro Atlanta in late 2026 and depend on the size of the house and what you choose. Lifespans assume normal maintenance; skipped maintenance shortens them.