AMY HYDEN homes

A SEATTLE HOMEOWNER'S GUIDE



Your Home, Over Time

A friendly Seattle guide to how long things last, what they cost, and how to plan for them.

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BEFORE YOU BEGIN

A note from Amy

No home is ever finished, and that's the good part.

Every house is a living thing with its own timeline: a roof that ages, a water heater that quietly does its job until it doesn't, a kitchen that will one day be ready for its next chapter.

I live in a 1940s brick house with a long list of its own. That list isn't a sign of anything gone wrong. It's just what a home that's lived in looks like.

This guide is the one I wish every homeowner had: how long things usually last, roughly what they cost here in Seattle, and how to plan so nothing catches you off guard. Whether you bought last year, ten years ago, or you're dreaming about what's next, I hope it makes your home feel a little more knowable.

Amy

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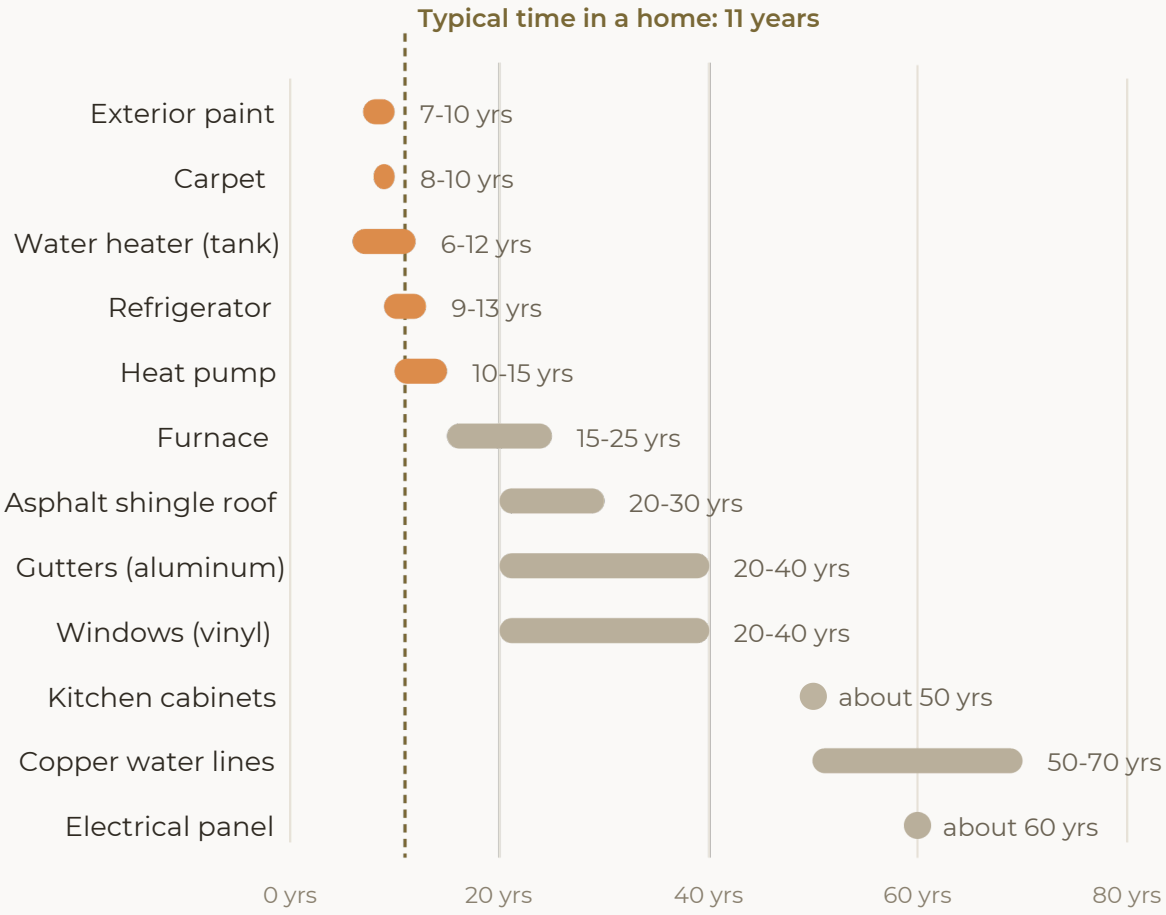


THE BIG PICTURE

Life cycles at a glance

Every system in your home has a typical lifespan, and a few will almost certainly come due while you live there. That's not bad luck. It's just the timeline.

5 of 12 usually come due within a typical stay



These ranges assume regular maintenance. Our damp Seattle winters are hard on roofs and exterior paint, so a little seasonal care (page 7) helps them reach the long end.
Lifespans: InterNACHI Standard Estimated Life Expectancy Chart. Typical stay: NAR 2025 Profile of Home Buyers and Sellers, median seller tenure.

THE DETAILS

System by system

What aging looks like for each system, and roughly what it costs when it's time. Every price is a ballpark for a typical Seattle house, so get real bids for yours.

SYSTEM	SIGNS IT'S GETTING OLDER	PRICE TAG OR REDESIGN?	ROUGH SEATTLE COST
Roof	Curling or missing shingles, granules in the gutters, a new ceiling stain. (Moss alone is maintenance.)	Price tag	About $12,000-$25,000 for asphalt shingles
Heating	Uneven rooms, rising bills, more frequent service calls	Price tag or a bigger choice if you switch to a heat pump	About $8,000-$16,000 ducted heat pump, before rebates
Water heater	Rust at the base, rumbling, a small puddle, or a date sticker past 10 years	Price tag	About $1,000-$2,000 standard tank
Exterior paint & caulk	Peeling, chalky siding, gaps around windows and trim	Price tag that protects everything under it	Get bids; size and prep drive the cost
Windows	Drafts, fog between panes, sashes that stick	Price tag or Redesign if you change style or size	Get bids; original wood windows can often be restored
Kitchen	Appliances fail first; cabinets usually last decades	Price tag for appliances; Redesign if the layout changes	Varies widely by scope
Bathrooms	Cracked grout, failing caulk, a soft spot by the tub or toilet	Small Price tag for repairs; Redesign. if plumbing moves	Varies widely by scope
Electrical	Breakers that trip often, an older panel, or a new need like an EV charger or heat pump	Price tag often prompted by another project	Get an electrician's bid

SORTING YOUR PROJECTS

Price tag or redesign?

Most home projects fall into one of two kinds, and knowing which one you're facing makes the whole thing feel lighter.

Price tag

A swap

Old out, new in, same spot, same job. A water heater, a roof, a furnace. You get a few bids, pick one, and it's done in a day or a week. The only real decision is ***when***.

Redesign

A door opens

Once a wall is open or the plumbing moves, you're making choices about how you want to live: where the sink goes, whether the wall comes down, what the room is for. These take longer and cost more, and they're also where a house becomes yours.

A few questions help sort them

- Am I replacing something, or changing how a space works?
- Does it stay in the same spot, or does it move?
- Do I need a contractor, or a contractor *and* a designer?
- Could I pair it with something else coming due? (Replacing a water heater the same year you redo a laundry room is often smarter than doing them apart.)

> *Neither kind is better. Price tags keep a home healthy. Redesigns make it feel like home.*

PLANNING AHEAD

How to budget for it

The calmest homeowners I know aren't the ones with perfect houses. They're the ones with a little money set aside and a rough idea of what's next.

The quick rule

A common rule of thumb is to set aside 1% to 4% of your home's value each year, leaning toward the higher end as a home ages. In Seattle, much of a home's value is the land, so that rule can run high. Use it as a ceiling, not a bill.

The system-by-system way MY FAVORITE

For each big system, divide the replacement cost by the months it has left. That's your monthly set-aside.

SYSTEM	AGE NOW	ROUGH COST	YEARS LEFT (EST.)	PER MONTH
Water heater	8 years	$1,500	about 4	about $31
Asphalt roof	18 years	$18,000	about 10	about $150
Furnace → heat pump	18 years	$12,000	about 5	about $200
Total				about $381

An example home, not yours. Swap in your own ages and bids.

> *A separate savings account just for the house makes this feel automatic. When something comes due, it's a withdrawal, not an emergency.*

KEEP IT SIMPLE

A seasonal Seattle rhythm

A little care each season is what helps everything reach the long end of its life. Tick these off as you go.

Fall

Before the rain settles in

- [ ] Clean gutters and check that downspouts carry water away from the house
- [ ] Service the furnace or heat pump
- [ ] Disconnect hoses and cover outdoor faucets
- [ ] Test smoke and carbon monoxide detectors

Winter

The wet months

- [ ] Peek in the attic and basement after a big storm for drips or damp spots
- [ ] Keep an eye on the roof for moss and fallen branches
- [ ] Replace the furnace filter

Spring

Fresh start

- [ ] Treat or brush off roof moss (gently, never pressure-wash shingles)
- [ ] Walk the outside: caulk, paint, and check any wood touching the soil
- [ ] Clean gutters again once the trees finish dropping

Summer

Seattle's project season

- [ ] Schedule painting, roofing, or exterior work while it's dry
- [ ] Look at the water heater's date sticker and add it to your plan
- [ ] Book bids for anything coming due next year, before fall calendars fill up

LOCAL KNOWLEDGE

Good to know in Seattle

Three things are especially common in our older neighborhoods. None is a reason to worry. They're just worth knowing about, so they can go on your plan instead of surprising you.

Your side sewer

In Seattle, the pipe from your house to the city main is the homeowner's to care for, all the way to the street. Many older lines are original clay or concrete. A sewer scope costs a few hundred dollars and tells you where yours stands. If it ever needs work, repairs commonly run about $5,000 to $25,000, depending on depth and access. (Pro-tip: you can get insurance on your sewer line! It’s not very expensive)

An old heating oil tank

Many older homes once heated with oil. Seattle Fire Code asks that tanks no longer in use be decommissioned, either removed or filled in place, with a report on file. If you're not sure about yours, the Seattle Fire Department keeps decommissioning records.

Seismic retrofitting

Many older wood-frame homes weren't bolted to their foundations when they were built. A retrofit adds anchor bolts and bracing in the crawlspace or basement, and a local specialist estimates about $4,000 to $6,000 for a crawlspace, up to $8,000 to $15,000 for a finished basement. It's one of the most reassuring projects you can do.

LOOKING AHEAD

Thinking about a move someday?

Whether you're settled for years or quietly wondering about more space, the care you put in now travels with you.

- **Start a home file.** Receipts, permits, warranties, and the year each system was replaced. A simple folder or a note on your phone is plenty. Buyers love a house with a story they can see.
- **Know your big dates.** Roof age, heating system age, and water heater age are the first questions most buyers ask.
- **Keep the Seattle paperwork handy.** A sewer scope report, an oil tank decommissioning report, and any seismic retrofit permit all answer questions before they're asked.
- **Not every project needs doing before a sale.** Some price tags are worth handling first; others are better left for the next owner and reflected in the price. That's a conversation worth having early, not the week before listing.

> *If you're dreaming about a move-up, your home's timeline is part of the math: what's coming due here versus what you'd be taking on there.*

My home file

SYSTEM	YEAR INSTALLED	NOTES
Roof		
Heating		
Water heater		
Side sewer		

LET'S TALK

I'm always happy to help

A home that's cared for over time is one of the best ways to build wealth, and it's also just a nicer place to live.

If you're wondering whether something in your home is a price tag or a redesign, or what's worth doing before a move, send me a photo or a quick note. I love these questions.

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For more honest notes on Seattle homes, read Home, Considered on Substack.

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This guide is general information, not a substitute for a professional inspection or contractor's evaluation. Lifespans and costs are typical ranges and vary by home.

Sources: InterNACHI Standard Estimated Life Expectancy Chart (nachi.org/life-expectancy); NAR 2025 Profile of Home Buyers and Sellers; Fannie Mae, building a maintenance budget; Build-Folio Seattle roof costs; HVAC Project Cost Seattle; ContractorPlus Seattle water heater costs; ConsumerAffairs Seattle plumbing costs; Seattle Fire Department CAM 5962, decommissioning residential heating oil tanks; Sound Seismic.