Repair, Restore, or Replace?

The flat & low-slope decision framework — with real numbers

For facility managers, HOA boards, and flat-roof homeowners

	Repair	Restoration THE OPTION MOST OWNERS NEVER HEAR ABOUT	Replacement
BEST WHEN	Damage localized — under 25–30% of roof, system mid-life	Aging but sound — moisture is *on* the assembly, not *in* it	Recurring leaks, wet insulation, deck damage, end of life
TYPICAL COST (SOCAL)	Low hundreds to a few thousand $, scoped to the area	≈1/3 of replacement — no tear-off, no disposal fees	Residential $12K–$55K+ · Commercial $8–$20/sf ($80K–$200K per 10,000 sf)
COST PER YEAR OF LIFE GAINED	Varies by scope — no fixed $/yr, shortest horizon	**Often lowest of the three** — e.g. a $47K restoration ≈ $2,350/yr vs. a $140K replacement ≈ $7,000/yr, over the same 20 years	Highest total investment, longest horizon before the next decision
LIFE GAINED	Months to years of remaining service life	+10–20 years	Full reset — 20–40+ years by system
DISRUPTION	Hours to days, no tear-off	Days, no tear-off — building stays open	Tear-off, disposal, longest timeline
WARRANTY	Workmanship warranty on repaired area only	Manufacturer NDL system warranties readily available to 20 years — select systems up to 40-year NDL	Full system warranty, 20–30+ yrs — NDL available on commercial
WATCH OUT FOR	Stacked repairs crossing 50% in 12 months triggers a code event	Window closes once moisture gets into the assembly	Partial bids that ignore Title 24 compliance

THE 5 FACTORS THAT DECIDE IT

01 Age vs. actual condition

02 Where the moisture is — on vs. in the assembly

03 Share of roof affected (~25–30% = repair ceiling)

04 Deck condition underneath

05 Whether anyone documented any of it

MONEY & CODE ANGLES

CA 50% rule: over 50% replaced in 12 months = whole roof to current Title 24 code

Class A roof: can qualify for wildfire insurance credits, typically 5–15%

Restoration ≈1/3 replacement cost, often tax-treated as maintenance (verify with your CPA)

Repeated repairs exceeding 25–30% of replacement cost mean you're paying for both

FOR FACILITY MANAGERS & PROPERTY OWNERS

- Capex vs. opex — restoration is often budgetable as maintenance, replacement is a capital project (verify with your CPA)
- Documented condition reports satisfy insurance and board reporting requirements
- Cool-roof coatings cut summer cooling loads and can satisfy Title 24 Part 6 — verify the product's CRRC listing

WHY TIMING MATTERS NOW

- El Niño 2026–27 storm season — SoCal contractor capacity historically saturates by mid-September
- Restoration windows close permanently once moisture enters the assembly
- Pre-storm documentation is what protects a future claim

3 RED FLAGS IN ANY ROOFING QUOTE

① No dated photos or moisture readings

② Replacement quoted without assembly documentation

③ Partial re-roof proposal that never mentions the 50% rule

Free documented roof inspection — you keep the written report either way.

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