Repair, Restore, or Replace?

The steep-slope decision framework — tile & shingle

For homeowners, HOAs, and pitched-roof commercial properties

	Repair	Restore/Re-Lay THE FIX MOST TILE ROOFS ACTUALLY NEED	Replacement
BEST WHEN	Isolated damage — slipped/cracked tiles, wind-lifted shingles, flashing or penetration leaks	Tile outlives its underlayment — sound tile, aging paper. (Shingle: overlay may be code-permitted, one layer max.)	Widespread underlayment failure, deck damage, brittle or failing roof covering, end of system life
TYPICAL COST (SOCAL)	Repairs scoped to the area — hundreds to a few thousand $	Lift & re-lay: typically 40–60% of replacement — you keep the tile, pay only for underlayment + labor	Residential $12K–$55K+
COST PER YEAR OF LIFE GAINED	Varies by scope	**Often the value play** — new underlayment resets the clock while reusing tile you already paid for	Highest total, longest horizon
LIFE GAINED	Months to years	+20–30 years (new underlayment under existing tile)	Full reset — 20–50 years by material
DISRUPTION	Hours to days	Days — tile removed, re-laid in place	Full tear-off, longest timeline
WARRANTY	Workmanship on repaired area	Underlayment manufacturer warranty + workmanship	Full system warranty by material, 20–50 yrs
WATCH OUT FOR	Matching discontinued tile profiles; stacked repairs crossing 50% in 12 months	Broken-tile allowance in the bid — some breakage is normal, the bid should say how it's handled	Partial bids that ignore Title 24 Class A assembly requirements

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 assembly is legally required at re-roof in mapped fire zones — and wood shake is prohibited under the 2026 code

Class A roof = Safer from Wildfires insurance credits, typically 5–15%

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

FOR HOAS & PROPERTY OWNERS

- Capex vs. opex — a re-lay is often budgetable as maintenance, full replacement is a capital project (verify with your CPA)
- Documented tile and underlayment condition supports insurance and reserve-study reporting
- Re-laying preserves the existing roofline and material investment the HOA already made

WHY TIMING MATTERS NOW

- El Niño 2026–27 storm season — SoCal contractor capacity historically saturates by mid-September
- The re-lay window closes once the underlayment tears and water reaches the deck
- Pre-storm documentation is what protects a future claim

3 RED FLAGS IN ANY ROOFING QUOTE

① No dated photos or underlayment inspection

② Full replacement quoted without checking if the tile can be re-laid

③ Any bid that never mentions fire zone or the 50% rule

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

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