

Title 24 & Your Roof

What Southern California re-roofs now require — the 2026 rules on one page

For homeowners, HOA boards, and commercial property owners

YOUR PROJECT	WHAT TITLE 24 REQUIRES
Repair under 50% of roof area (12-month total)	No full assembly upgrade; repaired sections use compliant materials
Re-roof or recover over 50% within 12 months	Entire roof brought to current Class A assembly standard (in mapped fire zones), plus Part 6 cool roof compliance
New construction in a mapped Fire Hazard Severity Zone	Full CWUIC compliance: Class A assembly, ember-resistant vents, WUI edge and valley detailing
Re-roof outside any mapped fire zone	Fire assembly rules don't apply, but Part 6 cool roof standards still do at permit

WHAT CHANGED JANUARY 1, 2026

- Wildfire construction rules consolidated into a standalone code — Title 24, Part 7 (CWUIC)
- Compliance extended to High and Very High fire zones inside city limits — previously exempt neighborhoods now included
- CAL FIRE's 2025 maps added ~1.4 million acres of High/Very High zones statewide
- Wood shake prohibited in mapped zones, regardless of fire-retardant treatment
- The roof is now a system: ember-resistant vents, edge and valley detailing — not just the covering

MONEY & INSURANCE ANGLES

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

AB 888 Safe Homes grants — state grants for income-qualified homeowners in high-risk zones (applications opened spring 2026)

As of July 1, 2026, replacement-cost policies must include building-code upgrade coverage of at least 10% of dwelling limit

A documented Class A roof is often the key to exiting the FAIR Plan

FOR HOMEOWNERS

- Verify your parcel — CAL FIRE's Fire Hazard Severity Zone viewer, then confirm with your city building department (the local adoption governs your permit)
- Two homes on the same street can carry different obligations
- Keep the signed-off permit and product listings with your closing papers — you'll use them at claims, renewal, and resale

FOR COMMERCIAL & FACILITIES

- Stacked repairs count cumulatively toward the 50% threshold across 12 months — track them
- Part 6 cool roof compliance is product-specific — require the CRRC listing in every proposal
- The manufacturer's tested assembly (ICC-ES report) belongs in your permit packet

3 RED FLAGS IN ANY RE-ROOF BID

- Never mentions your parcel's fire zone status
- Proposes a partial re-roof without addressing the 50% rule
- Claims "Class A" without the tested assembly documentation

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

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