

Should I Repair or Replace My Roof? A Practical Guide for Austin Homeowners

Every Austin homeowner eventually faces the question: should I repair or replace my roof? It usually comes after a storm, a leak, or a glance at the calendar. The answer is rarely simple, but with a few hard rules and some local knowledge, you can make a decision that saves money and keeps your home dry.

I have worked on roofs across Central Texas for over a decade. I have seen the damage class 4 hail can do to even a well-maintained roof, and I have watched homeowners pour money into repairs on a roof that was already past its useful life. The single most useful tool for deciding is the 30 percent rule, combined with a clear-eyed look at your roof's age.

The Roof Age Threshold and the 30 Percent Rule

Every roofing material has a design life. Asphalt shingles on a typical Austin home last about 20 to 25 years if they are properly installed and maintained. Metal roofs can go 40 years or more, but they face their own enemy: metal roof corrosion from the humidity and occasional hail. The first thing to do is find out how old your roof is. If it is past the roof age threshold for its material, replacement is almost always the better investment.

Then apply the 30 percent rule. If the cost of the current repairs would exceed 30 percent of the cost of a full replacement, you should replace the whole roof. This rule works because patching a roof in multiple places rarely fixes the underlying issues. A repair here, a patch there, and soon you have a roof held together by sealant and hope. I have seen homeowners spend three thousand dollars on repairs over two years only to face a full replacement that cost eight thousand. They would have been ahead to replace it from the start.

So when you ask yourself [should I repair or replace my roof](#), start with the age and the 30 percent rule. If the roof is younger than fifteen years and the damage is isolated, repair usually makes sense. If it is older than twenty years or the damage covers more than a third of the surface, start planning for replacement.

Signs You Need More Than a Patch

Some damage is obvious. A leak in the living room, daylight through the decking, or a section of shingles that slid off after a storm. But other signs are quieter. Shingle granule loss in the gutters is a classic one. When the granules wear off, the asphalt is exposed to UV, and the shingle starts to break down. You might not see a leak, but the shingle is dying.

Another common issue in Austin is failed skylight flashing. Skylights are wonderful for natural light, but their flashing is often the first thing to go. If the rubber boot or metal flange cracks, water can run down the roof deck and into the attic before you ever see a stain. A DIY inspection checklist can help you spot these problem areas: check the attic after a heavy rain, look for dark spots on the ceiling, and walk the roof only if it is safe and you know what to look for. If you are not comfortable on a roof, call a professional.

Solar panel roof mounts are another complication. More Austin homes have solar panels now than ever before. The mounts penetrate the roof, and if the flashing or sealant around them fails, you get a leak that is hard to trace. If your roof is older and you are adding solar, it is often smarter to replace the roof first. Otherwise you risk having to remove and reinstall the panels later, which adds cost.

What Insurance and Local Codes Say

Your homeowners insurance adjuster will have a say in this decision. If your roof is damaged by a covered event like class 4 hail, your policy may pay for part of the replacement. But insurers are also getting stricter. Many will not write a new policy for a roof older than twenty years. Some require a full replacement after a certain amount of damage. If you file a claim, the adjuster will look at the age, the material, and the extent of the damage. They may tell you that repair is not enough and that you need a full replacement to keep your coverage.

Austin roofing codes also matter. The city has adopted the International Residential Code with some local amendments. If you replace more than 25 percent of the roof in a calendar year, you may need a roof repair permit, and the work must meet current codes. That can mean upgrading the decking, adding a composite roof underlayment, or installing a ventilation ridge cap to meet attic ventilation requirements. A simple repair usually does not trigger a permit, but a major replacement will. Check with the city before you start.

The IBHS Fortified roof standard is worth knowing about, even if you do not intend to meet it fully. Fortified roofs are designed to withstand severe weather, and the standard includes specific requirements for underlayment, flashing, and fasteners. If you are replacing your roof, consider using materials that exceed the minimum code. Owens Corning Duration shingles, for example, have a built-in sealed edge that helps with wind resistance. GAF roofing makes a similar product with a durable granule surface. They cost more, but they can lower your insurance premium and reduce the chance of future damage.

Practical Costs in 2026

Repair costs in 2026 are running higher than they were a few years ago. A typical repair in Austin might cost between three hundred and eight hundred dollars for a single leak fix,

depending on the complexity. Replacing a few damaged shingles runs about two hundred to four hundred dollars. But if you need to replace skylight flashing, repair a solar panel mount, or fix rotted decking, the cost can jump to over a thousand dollars for a single repair.

Full replacement costs vary by material and roof size. An average Austin home with a 2,000-square-foot roof might pay between seven thousand and twelve thousand dollars for asphalt shingles, and up to twenty thousand for a standing seam metal roof. Those numbers include labor, disposal, and permit fees. If you are handy, you might be tempted to do the work yourself. I have seen people rent a ryobi roofing nailer and try to nail down new shingles, but roofing is harder than it looks. A single missed nail or improper shingle overlap can void the warranty and lead to leaks. Unless you have experience, hire a licensed roofer.

One more factor: a cool roof coating can be applied during a replacement to reflect more sunlight and lower your AC bill. In Austin's heat, that can pay for itself over time. If you repair, you miss that chance.

Making the Call

When you sit down and ask should I repair or replace my roof, the answer usually comes down to three things: age, extent of damage, and cost of repair compared to replacement. If your roof is under fifteen years old, the damage is from a single storm, and the repair cost is under 30 percent of replacement, fix it. If the roof is over twenty years old, has multiple leaks, or the repair estimate is creeping toward half the cost of a new roof, replace it.

Central Texas weather patterns are not getting gentler. We get hail, high winds, and intense sun. A roof that is barely hanging on will not last another decade. Putting off the decision only costs more in the long run. Do the math, check with your insurance, and talk to a roofer who knows Austin roofing codes. Then make the call. Your roof is the only thing between your family and the Texas sky. Treat it accordingly.