

How to Know When to Replace a Roof: A Homeowner's Guide

If you live in Austin, Texas, you know the drill. Spring brings storms, summer brings heat, and your roof takes the brunt of it all. After a big hailstorm or a string of scorching afternoons, the question that pops into most homeowners' minds is whether to patch things up or start fresh. Knowing when to replace a roof isn't always obvious, but it's a decision that can save you a lot of money and stress if you get it right.

I've spent years working on roofs across Central Texas, and I've seen every kind of wear and tear you can imagine. The good news is that most roofs give you plenty of warning before they fail completely. The bad news is that many homeowners ignore those signs until a roof leak shows up in the middle of a downpour. Let's walk through the real indicators that tell you it's time to think about a full replacement.

Start With the Age of Your Roof

The single biggest factor in the [when to replace a roof](#) decision is roof age. Different materials have different life spans, and knowing where yours falls is step one. For asphalt shingles, which are common in Austin neighborhoods, you typically get 20 to 25 years. If your roof is pushing 25 years old, you're on borrowed time. Metal roofing can last 40 to 50 years with proper care, but that depends on the gauge of the metal and how well it was installed. Tile roofing, especially the clay tiles you see on many South Austin homes, can go 50 years or more. But tile is brittle, and a single class 4 hail event can crack half the tiles on your roof.

I once worked on a house in the Zilker neighborhood where the asphalt shingles were 27 years old. The homeowner wanted to know if a few repairs would buy them another five years. When we pulled up a shingle to check the condition underneath, the roof underlayment was crumbling like old cardboard. The roof looked fine from the street, but the structure was done. That's the thing about roof age: it doesn't always show on the surface. A professional roof inspection can catch that kind of hidden deterioration before it turns into a major problem.

The 30 Percent Rule

There's a practical guideline that many roofing contractors use, and it's called the 30 percent rule. If more than 30 percent of your roof surface is damaged, it's almost always cheaper and smarter to replace the whole thing rather than patch it piece by piece. This rule comes up a lot after storm damage. A severe hailstorm or wind event can leave a roof with widespread granule loss on asphalt shingles, dented metal panels, or cracked tiles. When you start tallying

up the repair costs, they can easily exceed half the price of a new roof. At that point, a full replacement makes more sense financially.

I remember a job in Round Rock where a homeowner had a flat roof with multiple roof leaks after a heavy rain. The roof was only about 12 years old, but the original installation was flawed, and the membrane had trapped moisture. The repair estimates came in around \$8,000, while a full replacement with proper roof ventilation and a new underlayment was about \$14,000. The homeowner chose the replacement, and they never had another leak. That's the kind of judgment call you have to make, and it's why having a trusted roofing contractor do a thorough inspection is worth the time.

Signs of Damage You Can See

Some problems are obvious. Missing shingles, cracked tiles, or visible sagging in the roofline are red flags. But other signs are more subtle. Check your attic after a rain. If you see water stains on the rafters or feel damp insulation, that's a roof leak that needs attention. Also look for daylight coming through the roof boards. If you can see sky from inside the attic, you have a hole that needs more than a patch.

Outside, pay attention to the condition of the flashing around chimneys, vents, and skylights. Flashing is often the first place to fail because it's exposed to the most weather. If the sealant is cracked or the metal is pulling away, water will find its way in. Also look for granules from asphalt shingles collecting in your gutters. That's a sign the shingles are reaching the end of their life. A roof that's shedding granules is losing its ability to protect against UV rays and rain.

Insurance and Replacement Costs in 2026

Homeowners insurance is another big piece of the puzzle. After a storm, your insurance company may cover part of the roof replacement cost, especially if the damage is from hail or wind. But policies vary widely. Some cover only the depreciated value of the old roof, while others cover the full replacement cost. In Austin, where class 4 hail is common, many insurers have started requiring roof inspections before renewing policies. If your roof is over 20 years old and shows signs of wear, they might refuse to renew until you replace it.

I've seen homeowners get caught off guard by this. They think their insurance will cover a leak from an aging roof, but most policies exclude gradual deterioration. Storm damage is covered; old age is not. That's why it's smart to talk to your insurance agent before you need to file a claim. They can tell you what your policy covers and whether your roof age puts you at risk of a non-renewal. For 2026, roof replacement costs in Texas are expected to keep rising, partly due to material prices and partly due to labor shortages. Getting ahead of the curve can save you thousands.

The Role of Solar Panels and Roof Ventilation

If you have solar panels on your roof, that adds another layer to the when to replace a roof calculation. Solar panels typically last 25 to 30 years, which is about the same lifespan as asphalt shingles. If your roof needs replacing and you have solar panels, you'll have to pay to have them removed and reinstalled. That can add \$2,000 to \$5,000 to the project. Some homeowners choose to replace the roof and the panels at the same time, which can be more efficient.

Roof ventilation is also critical, especially in the Texas heat. A poorly ventilated roof traps heat and moisture, which can warp the decking and shorten the life of the shingles. When you replace a roof, it's the perfect time to add ridge vents or soffit vents. That small investment can extend the life of your new roof by years. I always recommend my clients include ventilation improvements in any replacement project.

Local Considerations: Austin Building Codes and Contractor Quality

Austin building codes have gotten stricter over the years, especially around energy efficiency and wind resistance. A new roof has to meet current code, which means better insulation, stronger attachment methods, and sometimes different materials than what was originally installed. A good roofing contractor will know the local requirements and pull the necessary permits. Don't hire someone who wants to skip the permit process. A permitted job gives you a paper trail that matters when you sell the house or file an insurance claim.

The Roofing Contractors Association of Texas is a good resource for finding qualified contractors. They set standards for workmanship and require members to carry proper insurance. I've seen too many homeowners hire a cheap crew that does shoddy work, only to have the roof fail within a few years. A roof replacement is a major investment, and it's worth paying for quality. Get at least three written estimates, check references, and ask about the manufacturer's warranty on the materials.

Final Thoughts on Timing

So when should you act? If your roof is more than 20 years old, schedule a professional roof inspection this year. If you see any of the damage signs we talked about, don't wait. A small roof leak can lead to mold, rot, and structural damage that costs far more than a replacement. And if you're dealing with storm damage that covers more than 30 percent of the roof, replacement is almost certainly the right call.

Knowing when to replace a roof is about balancing cost, risk, and timing. It's not a decision you want to make in a hurry during a rainstorm. Get the information you need now, talk to a reliable roofing contractor, and make a plan. Your house will thank you, and so will your wallet.