



**APPROVED FOR  
CONSTRUCTION**

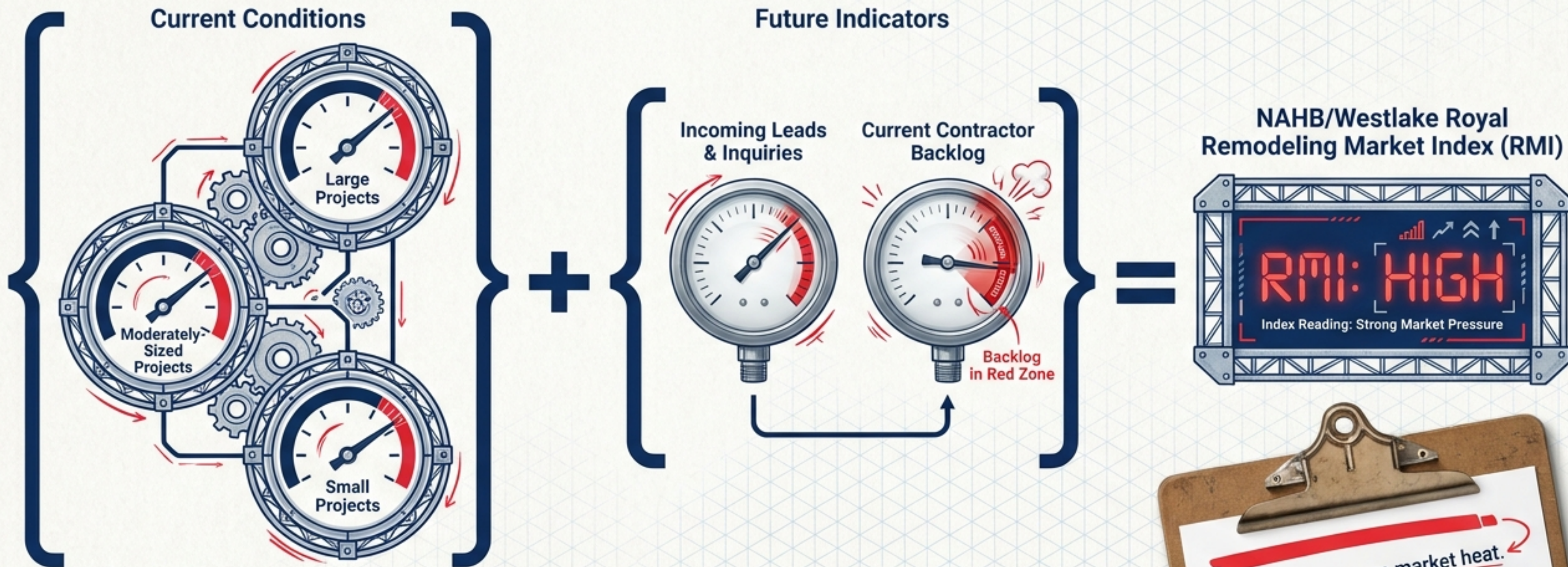
# The Real Siding Timeline: A San Diego Homeowner's Playbook (2026)

Moving past the two-week marketing myth to understand the 2026 construction reality.

Sourced from San Diego Project Data, NAHB Market Indices, and Local Permit Guidelines.



# The Macro View: Remodeling in 2026



The index measures market heat.  
A high RMI means your contractor's backlog is real, and the supply chain is under pressure.  
You are competing for skilled labor and materials.



# The Two-Week Myth vs. The Six-Week Reality



The 3 to 6 Week Reality.

## Blueprint Callout

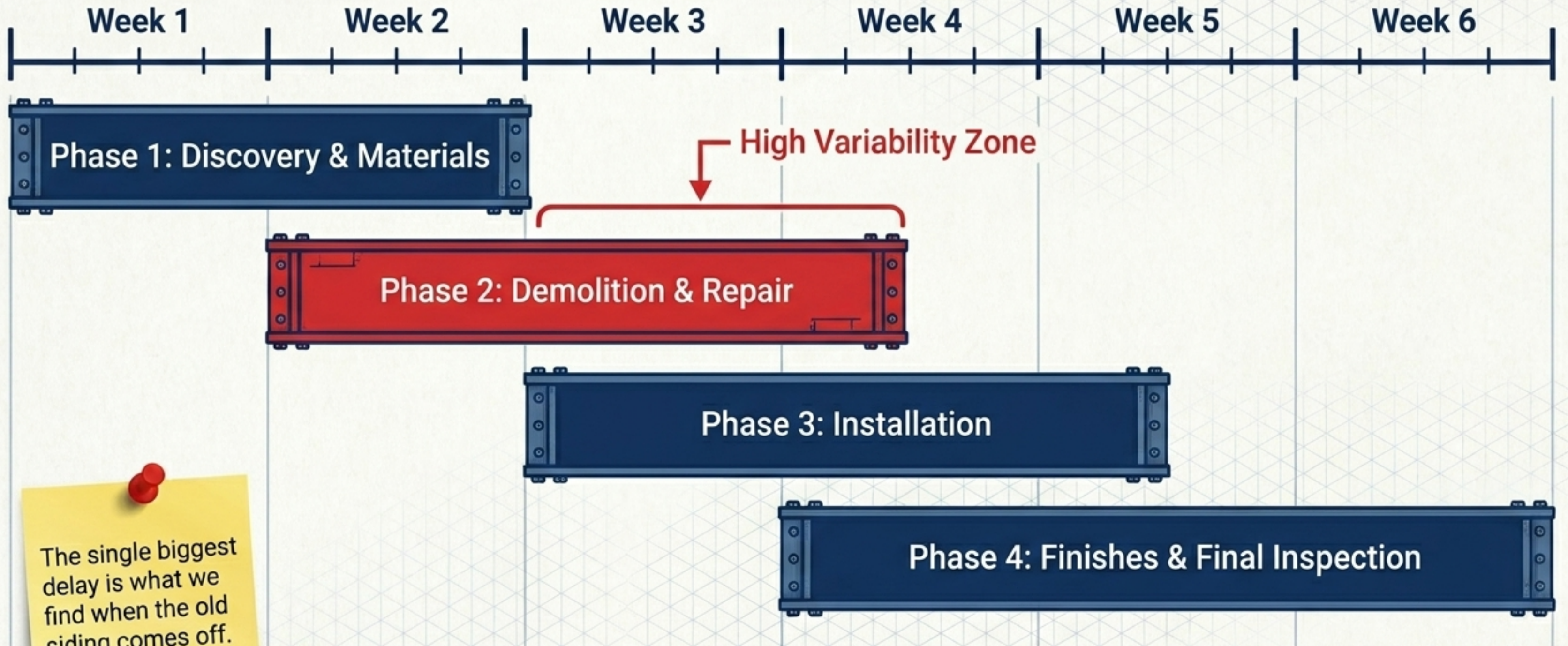
**The Trap:** Siding installation is fast. Fixing what the old, failed siding was hiding is not. ✓

## Blueprint Callout

**The Truth:** A contractor promising a lightning-fast timeline is either not planning to look for hidden damage, or not planning to fix it properly when they find it. ✓



# The Siding Replacement Master Schedule



The single biggest delay is what we find when the old siding comes off.



# Phase 1: Discovery & Materials (Week 1)

## The Scope-Lock Date



Final measurements, product choices, profiles, wrap, and trim are finalized. **Any changes after this date will cost you time and money.**

- Ordering materials
- Scheduling the dumpster
- Locking delivery staging area

## Supply Chain Reality



Standard materials arrive quickly.



Specialty colors or less common materials carry a 4 to 8 week lead time.



# Phase 2: The Moment of Truth (Weeks 1-2)

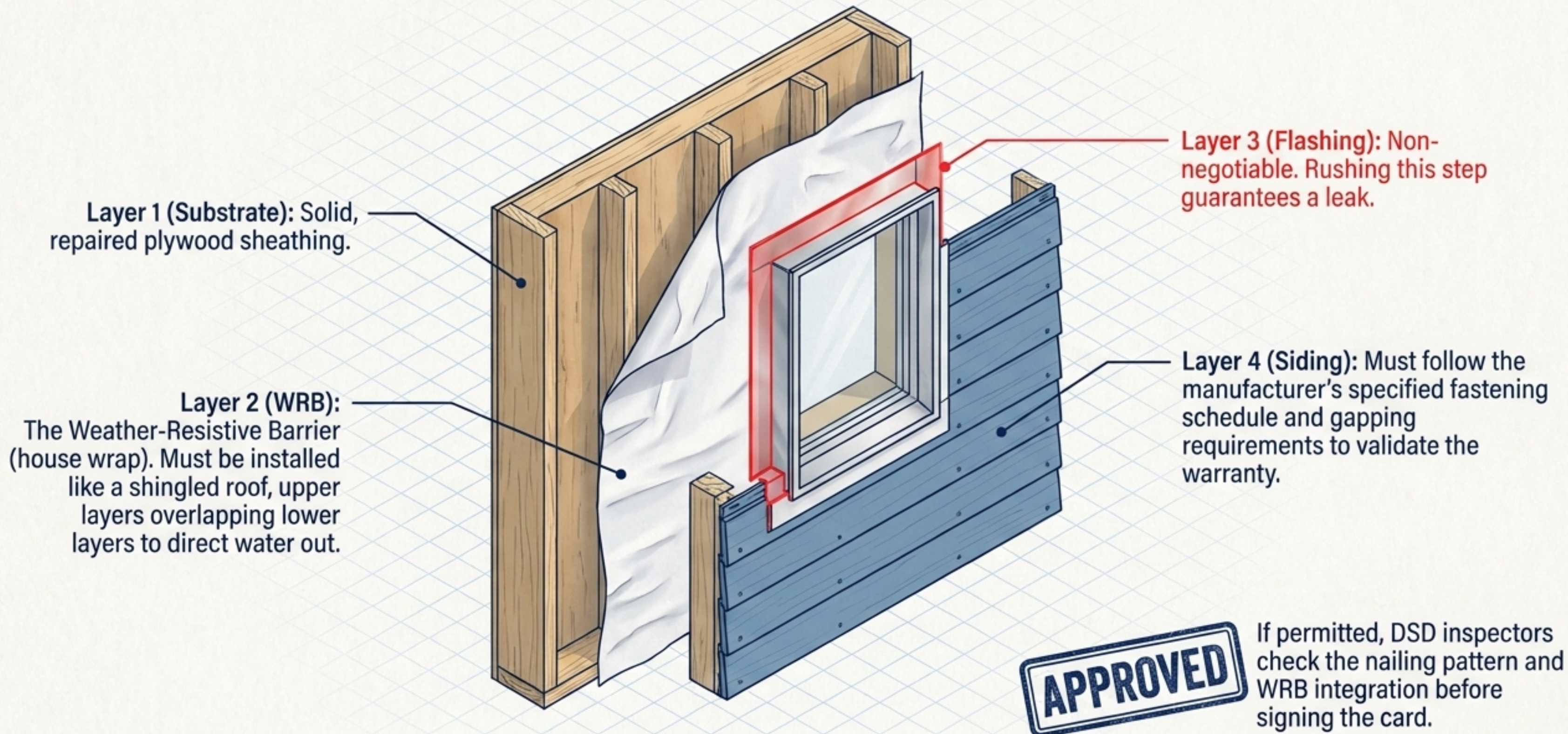


**The Moment of Truth:**  
Decades of marine layer moisture (especially in older neighborhoods like Point Loma) can turn sheathing into oatmeal.





# Explanatory Visual: The Water Management Layer





## Phase 4: Finishes & The 90% Rule (Weeks 3-6)

The last 10% of the job is the 90% that everyone sees.

### Timeline of Finishes

- Weatherproofing:** Caulking all seams with high-quality sealant and painting (critical for fiber cement/wood).
- Site Remediation:** Using magnetic sweeps to pick up stray nails and removing the dumpster.
- The Handover:** The final walkthrough with the project manager to build the punch list, sign off, and receive warranty documentation.



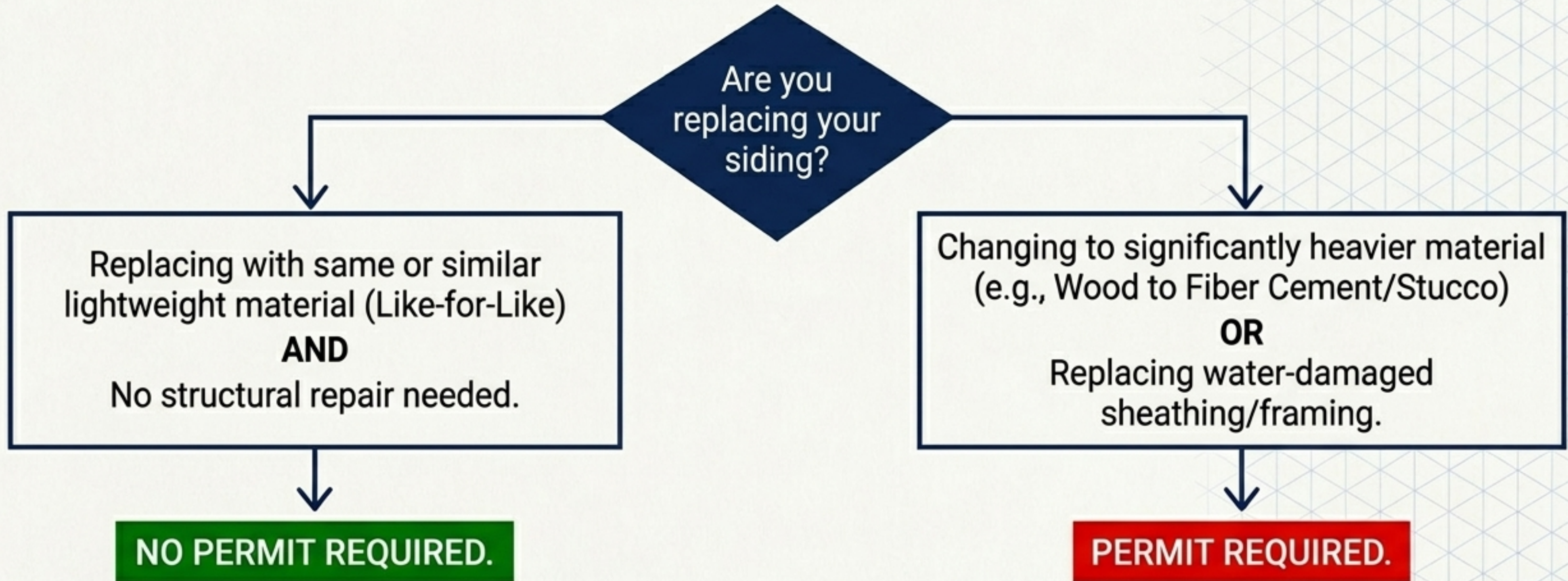
# Comparison Matrix: A Tale of Three Neighborhoods

		La Jolla Coastal	North Park Craftsman	Carmel Valley Tract
1	Size	2,400 sq. ft.	1,600 sq. ft.	2,800 sq. ft., 1990s
2	Material Shift	Failing Stucco -> Fiber Cement	Warped Wood -> Redwood	Faded Vinyl -> Insulated Vinyl
3	Hidden Damage Found	Significant dry rot from a failed deck ledger board.	Minor sheathing repairs around windows.	None found.
4	Total Cost	\$68,000	\$45,000	\$31,000
5	Total Timeline	7 Weeks	5 Weeks	3.5 Weeks

Insight: Age and coastal proximity dramatically increase the likelihood of hidden damage, serving as the primary drivers of timeline and cost.



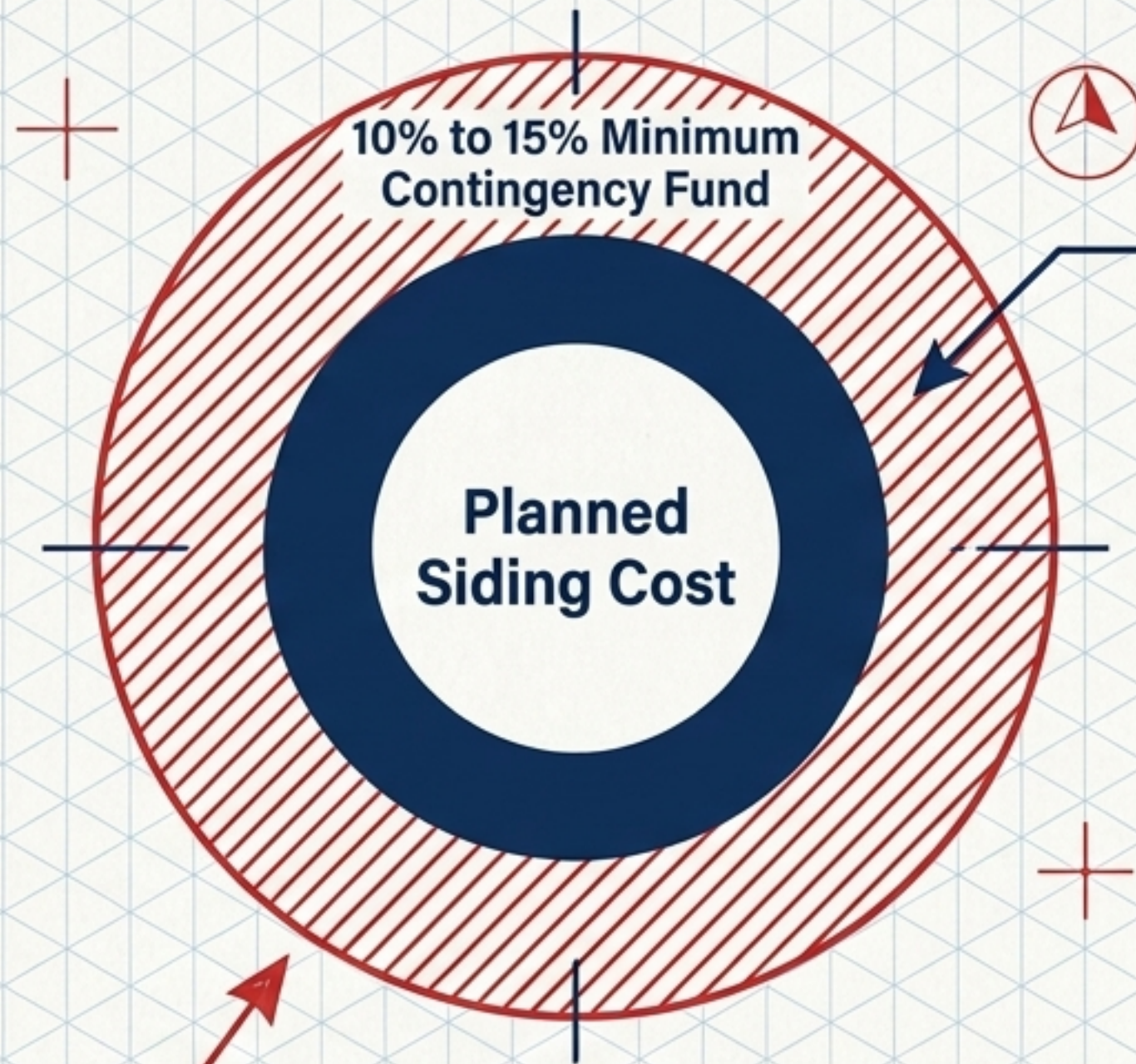
# Navigating the City: Do You Need a Permit?



It is a massive red flag if a contractor suggests skipping a DSD permit when structural framing work is clearly needed to support new loads.



# The NAHB Contingency Rule



## The Data:

The National Association of Home Builders (NAHB) strictly recommends a minimum **10% to 15% contingency fund** for unforeseen repairs.

## San Diego Context:

For renovations in homes over thirty years old—a vast majority of the coastal and central San Diego housing stock—consider 15% the absolute minimum.

**You budget for the siding, but you might end up paying for a new wall.  
Prepare the funds so structural delays don't stall the project.**



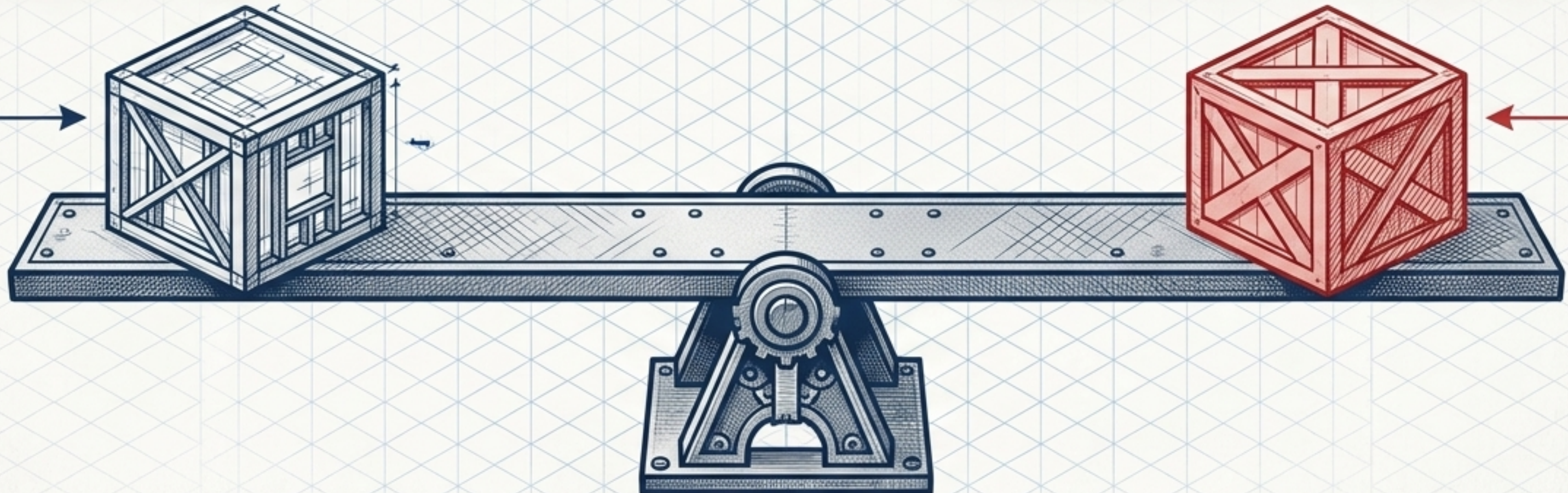
# Accelerators vs. Detonators

## Accelerators (Homeowner Controls)

1. Make all material and trim color decisions final before the scope-lock date.
2. Clear a 5-foot perimeter around the house (move planters, furniture) for scaffold access.
3. Sort progress payment financing early so work never stops.

## Detonators (Project Risks)

1. Extensive hidden dry rot or termite damage under old materials.
2. Changing siding profiles mid-project (requires tear-off and re-ordering).
3. HOA architectural review committee stop-work orders in planned communities.





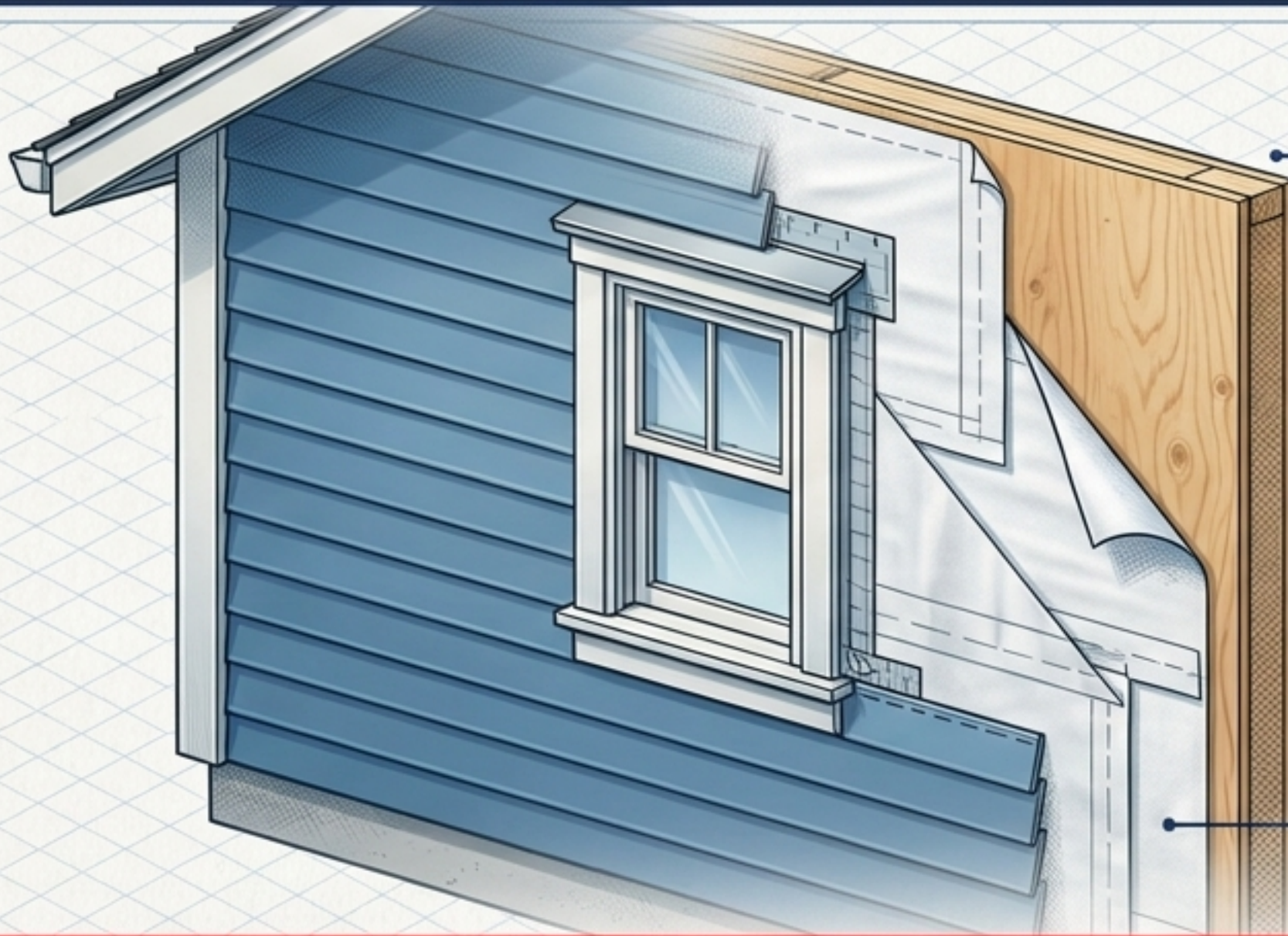
# Contractor Accountability: The Required Milestones

A simple start and end date is not a schedule. Demand these 10 milestones in your proposal:

- |                          |   |
|--------------------------|---|
| <input type="checkbox"/> | 1. Scope-lock date for all material selections      |
| <input type="checkbox"/> | 2. Material order date and estimated delivery       |
| <input type="checkbox"/> | 3. On-site start date (dumpster/scaffolding)        |
| <input type="checkbox"/> | 4. Demolition start and completion                  |
| <input type="checkbox"/> | 5. Hidden damage assessment and change order window |
| <input type="checkbox"/> | 6. Structural repair phase (if needed)              |
| <input type="checkbox"/> | 7. WRB (house wrap) and flashing start date         |
| <input type="checkbox"/> | 8. Siding installation start and completion         |
| <input type="checkbox"/> | 9. Finishes phase (caulking, paint, trim) start     |
| <input type="checkbox"/> | 10. Final walkthrough and punch list date           |



# Peace of Mind Over Speed



The true cost of a San Diego siding project isn't just the materials and labor. It is purchasing peace of mind from the sheathing out.

**A fast job that papers over rot traps moisture, ensuring a catastrophic structural failure later. Siding is your home's primary defense against water intrusion. Protect the load path, respect the timeline, and demand proper water management layers.**