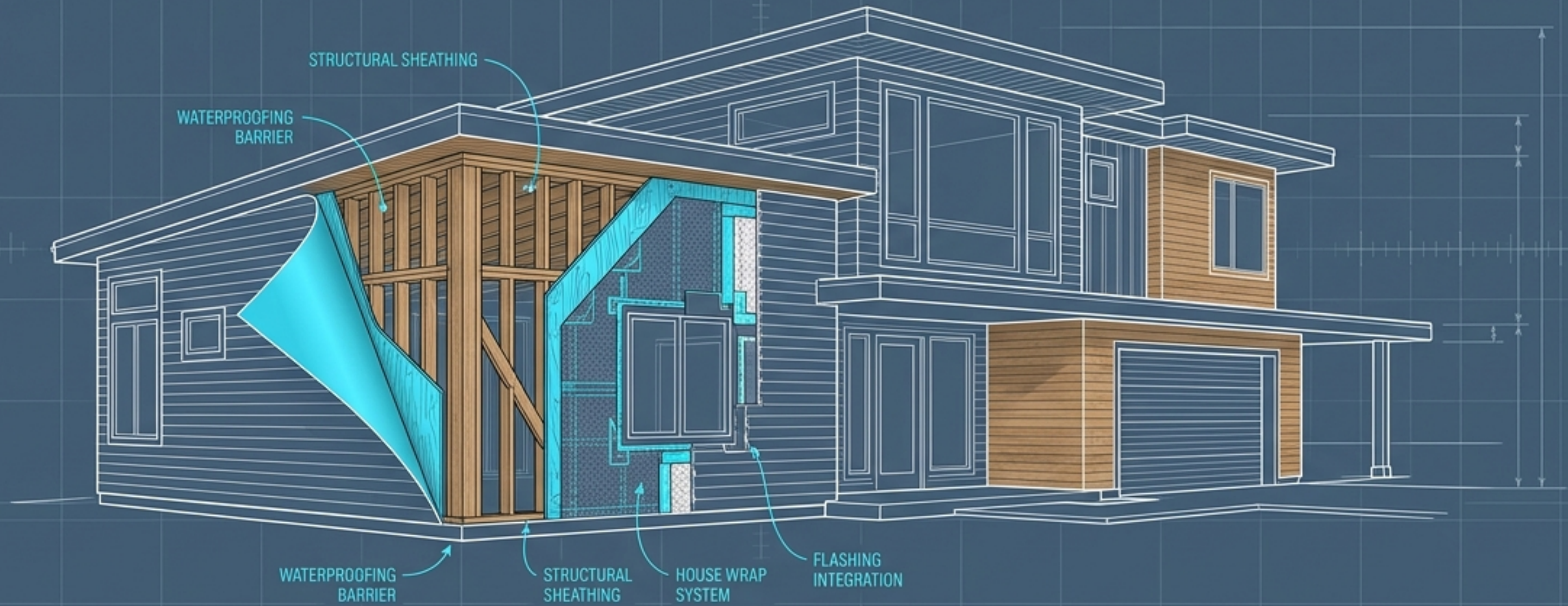


SIDING AS A SYSTEM: THE SAN DIEGO BLUEPRINT

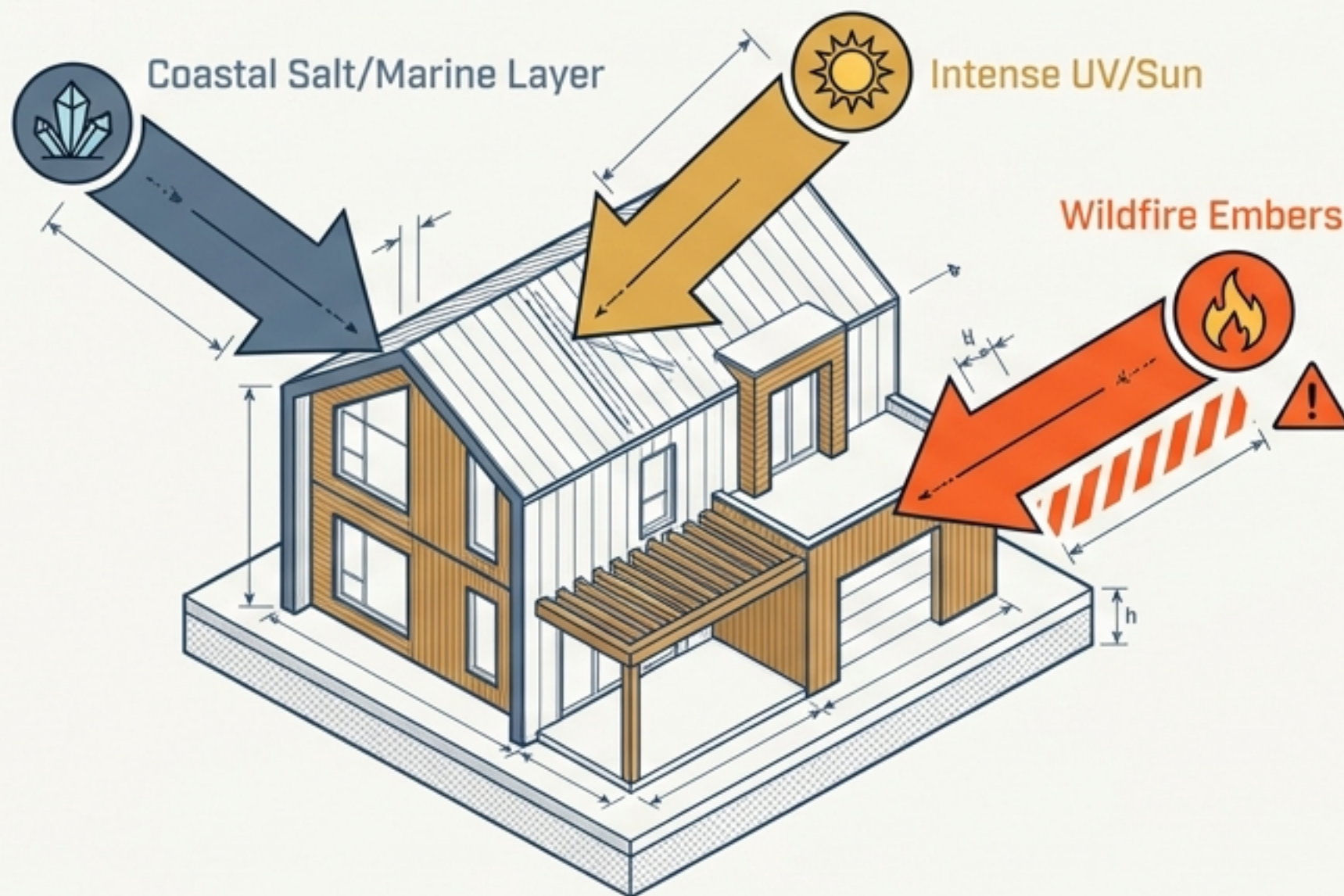
A structural and financial guide to replacing your home's exterior envelope in 2026



ENGINEERED FOR SAN DIEGO CLIMATE, CODES, AND COASTAL CONDITIONS

Siding is Just the Armor. The Real Work is the System Beneath.

MACRO: EXTERNAL THREATS



MICRO: INTERNAL CONSEQUENCE



The consequence of a compromised envelope.



The Threat: Constant UV exposure, marine layer salt, and WUI (canyon) wildfire embers degrade exteriors rapidly.

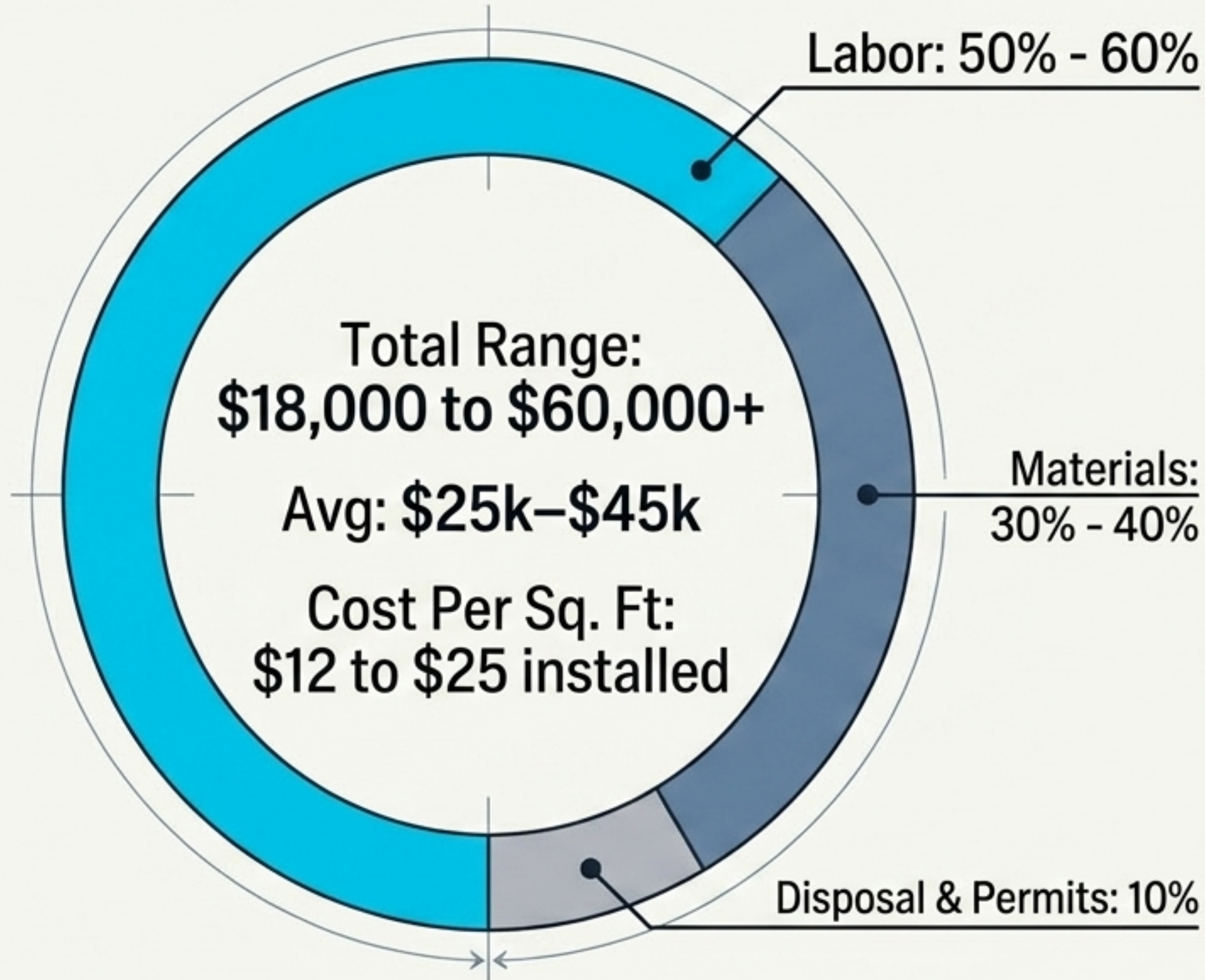


The Consequence: Failing siding allows water to bypass the armor, secretly rotting the OSB sheathing and studs that form your home's load path.



The Reality: You are not buying new siding; you are buying a complete, waterproof, code-compliant wall assembly.

The Economics of Exterior Defense (2026)



The Labor Premium

Labor commands the majority of the budget.

Based on California Department of Industrial Relations data, skilled exterior specialists in San Diego command a premium.

You are paying for meticulous, code-required waterproofing and flashing—not just nailing boards to a wall.

Real-World Cost Profiles: San Diego Project Tiers



Tier 1: North Park Craftsman (\$28,500)

- **Specs:** 1,500 sq. ft., single-story.
- **Scope:** Wood lap tear-off, minor rot repair, fiber cement install.
- **Cost Drivers:** Detailed Craftsman trim, lead-safe prep (pre-1978).



Tier 2: Carmel Valley Two-Story (\$46,000)

- **Specs:** 2,400 sq. ft., two-story.
- **Scope:** Full stucco tear-off, deck ledger repair, two-layer WRB, new 3-coat smooth stucco.
- **Cost Drivers:** Second-story labor, architectural composite accents.



Tier 3: La Jolla Coastal (\$75,000+)

- **Specs:** 3,000 sq. ft., ocean-adjacent.
- **Scope:** Premium marine-grade composite, full rainscreen air-gap system.
- **Cost Drivers:** 100% stainless steel fasteners to prevent salt corrosion, massive custom window flashing.

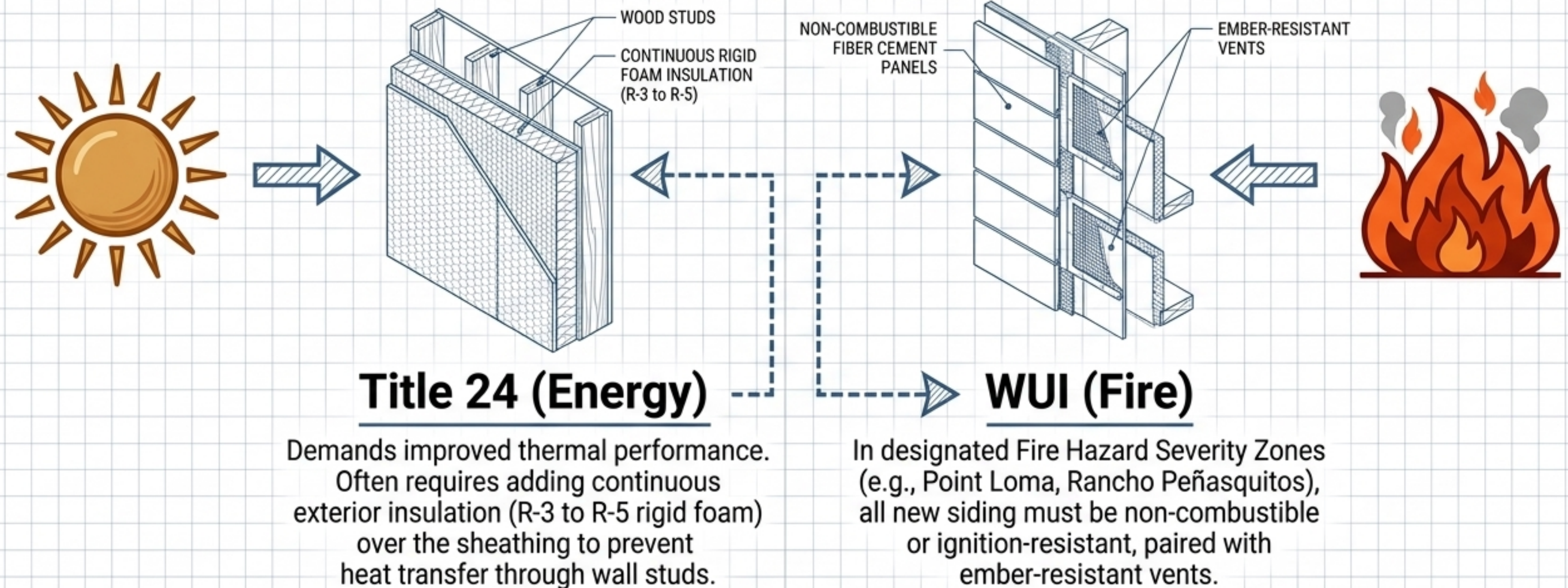
The San Diego Cladding Showdown

Material	UV Tolerance	Coastal Salt Resistance	WUI/Fire Compliance	Cost Efficiency
Fiber Cement (e.g., Hardie)				
3-Coat Stucco				
Engineered Composite				
Standard Vinyl				

Takeaway: Avoid standard vinyl in Southern California. Fiber cement offers the best structural-to-financial ratio for the region.

The Regulatory Invisible Hand: Code Cascades

Tearing off more than 50% of your siding triggers mandatory City of San Diego building upgrades.



Vetting the Crew: Contractor Diagnostics

Green Flags - Hire

- ✓ - Holds an active C-17 Siding and Decking license with the CSLB.
- ✓ - Provides a line-item bid detailing exact material brands (e.g., WRB, flashing tape).
- ✓ - Checks local WUI zoning before drafting the proposal.
- ✓ - Provides three local references and a portfolio of tight joints and clean caulk lines.

Red Flags - Run

- ✗ - Suggests **skipping permits** to “save money” (illegal and voids recourse).
- ✗ - Provides a single-sum “**napkin bid**” without a site visit.
- ✗ - Suggests installing **new siding over old siding** (entombs hidden rot).

Locking in the Legal Shield

The Payment Law (CA Code)

Never pay more than 10% or \$1,000 (whichever is less) as a down payment. Tie all future payments to specific milestones (e.g., tear-off, 50% complete, final inspection).

The Permit Mandate

The contractor must pull the permit from the City of San Diego Development Services Department. This guarantees an independent, third-party check on shear wall nailing and window flashing.

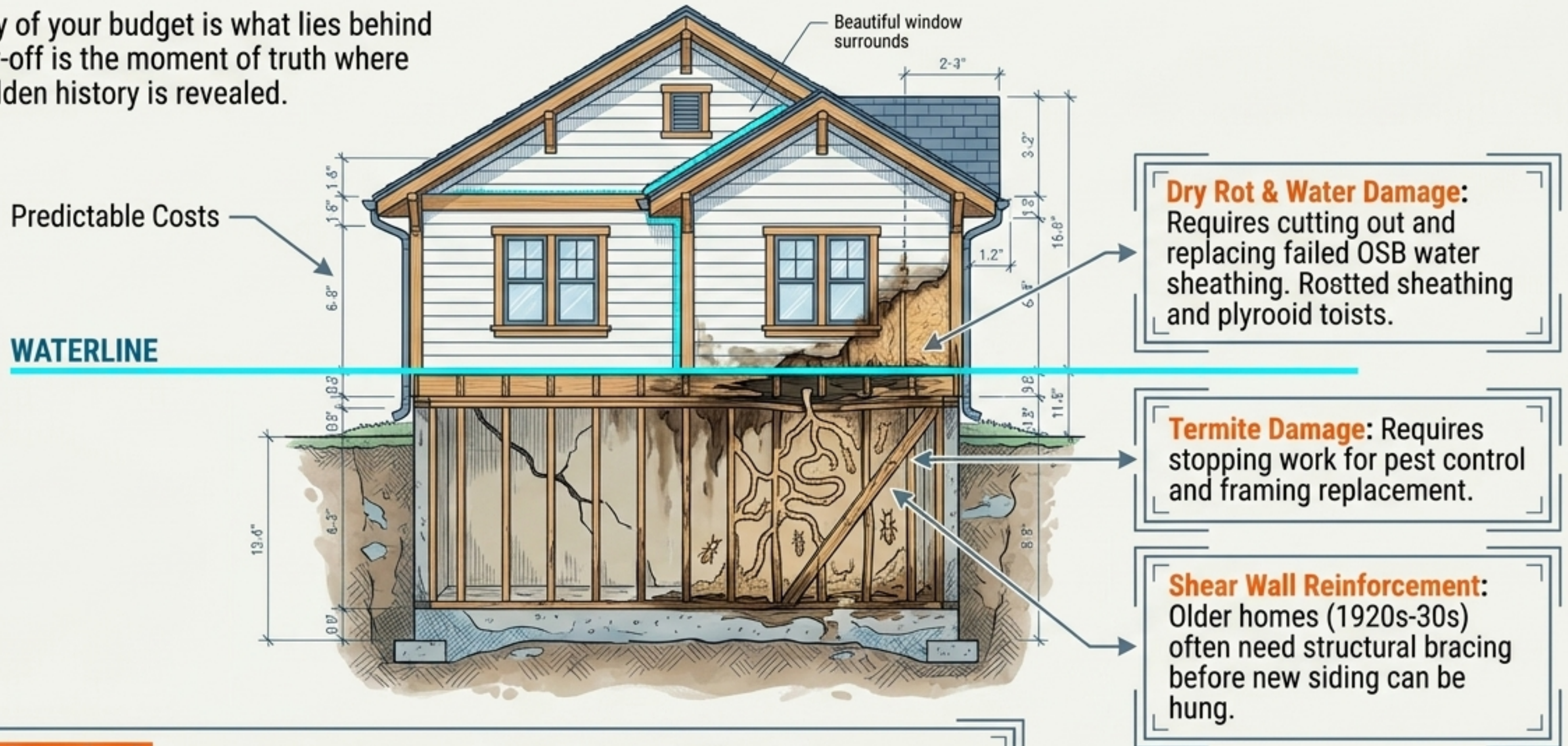


Scope Specificity

The contract must name the exact brand of weather barrier, the gauge of fasteners (must be stainless or hot-dip galvanized), and paint colors.

The Discovery Phase: Navigating the Contingency Iceberg

The real enemy of your budget is what lies behind the walls. Tear-off is the moment of truth where 30 years of hidden history is revealed.

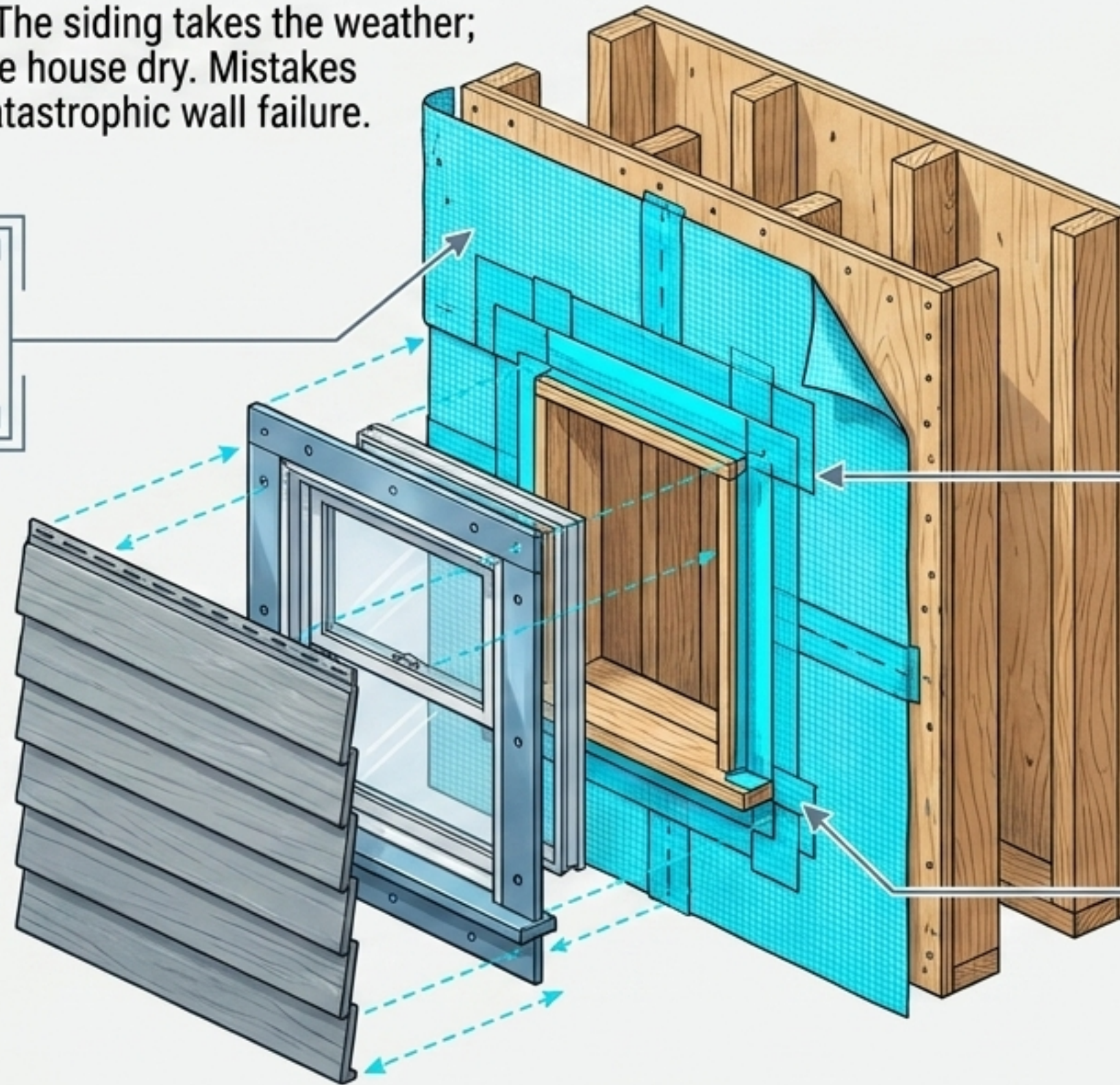


The NAHB Standard: The National Association of Home Builders recommends a 10% to 15% contingency fund for these exact, unpredictable discoveries.

The Invisible Shield: Weather-Resistive Barriers

This is the most critical phase. The siding takes the weather; the WRB (house wrap) keeps the house dry. Mistakes here are the leading cause of catastrophic wall failure.

Shingle-Style Lapping:
Upper layers must overlap lower layers so water is directed down and out.

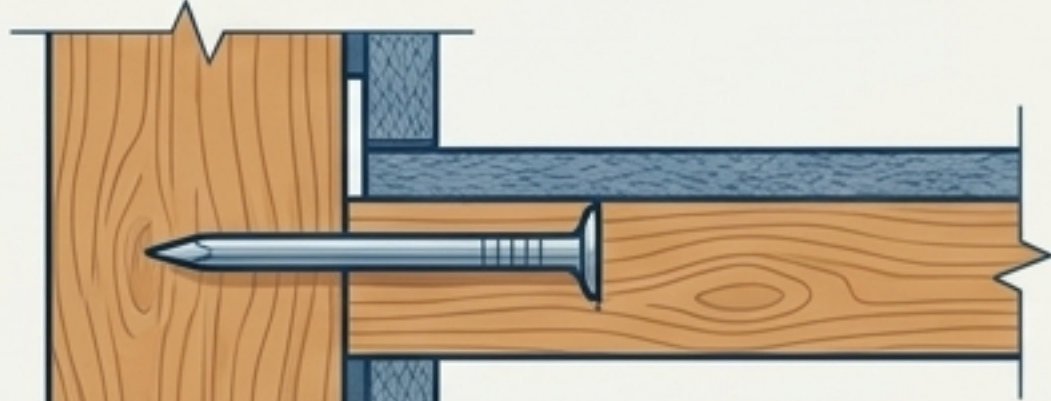


Seam Taping:
All wrap seams must be sealed with manufacturer-approved tape.

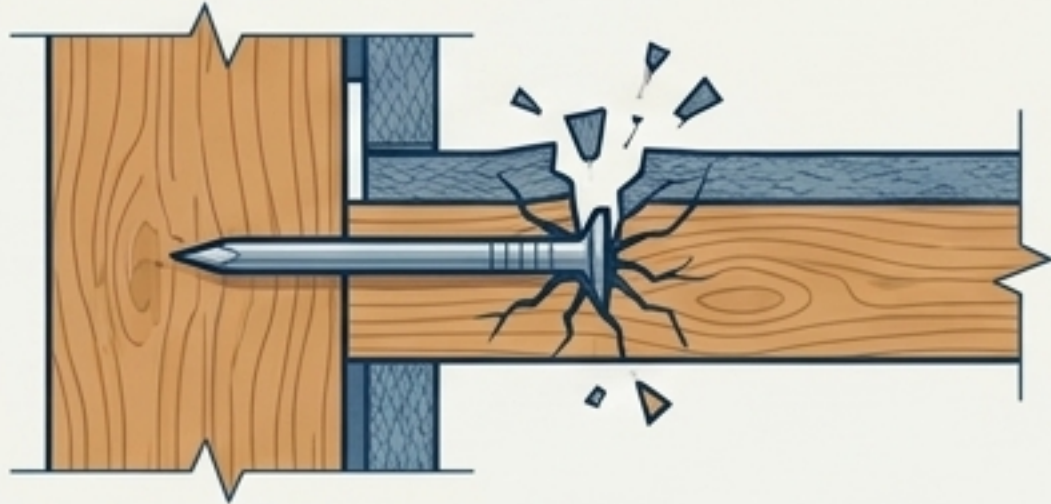
Window Flashing: Flexible flashing tapes integrate with the WRB around the window flanges to create an impenetrable seal. City inspectors scrutinize this heavily.

Precision Installation & The Final Sign-Off

Installation Imperatives




Flush Nailing




Overdriven /
Fractured

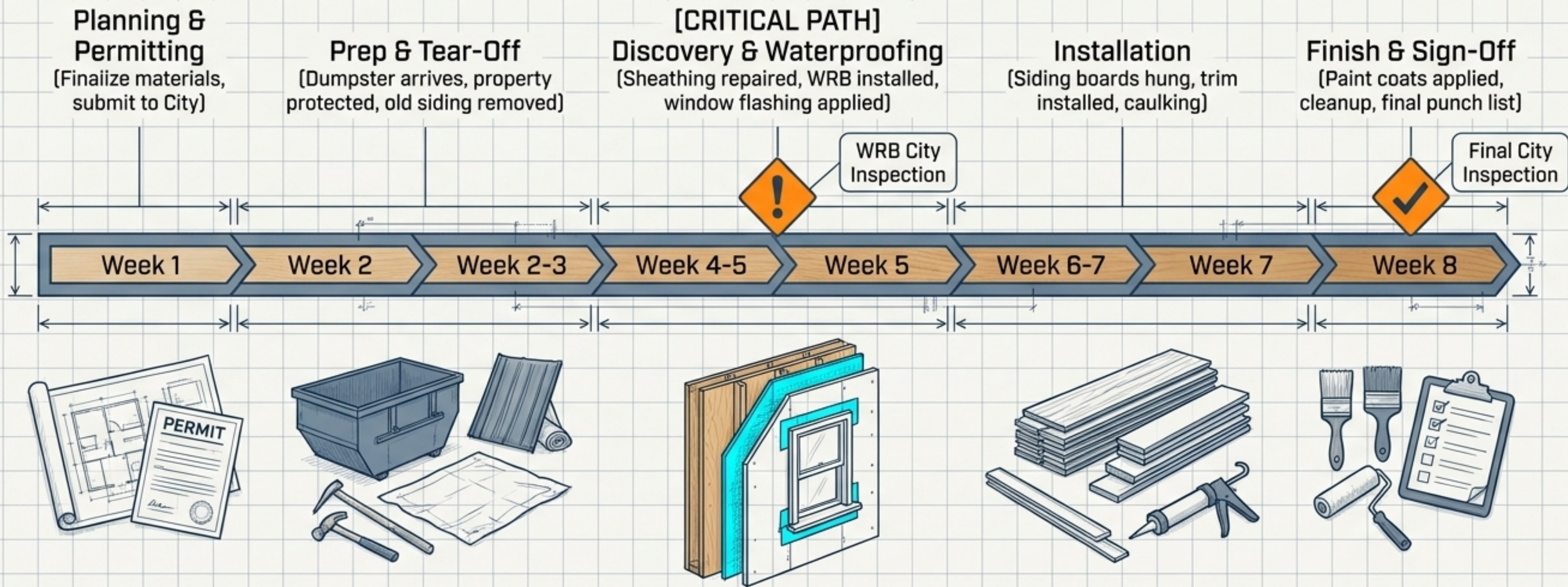
- Pneumatic nailers set too high will overdrive fasteners, fracturing fiber cement and **voiding** the 30-year warranty.
- Stucco requires **strict curing times** between scratch, brown, and finish coats to **prevent cracking**.

The Finish Line

The Final Sign-Off

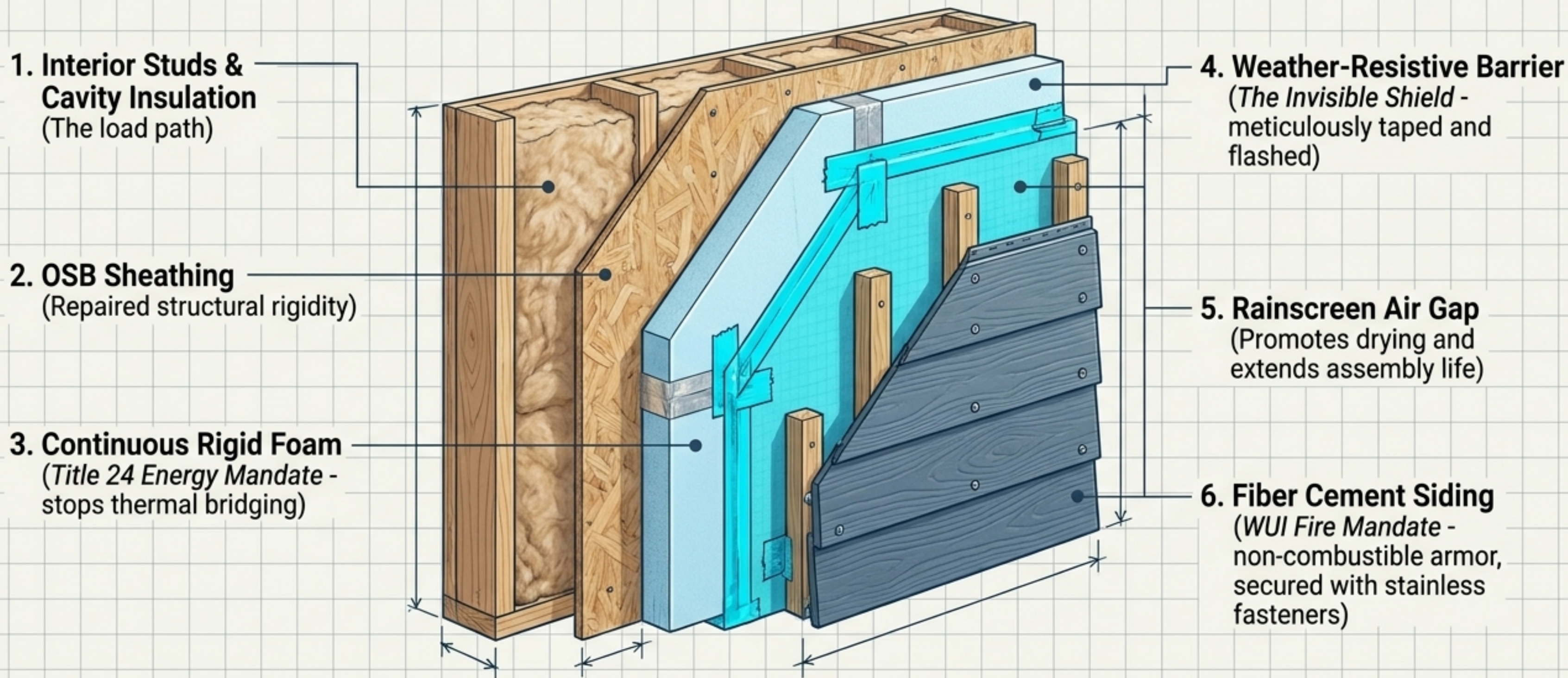
- ☒ The **City Inspection**: Confirms **code compliance** and **WUI** requirements. Closes the permit.
- ☒ The **Punch List**: Your walk-through to catch sloppy caulk or paint drips.
- ☒ The **Lien Release**: Do not release **final payment** until you have signed lien releases from the contractor and major suppliers.

The 8-Week Project Pathway



Note: Clean sheathing = -6 weeks.
Extensive rot = up to 10 weeks.

Synthesis: The Complete Code-Compliant Wall Assembly



You aren't buying siding. You are investing in an integrated, multi-layered defense system.

The Resale Equation: Calculating ROI

80% - 95%

According to the Remodeling Magazine Cost vs. Value Report, exterior **fiber-cement siding** replacement in the Pacific region recoups 80% to 95% of its cost at resale.

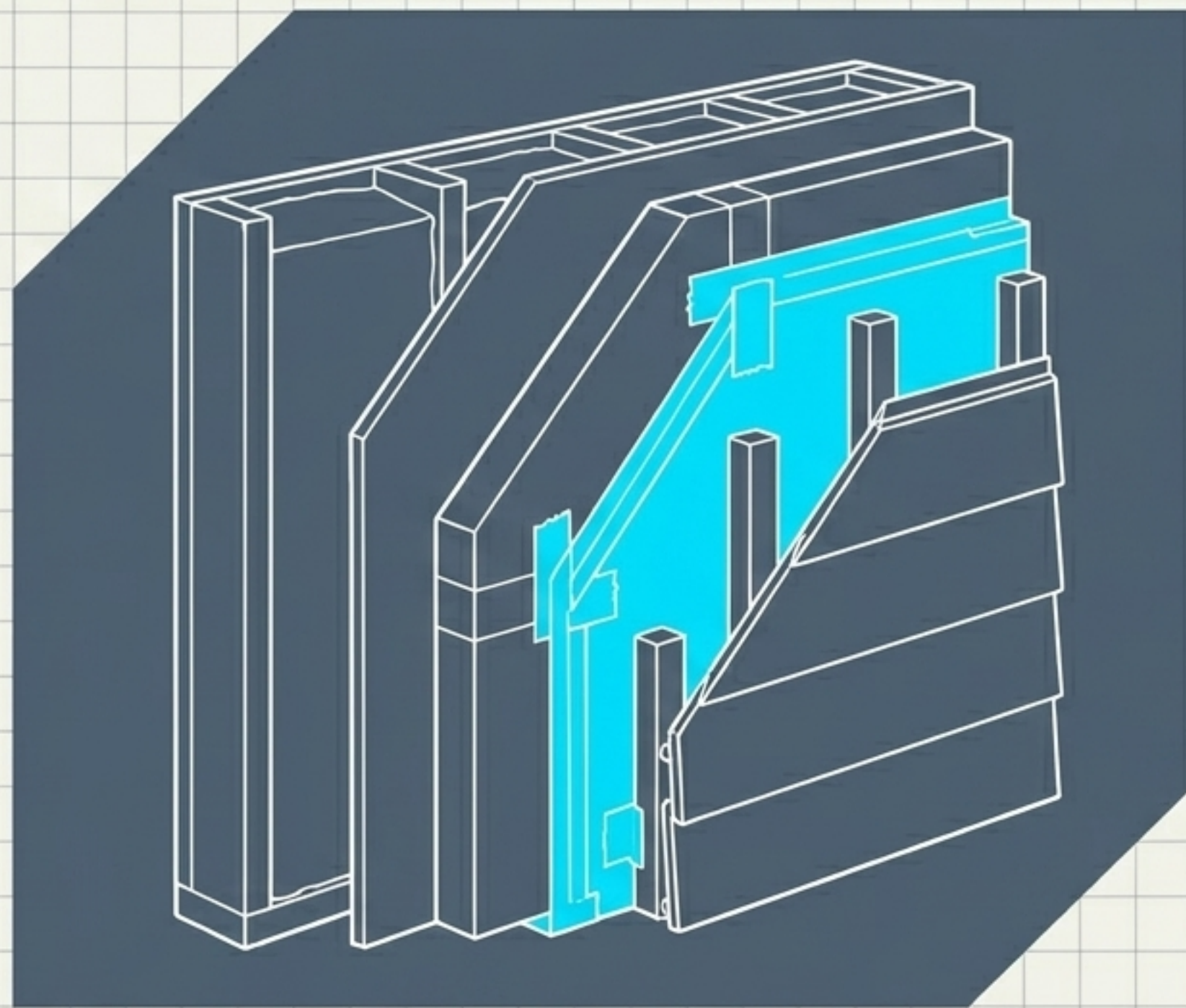
Why?

New siding provides massive curb appeal while instantly resolving a buyer's deepest fear: **invisible structural water damage**.

A documented, fully permitted, code-compliant building envelope is a premium selling feature in the competitive San Diego housing market.

The 2026 Replacement Master Checklist

- [] Verify contractor's C-17 license and check WUI fire zone status.
- [] Require a line-item contract with exact material brands and a \$1,000 max deposit.
- [] Budget a 10%–15% contingency for hidden sheathing or termite damage.
- [] Confirm the Development Services permit is posted before tear-off begins.
- [] Pass the City's weather-barrier (WRB) inspection before any siding is installed.
- [] Withhold final payment until the permit is closed and lien releases are signed.



Siding is your home's armor. Build the system right, and protect your investment for the next 50 years.