

WHAT REALLY DRIVES SIDING PRICES IN SAN FRANCISCO (2026)



2026 Market Data

A Financial and Structural Guide to Navigating
Cost Premiums, Hidden Damage, and Building Codes.

The reality of replacing siding in San Francisco today

The Median Investment

\$25,000 – \$45,000

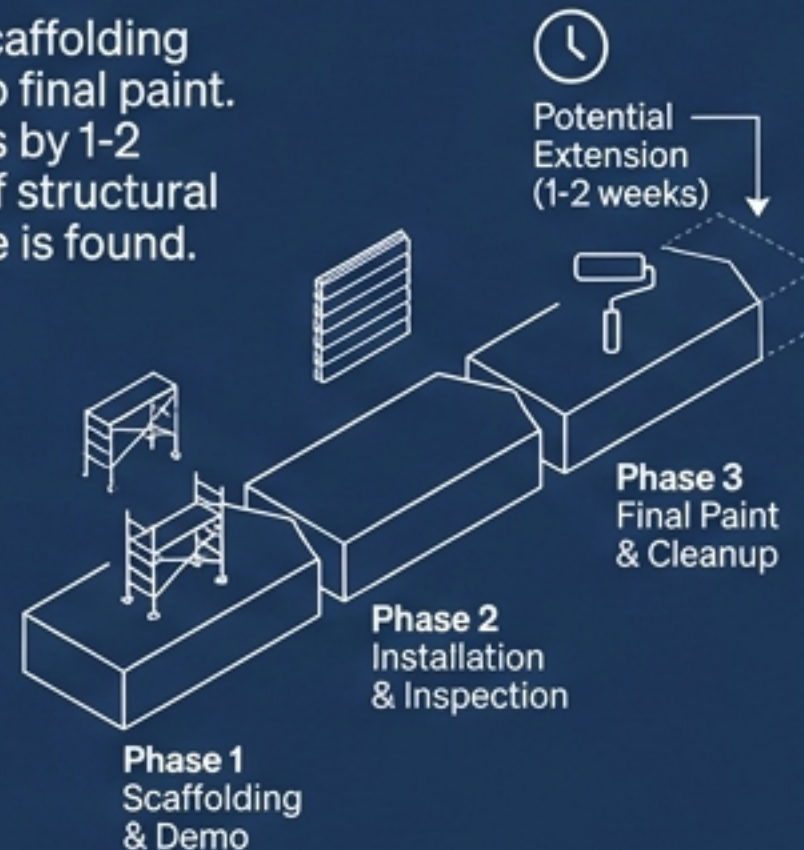
Based on a typical 2,000 sq. ft., two-story home using mid-grade fiber cement. Total market range spans from \$14k to over \$85k+.



The Expected Timeline

3 to 6 Weeks

From scaffolding setup to final paint. Extends by 1-2 weeks if structural damage is found.



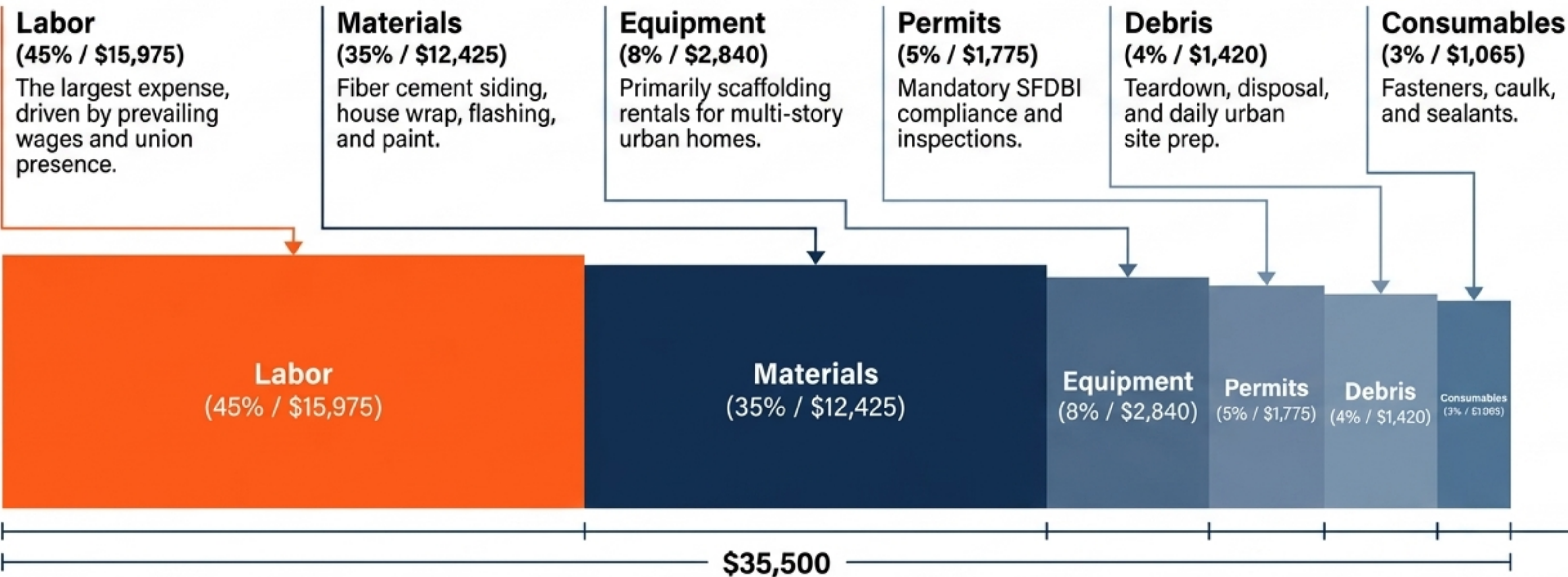
The Greatest Financial Risk

\$3,500 – \$15,000

The hidden cost of repairing concealed water damage and dry rot discovered only after demolition.



Labor costs significantly outpace materials in the typical budget



Three pillars drive the 15-30% San Francisco market premium

The SF Markup



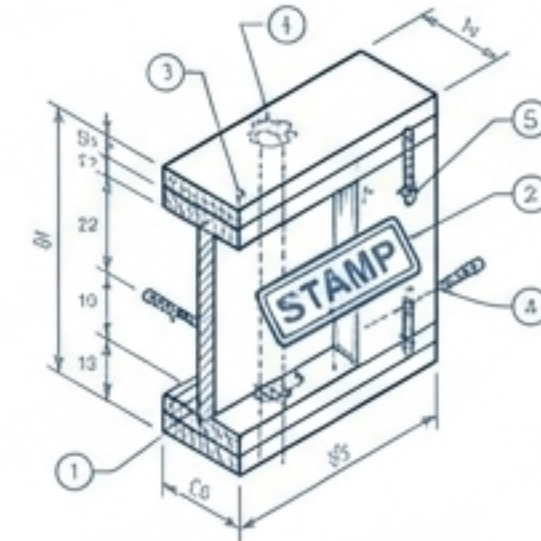
Labor Rates

Driven by the cost of living and demand for specialized historic housing crews. CA Dept. of Industrial Relations sets prevailing wages for skilled installers at **\$85 to \$130 per hour** (including benefits/insurance).



Urban Logistics

Dense environments demand extensive setup. Daily parking fees, SFMTA street space permits for dumpsters, and mandatory scaffolding over public sidewalks add **\$3,000 to \$8,000** before a single board is installed.



Strict Codes

Building codes mandate specific **seismic fastener** schedules, and **Historic Preservation** boards (e.g., Noe Valley, Pacific Heights) often block cost-effective materials like vinyl in favor of expensive custom-milled wood.

Scope and materials dictate the initial project tier

	Basic	Mid-Range	Premium
Cost	\$14,000 – \$22,000	\$25,000 – \$45,000	\$48,000 – \$85,000+
Typical Scope	Minimal trim work, assumes no structural repair.	Full tear-off, new house wrap, basic flashing, paint.	Complex architecture, extensive trim, potential structural upgrades.
Materials	Standard-grade vinyl.	Primed fiber cement (e.g., James Hardie).	Clear cedar, redwood, or multi-coat stucco.
Ideal Use Case	Best for small, single-story, rectangular homes.	Best for standard 2-story homes seeking high ROI.	Best for historic preservation or large, intricate facades.

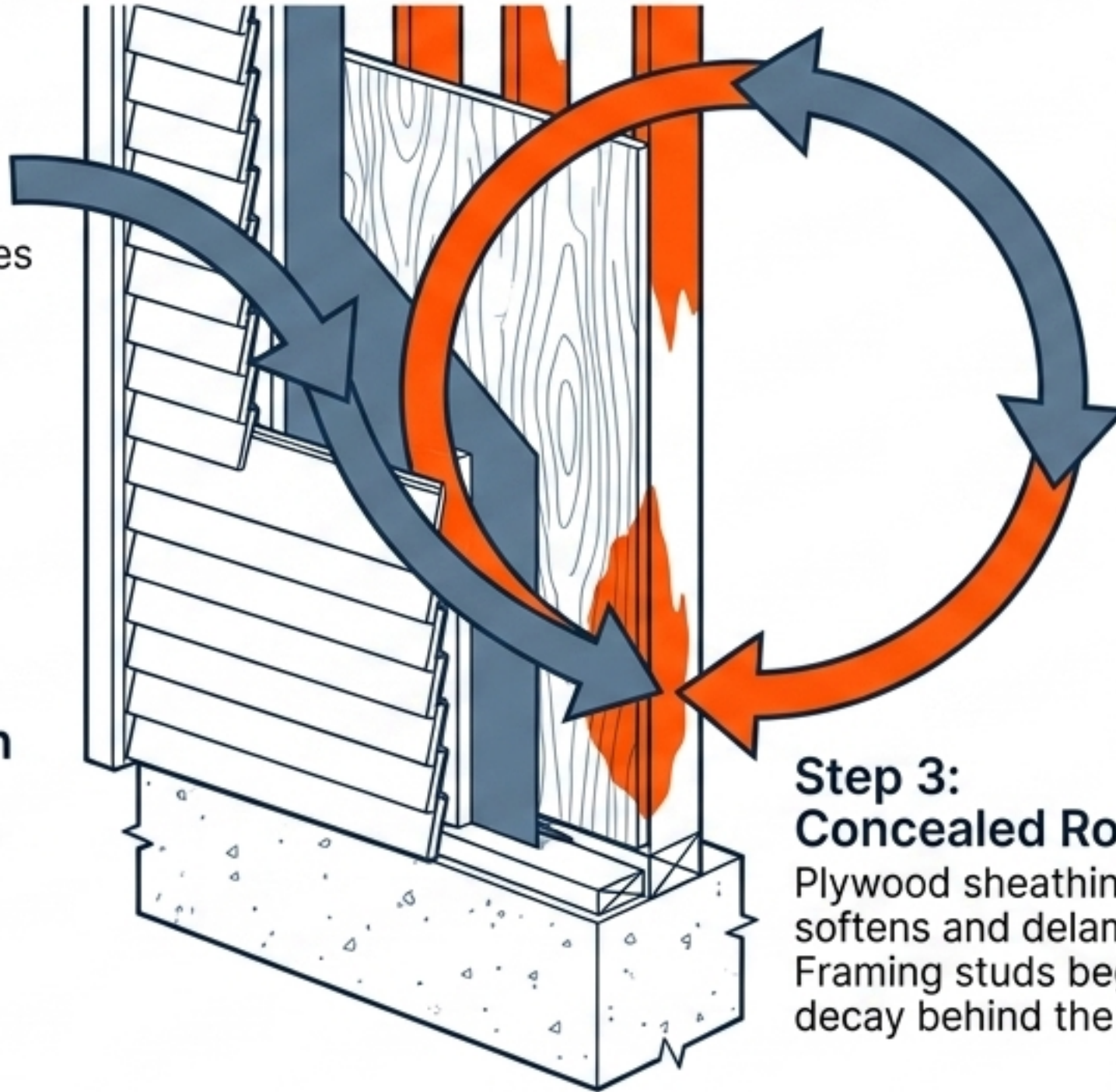
The marine layer is the primary driver of compounding structural costs

Step 1: Persistent Exposure

SF coastal climates maintain high moisture content 200-300 days a year.

Step 2: Slow Intrusion

Decades of fog bypass failing old siding, pooling at windows and sill plates.



Step 4: Mandatory Code Repair

SF code requires replacement of compromised structure before new siding can be hung.

Step 3: Concealed Rot

Plywood sheathing softens and delaminates. Framing studs begin to decay behind the walls.

The Financial Reality:

Removing and replacing sheathing costs **\$12-\$18** per sq. ft.

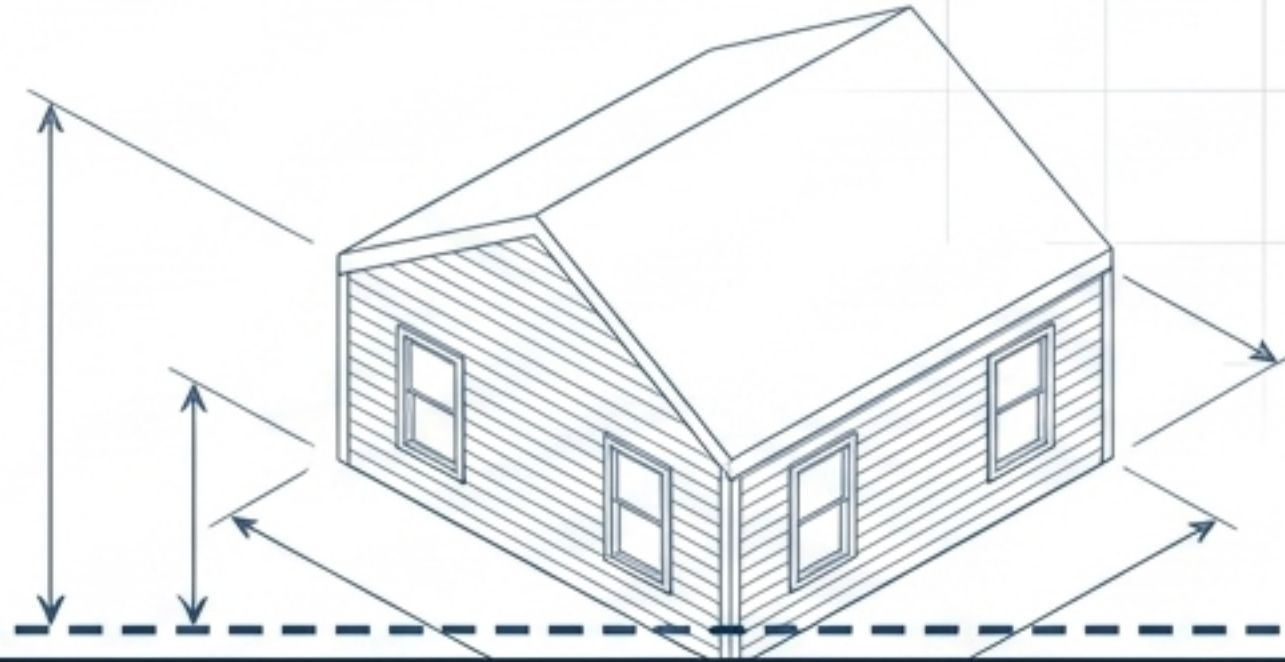
Replacing a single rotted stud costs **\$150-\$300**.

A 10x10ft damaged wall section easily adds **\$2,500 to \$4,000**.

What lurks beneath the initial contractor bid

Above the Line (The Visible Quote):

- Tear-off, Siding Materials, Basic Labor, Debris Removal.



WATERLINE

Below the Line (The True Cost):

Structural Rot & Pest Damage: \$2,500 – \$15,000+

Lead Paint/Asbestos Abatement (Pre-1978 homes): \$3,000 – \$10,000

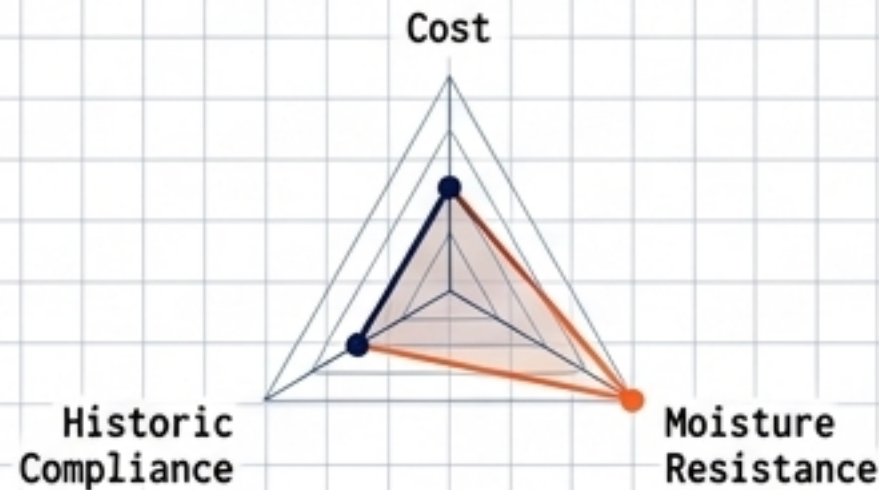
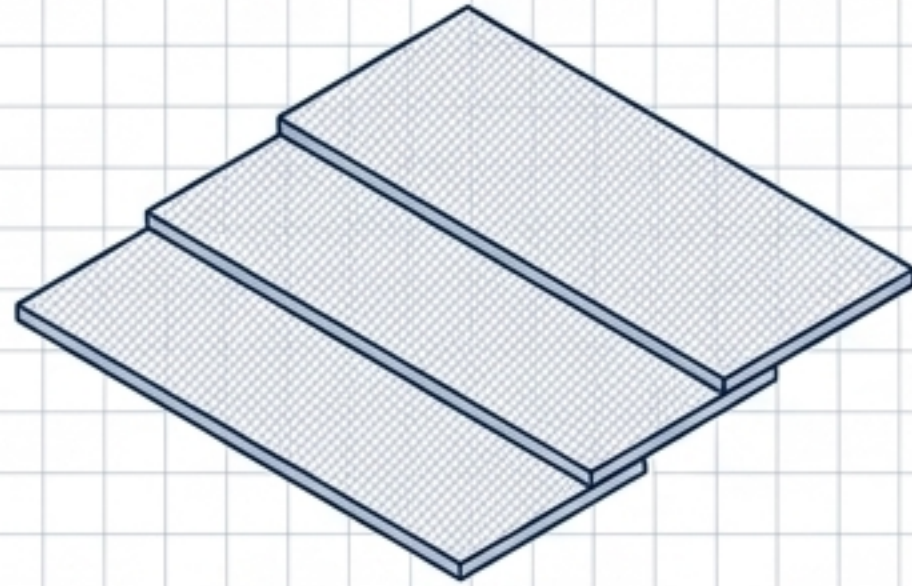
Scaffolding & SFMTA Permits: \$3,000 – \$8,000

Exterior Painting (if unpainted material): \$7,000 – \$15,000

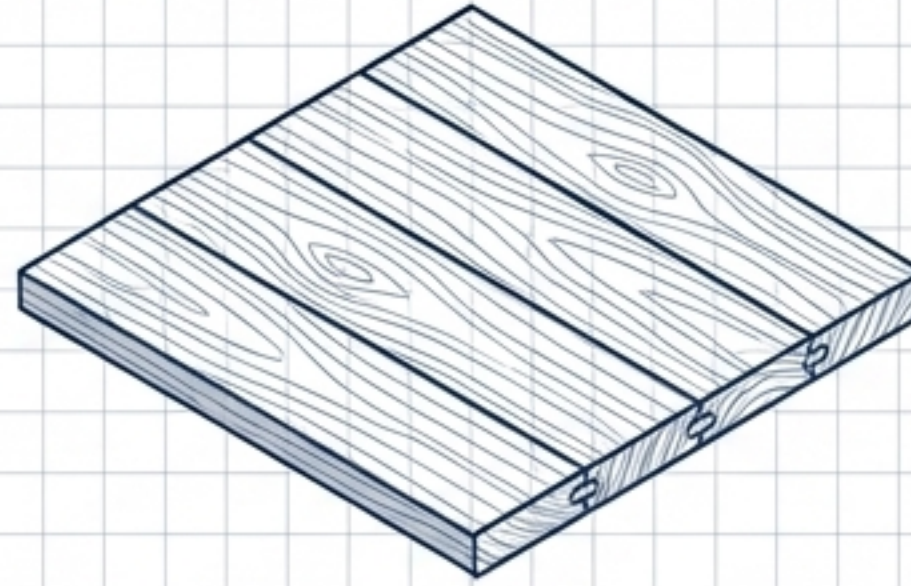
Upgraded House Wrap (WRB) & Flashing: \$1,500 – \$4,000

Gutter Replacement & Custom Trim: \$2,350 – \$5,800

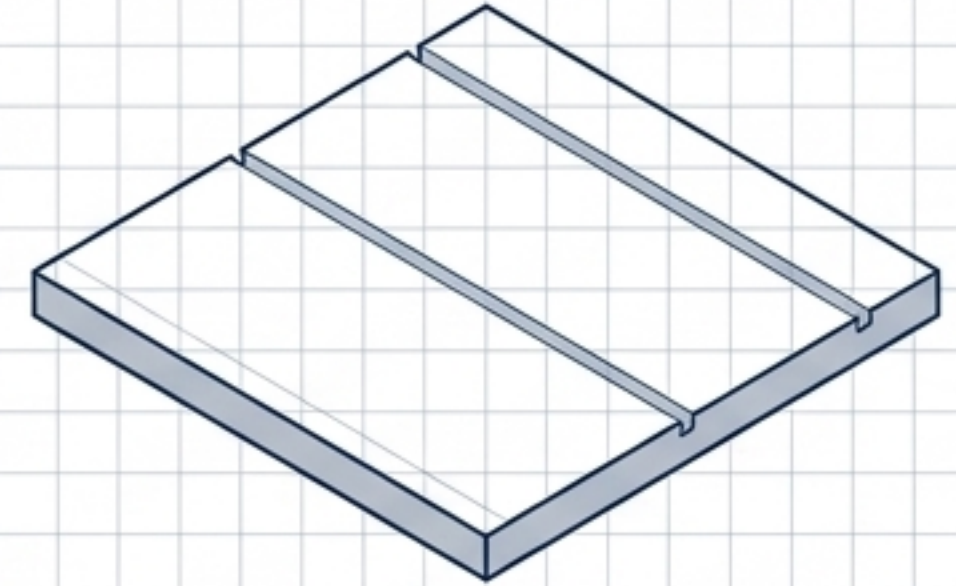
Balancing aesthetics, durability, and urban fire codes



Fiber Cement (\$12-\$20/sq ft): The dominant mid/premium choice (e.g., James Hardie). Highly resistant to fire and dampness. Holds paint excellently in the marine layer.



Traditional Wood (Premium Pricing): Crucial for historic Victorians/Edwardians. Clear redwood and cedar maintain architectural authenticity but require meticulous, expensive carpentry and high ongoing maintenance.



Stucco (Variable Pricing): Prevalent in the Sunset and Richmond districts. Exceptional fire resistance and durability, but requires specialized installation to prevent the cracking and water intrusion common in seismic zones.

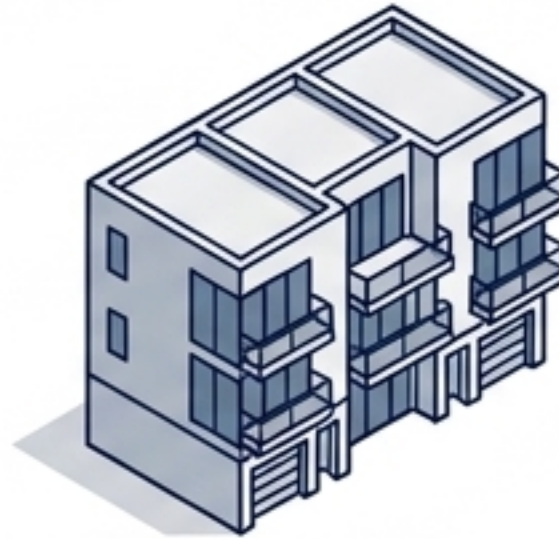
Neighborhood constraints heavily influence the final bill



Sunset District Row House (\$39,500)

1,900 sq ft. Stucco replaced with fiber cement.

The Catch: Original quote was \$32,000. \$7,500 was added mid-project for 40 linear feet of stud repair and plywood sheathing due to moderate water damage.



Marina District Condo (\$78,000)

3-unit building. Replaced with Boral TruExterior composite.

The Catch: Extreme weather exposure to salt air and fog. Included \$12,000 in complex scaffolding and a 7-week timeline due to HOA coordination.



Bernal Heights Victorian (\$64,000)

2,200 sq ft. Clear redwood siding.

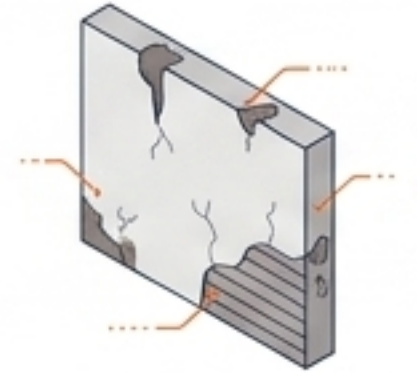
The Catch: Historic Preservation Commission review added two months and \$2,500 in fees. Material costs doubled to accommodate custom-milled decorative trim.

Three structural rules for protecting the project budget



Rule 1: Mandate a **20% Contingency**

The NAHB suggests 10–15% for older homes, but SF’s aging housing stock demands **20%**. Pre-existing rot or pest damage is the rule, not the exception, and is undiscoverable until demolition.



Rule 2: Lock the Scope in Writing

Mid-project homeowner changes (upgrading materials, adding window replacements, expanding paint coverage) introduce compounding labor costs and project delays. Finalize all colors and materials before Day 1.



Rule 3: Reject Incomplete Bids

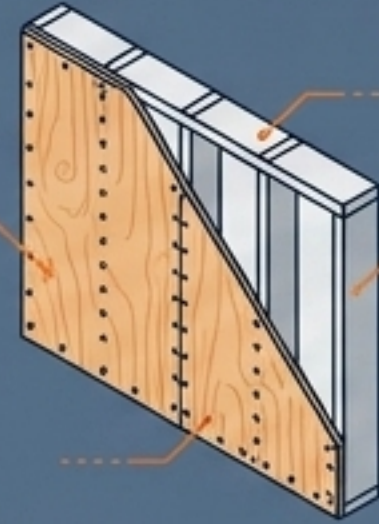
A suspiciously low initial bid often omits critical items like debris disposal, scaffolding, or upgraded flashing, effectively **weaponizing change orders** later in the project.



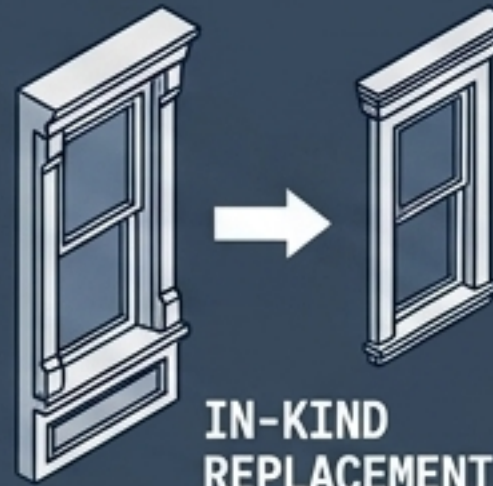
Regulatory compliance mandates seismic and historic review

The Baseline Trigger:

Siding is part of the “weather-resistive envelope.” Removing it requires an SFDBI building permit to ensure current energy and safety code compliance.



Branch 1: The Seismic Upgrade.
If removal exposes inadequate framing, the city code mandates the installation of structural-grade shear panels (plywood/OSB) with specific engineered nailing patterns to resist lateral earthquake forces.



Branch 2: Historic Preservation.
If located in a historic district or designated a landmark, the Planning Department requires “in-kind” replacement (matching original materials/profiles exactly), increasing timelines by months.

Fourteen essential line items for an ironclad quote

Q1: Scope & Materials

- ✓ 1. Precise wall surfaces included.
- ✓ 2. Exact brand/color of siding.
- ✓ 3. Specific WRB (house wrap) brand.
- ✓ 4. Flashing details for windows/doors.
- ✓ 5. Trim material (fascia, soffits).

Q2: Demolition & Site

- ✓ 6. Full tear-off & debris disposal details.
- ✓ 7. Scaffolding rental and public site protection.
- ✓ 8. Daily cleanup procedures.

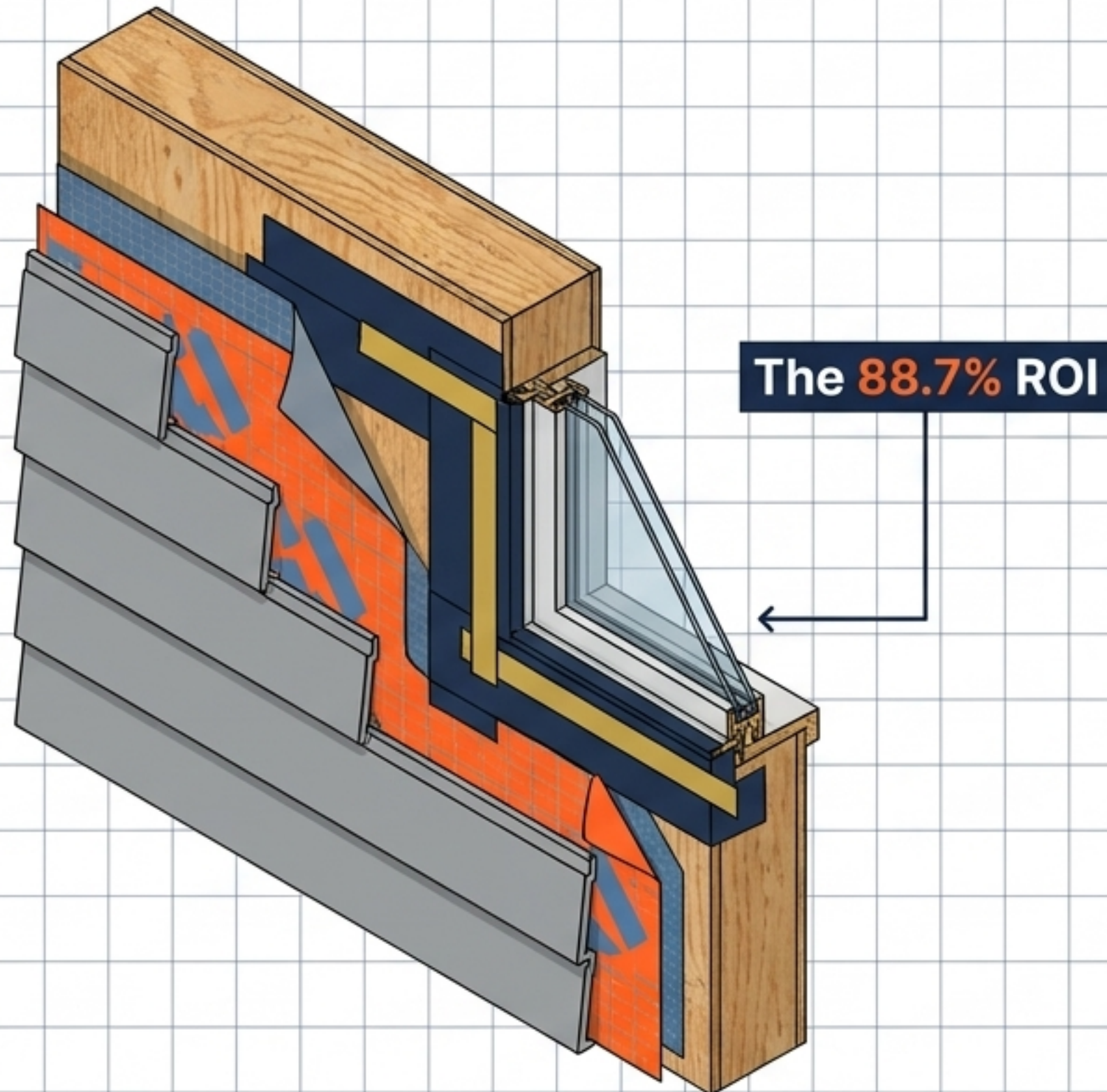
Q3: Risk Allowances

- ✓ 9. **Unit cost allowance** for hidden structural rot (per sq ft/linear ft).
- ✓ 10. **Explicit list of exclusions** (e.g., gutters, landscaping).

Q4: Legal & Timeline

- ✓ 11. CSLB license & dual insurance verification.
- ✓ 12. SFDBI permit acquisition responsibility.
- ✓ 13. Projected start date & duration.
- ✓ 14. Milestone-based payment schedule & warranty terms.

The water-resistive barrier outranks the siding material itself



The 88.7% ROI: Siding replacement is a premier financial investment. Per Remodeling Magazine (Pacific Region), fiber cement siding recoups 88.7% of its cost at resale by modernizing curb appeal and tightening the energy envelope.

The Renology Takeaway: Homeowners focus obsessively on cladding appearance (e.g., \$14/sq ft fiber cement vs. \$22/sq ft redwood). However, the ultimate defense against SF's wind-driven marine layer is the invisible system. Upgrading from basic house wrap to a fully adhered membrane, paired with meticulous window flashing, is the highest-value spending in the entire project budget.