

# Standard Siding Repair Feasibility & Compatibility

## [Code & Manufacturer Compliance Review](#)

**Exterior siding systems are engineered as continuous, interlocking systems. Repairs must comply with current building code requirements, manufacturer installation instructions, and accepted industry standards. Partial siding repairs are only feasible when the existing siding can be detached and reinstalled without damage, incompatibility, or loss of system performance. If these conditions cannot be met, partial repair is not feasible and full replacement of the affected elevation(s) is required to restore the property to its pre-loss condition.**

### **R102.6.1 - Repairs Must Meet Requirements for New Work**

Additions, alterations, or repairs to any structure shall conform to the requirements for a new structure. Additions, alterations, repairs, and relocations shall not cause an existing structure to become less compliant with the provisions of this code than the structure was prior to work.

### **IRC R703.1 - General (Exterior Wall Covering Performance)**

Exterior walls shall provide the building with a weather-resistant exterior wall envelope.

### **IRC R703.2 - Water-Resistive Barrier**

One layer of water-resistive barrier shall be applied over studs or sheathing and integrated with flashing to prevent water intrusion. Detaching siding commonly damages WRB and foam insulation. If WRB cannot be restored to a continuous, integrated condition behind partially replaced siding, full replacement is required to comply with R703.2.

### **IRC R703.4 - Flashing**

Approved corrosion-resistant flashing shall be applied in a manner to prevent entry of water into the wall cavity or penetration of water to the building structural framing components. Overlapped flashing shall be applied in shingle fashion. Self-adhered membranes used as flashing shall comply with AAMA 711. Fluid-applied membranes used as flashing in exterior walls shall comply with AAMA 714. The flashing shall extend to the surface of the exterior wall finish. Flashing shall be installed above deck ledgers in accordance with Section R507.9.1.5.

### **IRC R703.4.1 - Flashing Installation at Exterior Window and Door Openings**

Flashing at exterior window and door openings shall extend to the surface of the exterior wall finish or to a listed water-resistive barrier complying with Section R703.2 for subsequent drainage. Air sealing shall be installed around all window and door openings on the interior side of the rough opening gap. Mechanically attached flexible flashings shall comply with AAMA 712.

### **IRC R703.11 - Vinyl Siding (Installation Requirements)**

Vinyl siding shall be installed in accordance with the manufacturer's installation instructions.

### **IRC R703.11.1 - Installation over Sheathing**

Vinyl siding shall be installed over a continuous solid sheathing or backing. If detaching siding damages sheathing, foam board, or WRB, repairs cannot proceed without restoring a continuous backing plane. Partial siding replacement that leaves compromised backing violates this requirement.

### **R703.3 - Wall Covering Nominal Thickness and Attachments**

The nominal thickness and attachment of exterior wall coverings shall be in accordance with Table R703.3(1), the wall covering material requirements of this section, and the wall covering manufacturer's installation instructions. Damaged substrates behind siding must be repaired to maintain fastening integrity.

## **Concurrent Causation**

Arkansas follows concurrent causation. When a covered cause of loss sets the repair process in motion, and additional damage occurs while performing that covered repair, the ensuing damage is covered even if excluded conditions such as age, brittleness, or deterioration are present.

### **Practical application to siding repairs:**

- If siding panels are damaged during required detachment.
- If nail hems or locking channels fail during removal.
- If house wrap, foam insulation, or weather-resistive barriers are damaged while accessing approved repair areas.
- If siding accessories (starter strip, J-channel, corner posts, trim) cannot be reinstalled without replacement.
- If discontinued siding cannot be reinstalled or matched once disturbed.

These items cannot be shifted to the homeowner because the only reason the siding system and related components were disturbed was the carrier-approved, covered repair.

## **Pre-Loss Condition Requirement**

Insurance must restore the home to its pre-loss condition, which consisted of one continuous, code-compliant siding system with integrated weather-resistive barriers, trim components, and uniform appearance. Approving partial siding repairs while denying the components required to properly reinstall or match the existing system would result in an incompatible, non-warrantable, and non-compliant wall assembly. Such conditions fail to restore the property to its pre-loss condition and violate the carrier's obligation under the policy.

## **Contractor Warranty Requirements**

Contractors cannot perform siding repairs that void manufacturer warranties, create non-compliant assemblies, leave known incompatible or discontinued components in place, or break continuity of the exterior wall system. When these conditions arise during covered siding repairs, replacement of the affected elevation(s) or system components is mandatory to protect the homeowner, maintain manufacturer compliance, and preserve long-term performance.

## **Summary Position for PWIs**

Any siding panels, accessories, trim components, house wrap, foam insulation, or related wall assembly materials that are damaged, deteriorated, discontinued, or unable to be reinstalled during a covered siding repair are classified as ensuing damages. These items are covered under applicable IRC/AFPC requirements, mandatory manufacturer installation standards, Arkansas concurrent causation doctrine, and the insurer's obligation to restore the property to its pre-loss condition.