Your roof just turned twenty, and a few shingles lifted after the last windy week. Do you patch it again or finally commit to a new one? Across Huntington, from Cape Cods in Greenlawn to Colonials in Dix Hills, this is one of the most common roofing questions, and the answer comes down to some simple math plus honest inspection.

Start With the Roof Type

Twenty years means different things for different roofs. Basic three-tab asphalt shingles are often near the end of their useful life at that age. Architectural shingles may have some years left. Slate, copper, and well-kept cedar can be much older and still be healthy. Know what you have before you decide anything.

What Repair Can and Cannot Do

Repair works well when the problem is local and the rest of the roof is sound.

Good candidates for repair

- A few missing or damaged shingles after a storm
- A failed pipe boot or small flashing leak
- A limb impact on one slope
- Minor sealant failure at a chimney

Poor candidates for repair

- Widespread granule loss or curling across slopes
- Repeated leaks in different places
- Soft or sagging decking
- Brittle shingles that crack when touched

Patching brittle shingles can cause more damage, because the surrounding material breaks when it is disturbed.

A Simple Way to Run the Numbers

You do not need a spreadsheet, just a few questions asked in order.

1. **What is the repair estimate?** Get it in writing.
2. **How many repairs have you needed in the last two or three years?** A rising trend matters more than any one bill.
3. **How many good years does the roof realistically have left?** Ask an inspector, not just the person selling a new roof.
4. **What would replacement cost today?** Get at least two written estimates for comparison.

Then compare the cost per remaining year of each path. If you keep paying for repairs on a roof with only a few years left, you may spend a meaningful share of a new roof's cost and still end up replacing it.

Typical Decision Table

Situation Usually Points To One small, isolated leak on an otherwise good roof Repair Several leaks in different areas Replace Curling or cracking shingles on most slopes Replace Heavy granule loss in gutters Replace soon Storm damage limited to one section Repair, possibly with insurance Planning to sell within a year or two Depends on inspection and buyer expectations

These are general guides, not rules. A proper inspection is what settles it.

Hidden Costs of Waiting

Putting off replacement has real costs that don't show up on a roofing bill:

- Water entering the attic can damage insulation, ceilings, and framing
- Wet decking may need replacement, which raises the final project cost
- Mold in a damp attic is expensive to remediate
- An emergency tarp job during a nor'easter costs more than planning ahead

Salt air near Huntington Bay, Northport, and Cold Spring Harbor can also age flashings and fasteners faster, so older roofs near the water sometimes fail at the edges first.

Partial Replacement: A Middle Path

Sometimes a single slope or an addition can be replaced without redoing the whole house. This can make sense when the damage is concentrated and the rest of the roof is relatively young. Ask for a clear explanation of how the new section ties into the old, and whether the existing shingles can still be matched. Mismatched aging often shows up as an obvious color difference.

Insurance and Storm Damage

If the problem comes from a specific storm, your homeowner's policy may help. Document damage with dated photos, avoid large unrelated repairs before a claim is reviewed, and keep receipts for any emergency work. Coverage depends on your policy and the adjuster's findings, so read your policy carefully.

Permits and Local Offices

Replacement normally involves a permit, and some larger repairs do too. In unincorporated hamlets such as Huntington Station, Greenlawn, and Dix Hills, contact the Town of Huntington Building Department. In incorporated villages such as Lloyd Harbor, Huntington Bay, Northport, and Asharoken, the village has its own building department. Confirm with the right office rather than assuming. Suffolk County also requires home improvement contractors to hold a Suffolk County Consumer Affairs license, so ask for it before work begins.

Getting an Honest Opinion

A single contractor with a stake in the job may lean toward selling a new roof, or toward a quick patch. Getting two opinions is cheap insurance. A trusted provider of Long Island Exterior Co. Long Island Exterior Co. should be willing to show you photos from the roof, explain what they found, and tell you plainly if repair is the smarter move.

Final Thought

A twenty-year-old roof is not automatically finished, and it is not automatically fine. Look at the material, the pattern of problems, and the cost of repeated fixes. When the numbers and the inspection point the same way, the decision becomes much easier.

About the Author

Priya S. is a home improvement writer with experience in residential roofing estimates and inspections on Long Island. She focuses on helping homeowners weigh costs without the sales pressure.