THE 2026

NJ & SOUTHEAST PA ROOF REPLACEMENT

COST + CONTRACTOR COMPARISON GUIDE

What a fair roof estimate should include, what really drives price, and how to compare contractors before you sign.

Built for real buying decisions

This guide uses Warner Exteriors & Solar's published regional roofing benchmarks plus official consumer, contractor, warranty, and insurance references. It is designed to help you ask better questions and compare proposals clearly.

INSIDE THIS GUIDE

- Roof replacement price ranges Warner currently publishes for NJ and Southeast PA
- Why home square footage is not the same as roof square footage
- Repair vs. replace decision guidance
- How to compare written roofing estimates
- NJ and PA contractor verification steps
- Warranty, storm, insurance, and financing questions
- Printable contractor quote comparison scorecard

DIGITAL EDITION WITH LIVE LINKS

Clickable links throughout the PDF open Warner Exteriors & Solar and official reference sources directly.

Information reviewed August 25, 2026 | WarnerExteriors.com | (856) 685-6264

01

PUBLISHED WARNER PRICING

Start With the Numbers Warner Actually Publishes

These are planning benchmarks, not a substitute for an on-site estimate.

$15,000	$12K-$25K	$350-$450
WARNER AVERAGE FULL ROOF REPLACEMENT	TYPICAL REPLACEMENT RANGE PUBLISHED ON WARNER FAQ / LOCAL PAGES	STARTING RANGE FOR MINOR SHINGLE / FLASHING REPAIRS

Warner Exteriors & Solar states that a full roof replacement averages about $15,000 for its NJ and Southeast Pennsylvania customers. Warner also publishes a typical $12,000-$25,000 roof replacement range and a $350-$450 starting range for minor shingle and flashing repairs. Final pricing varies by the actual roof, materials, complexity, and scope.

Warner-published planning ranges by material

Material type	Warner planning range	Warner-published lifespan
3-tab asphalt	$8,000-$12,000	15-20 years
Architectural / dimensional	$12,000-$17,000	25-30 years
Impact-resistant	$15,000-$20,000	30+ years
Premium designer asphalt	$18,000-$25,000+	30-50 years
Cedar shake / wood	$20,000-$30,000+	20-30 years

Important: these are not universal market prices.

The ranges above are Warner Exteriors & Solar's published planning figures for typical NJ and Southeast PA projects. Exact product, roof area, code requirements, tear-off, hidden conditions, and project details can change the final price.

VERIFY / LEARN MORE: Warner roof cost guide | Warner roofing FAQ | Request an exact estimate

02

HOW ROOFING IS MEASURED

Why Your Home Square Footage Is Not Your Roof Square Footage

Roofers estimate the roof surface and system, not just the interior living area.

One roofing square = 100 square feet of roof surface

A 1,500 sq. ft. home does not automatically have a 1,500 sq. ft. roof. Roof pitch, overhangs, attached structures, hips, valleys, dormers, chimneys, and multiple roof planes can increase the roof surface area. Roofing estimates should be based on actual roof measurements and project scope.

Six variables that commonly change the final price

01	ROOF AREA	More roof surface means more shingles, underlayment, accessories, labor, and disposal.
02	PITCH + ACCESS	Steeper roofs and difficult access require additional safety setup and labor.
03	COMPLEXITY	Valleys, hips, dormers, skylights, chimneys, and wall intersections add detail work and waste.
04	DECK CONDITION	Damaged plywood or sheathing must be addressed before the new roof system is installed.
05	ROOFING SYSTEM	Shingles are only one part of the price. Underlayment, ice/water protection, starter, ridge, flashing, ventilation, and accessories matter.
06	TEAR-OFF + DISPOSAL	Existing layers, debris weight, access, protection, and disposal requirements affect labor and hauling.

VERIFY / LEARN MORE: Warner price factors | Roofing-square reference

03

REPAIR VS. REPLACE

Not Every Leak Requires a New Roof

A credible recommendation should explain the condition driving it.

Warner states that minor issues such as damaged shingles, flashing work, or a small leak can begin in the $350-$450 range. Whether a repair is sensible depends on the roof's overall condition, age, location of the damage, moisture or decking issues, and whether prior repairs are already accumulating.

REPAIR MAY BE REASONABLE WHEN...	REPLACEMENT MAY BE MORE PRACTICAL WHEN...
• Damage is isolated to a small area.	• Leaks or failures are occurring in multiple areas.
• The surrounding roof is otherwise in good condition.	• Shingles show widespread age-related deterioration, curling, cracking, or loss.
• A flashing detail, pipe boot, or small shingle section is the identifiable source.	• There is sagging, broader decking damage, or recurring moisture evidence.
• There is no broader decking or moisture problem.	• Repeated repairs are adding up without solving the underlying condition.
• The repair can reasonably extend service life without creating a patchwork problem.	• A major repair would only postpone a near-term replacement.

Ask to see the evidence.

Photos, measurements, visibly damaged components, moisture evidence, and clearly identified failure points are more useful than a recommendation based only on roof age.

Three questions to ask before approving the work

- If we repair this instead of replacing it, what problem is solved and what problem remains?
- What evidence shows the issue is isolated or widespread?
- If I choose the repair today, what is the realistic chance I still need full replacement soon?

VERIFY / LEARN MORE: Warner roofing services + FAQ | Warner cost guide

04

THE WRITTEN ESTIMATE

Compare Scope Before You Compare Price

The lowest total is not a bargain if important work is missing or undefined.

A detailed roofing proposal should make these items clear

[ ] Contractor legal/business name, address, phone, and applicable registration/license information	[ ] Measured roof area or clearly explained project measurement basis
[ ] Number of existing roof layers and tear-off / disposal scope	[ ] Exact shingle manufacturer and product line
[ ] Underlayment and ice/water protection locations	[ ] Starter, ridge, drip edge, flashing, pipe boots, and other accessories
[ ] Ventilation evaluation and any ventilation work included	[ ] Decking/sheathing allowance or unit price if concealed damage is found
[ ] Permit and code-related work when applicable	[ ] Jobsite protection, cleanup, magnet sweep, and disposal expectations
[ ] Project schedule and weather-delay expectations	[ ] Workmanship warranty and manufacturer warranty details
[ ] Payment schedule and financing terms if financing is used	[ ] Written change-order process for added or changed work

Make change orders explicit.
If concealed conditions or a scope change affects the price, the contract should explain how that work is documented, priced, and approved. Do not rely on verbal promises for major changes.

VERIFY / LEARN MORE: Warner roofing process | PA home-improvement consumer rules

05

CONTRACTOR VERIFICATION

Verify the Company Before You Compare the Price

Registration and licensing are starting points, not workmanship guarantees.

Warner Exteriors & Solar credentials

13VH09568200	**049584**	**138348**
NJ HOME IMPROVEMENT	NJ BUILDERS LICENSE	PA HOME IMPROVEMENT

NEW JERSEY

New Jersey requires home improvement contractor businesses to register with the Division of Consumer Affairs unless exempt. Current registration requirements were revised in recent years, so use the state verification system instead of relying only on a number printed in an ad.

Verify with NJ Consumer Affairs

PENNSYLVANIA

Pennsylvania requires contractors that perform at least $5,000 of home improvements per year to register with the Attorney General. The state expressly notes that registration is not an endorsement of competency or skill.

Verify with the PA Attorney General

Then verify what a registration number does not prove

- Current general liability and workers' compensation coverage appropriate to the work.
- Recent project examples or references relevant to your type of home and roof.
- Manufacturer credential if the proposed warranty tier depends on certified installation.
- A detailed written scope, payment schedule, and change-order process.
- Who will supervise the job and who is responsible for cleanup and punch-list items.

VERIFY / LEARN MORE: Warner contact + license information | NJ verification | PA verification

06

ROOFING SYSTEM + WARRANTY

Read Past the Product Name and the Word "Lifetime"

Warranty coverage depends on the written terms, system components, and installer requirements.

A roof is a system, not just a shingle

SHINGLE	Exact manufacturer, product line, color, and performance class.
UNDERLAYMENT	Type, brand, and where ice/water membrane is installed.
STARTER + RIDGE	Whether system-matched components are being used and why.
FLASHING	Which flashing and boots are replaced, reused, or newly installed.
VENTILATION	How intake and exhaust ventilation are evaluated as a system.
DECKING	How damaged sheathing is identified, documented, priced, and approved.

Four warranty questions worth getting in writing

- Who backs each warranty: the manufacturer, the contractor, or both?
- What is covered: product defects, labor, tear-off, disposal, workmanship, or only certain components?
- How long is the strongest non-prorated or workmanship coverage period?
- What installer, component, registration, ventilation, maintenance, or transfer requirements apply?

Owens Corning warranty fact

Owens Corning currently distinguishes standard product coverage from extended System Protection, Preferred Protection, and Platinum Protection warranty tiers. Certain extended tiers require Preferred or Platinum Preferred contractors and specified Owens Corning system components. The actual warranty document controls.

Warner Exteriors & Solar identifies itself as an Owens Corning Platinum Preferred Contractor. That credential can provide access to specific extended warranty options, but the homeowner should confirm the exact warranty tier included in the written proposal.

VERIFY / LEARN MORE: Warner Owens Corning page | Owens Corning warranty details

07

STORM + INSURANCE

Document First. Review Your Policy. Sign Carefully.

Your insurer determines coverage under your specific policy.

A safer sequence after suspected storm damage

1	DOCUMENT	When safe, photograph or video visible roof, gutter, siding, and interior damage before cleanup.
2	PREVENT MORE DAMAGE	Take reasonable temporary steps to limit additional loss and keep receipts or records.
3	REVIEW YOUR POLICY	Check your deductible, exclusions, and whether covered damage is settled on an ACV or RCV basis.
4	CONTACT YOUR INSURER	If the loss may be significant, follow the insurer's claim instructions and documentation process.
5	GET A ROOF INSPECTION	A roofer can document roof condition and estimate work, but the insurer decides what the policy covers.

Two insurance terms homeowners should recognize

ACV vs. RCV

NAIC explains that actual cash value generally reflects depreciation, while replacement cost value is based on repairing or replacing damaged property with materials of like kind and quality, subject to the policy terms, limits, deductibles, and exclusions.

Assignment of Benefits

NAIC advises consumers to read Assignment of Benefits agreements carefully because they may transfer rights or claim-payment authority to a third party. Do not sign one unless you understand what rights you are assigning.

VERIFY / LEARN MORE: NAIC claim guidance | NAIC ACV vs. RCV | NAIC Assignment of Benefits

08

BUDGET + FINANCING

Plan the Project, Not Just the Monthly Payment

Financing can be useful, but the loan terms and project scope both matter.

Warner's current financing information

Warner Exteriors & Solar states that it partners with Service Finance and GoodLeap and provides access to a Consumer Credit Center. Financing programs, rates, promotions, eligibility rules, and lender terms can change, so use Warner's live financing page for the current written options available to your project.

VIEW CURRENT WARNER FINANCING OPTIONS

Five numbers to compare before you finance

- Cash project price before financing.
- APR or promotional rate and exactly when any promotion ends.
- Loan term and estimated total of payments.
- Any lender fees, dealer fees, prepayment rules, or deferred-interest conditions.
- Monthly payment after any promotional period if the payment can change.

Budget for concealed conditions

A roof can hide damaged decking or other conditions that are not visible before tear-off. The written contract should explain how concealed damage is priced and approved. Compare any decking allowance or unit price across bids instead of assuming the base price is the absolute maximum.

Payment choice	Monthly payment	Total of payments	Question to answer
Cash / savings	N/A	Project price	How much liquidity remains after the project?
Promotional plan	Write it in	Write it in	What happens if the balance is not paid by the deadline?
Fixed-term loan	Write it in	Write it in	What are the APR, term, fees, and prepayment rules?

VERIFY / LEARN MORE: Warner financing page | Request a current project estimate

09

PRINTABLE TOOL

Contractor Quote Comparison Scorecard

Use the exact proposal terms, not memory, when comparing bids.

Write the company names across the top. Use YES / NO, exact product names, warranty terms, and short notes. A lower price is only comparable when the scope, protection, and project assumptions are also comparable.

COMPARE THIS	CONTRACTOR A	CONTRACTOR B	CONTRACTOR C
Total quoted price			
Registration / license verified			
Proof of insurance			
Measured roof area / squares			
Shingle manufacturer + product			
Underlayment + ice/water			
Flashing / pipe boot scope			
Ventilation evaluation			
Decking price / allowance			
Tear-off + disposal			
Permits if required			
Workmanship warranty			
Manufacturer warranty tier			
Project timeline			
Payment schedule			
Change-order process			
Recent local references			
Best reason to choose them			

Tip: Save this PDF digitally or print this page before meeting with contractors.

10

BEFORE YOU SIGN

A 10-Minute Final Review

If you can answer these questions, you are in a much better position to choose.

[ ] I know the exact roofing system being installed, not just a shingle brand.	[ ] I understand why the contractor recommends repair or replacement.
[ ] I verified the contractor's current registration / license status.	[ ] I reviewed proof of insurance and relevant references or project examples.
[ ] I understand the workmanship warranty and manufacturer warranty separately.	[ ] I know how decking, concealed conditions, and change orders are priced.
[ ] I know what cleanup, disposal, permits, and property protection are included.	[ ] I understand the payment schedule and financing terms, if financing is used.
[ ] I know who my project contact is and how issues will be handled.	[ ] I compared scope, protections, and total price, not just the monthly payment.

Live Warner Exteriors & Solar resources

ROOF REPLACEMENT PRICING GUIDE	https://www.warnerexteriors.com/roofing/roof-replacement-costs/
ROOFING SERVICES + FAQS	https://www.warnerexteriors.com/roofing/
HOMEOWNER PLANNING RESOURCES	https://www.warnerexteriors.com/homeowner-resources/
CURRENT FINANCING INFORMATION	https://www.warnerexteriors.com/offers/financing/
CONTACT WARNER / REQUEST AN ESTIMATE	https://www.warnerexteriors.com/contact-us/

READY FOR AN EXACT PRICE FOR YOUR ROOF?

Warner Exteriors & Solar provides free estimates for homeowners in New Jersey and Southeast Pennsylvania.

REQUEST A FREE ESTIMATE

(856) 685-6264 | 4312 Cove Rd, Pennsauken Township, NJ 08109

NJ HIC #13VH09568200 | NJ Builders LIC #049584 | PA HIC #138348

CONSUMER NOTICE: This guide is educational and is not a contract, quote, legal opinion, insurance coverage determination, or warranty. Prices, financing programs, product terms, building-code requirements, registration rules, and warranty terms can change. Verify current information and review the written contract, insurance policy, and warranty documents that apply to your project.