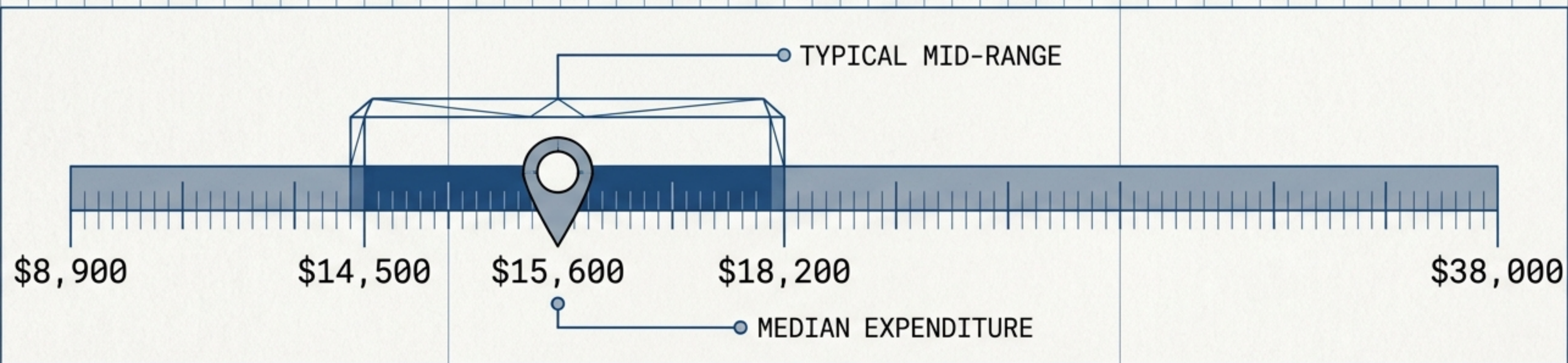


ORLANDO ROOF REPLACEMENT COST 2026: THE FINANCIAL PLAYBOOK

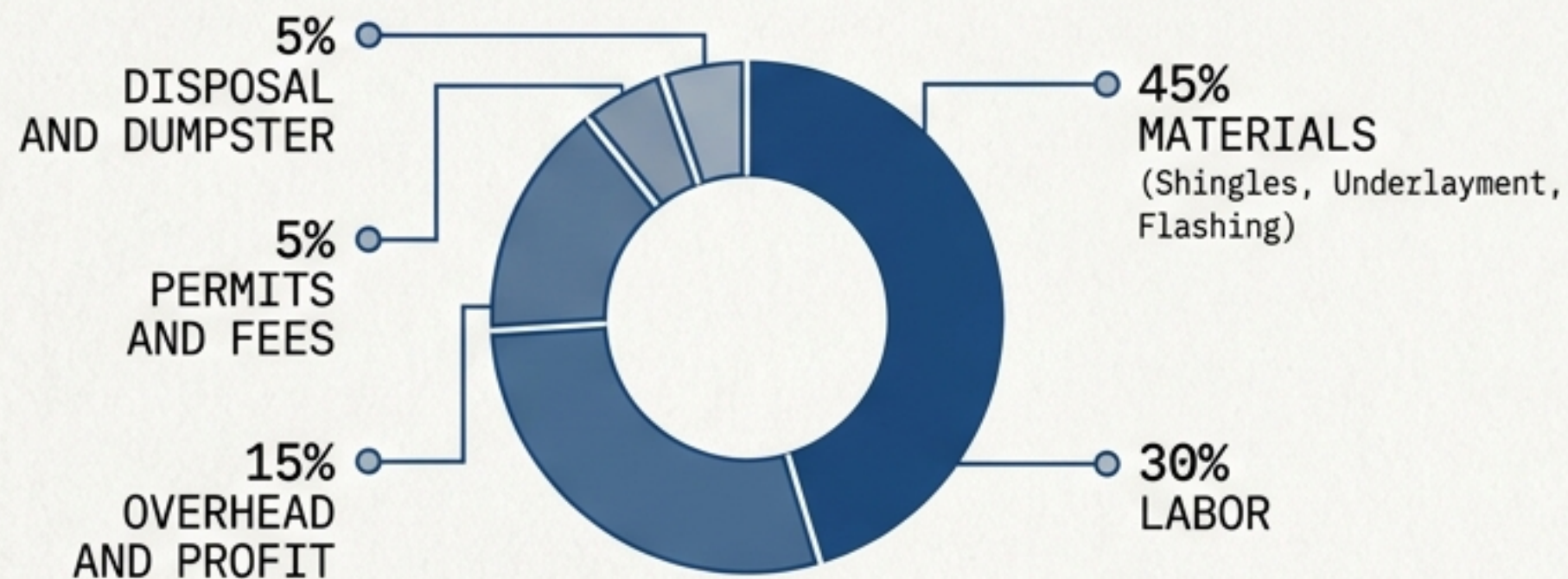
Why treating your roof as a commodity is the most expensive mistake you can make.

A strategic guide to local building codes, true market costs, and maximizing insurance ROI in Central Florida.

THE 2026 MARKET REALITY: BASELINING THE ORLANDO MARKET



COST DISTRIBUTION



**STANDARD PROJECT DURATION:
3 TO 7 DAYS**

2-4 DAYS FOR TEAR-OFF AND INSTALLATION

1-3 DAYS FOR INSPECTIONS, CLEANUP, AND WEATHER DELAYS

DECONSTRUCTING THE TIERS: WHAT DRIVES THE PRICE VARIATION?

Basic

\$11,200 - \$15,500

- ✓ Architectural Asphalt Shingles (30-year rating)
- ✓ Standard synthetic underlayment
- ✓ Full tear-off
- ✓ Code-compliant fasteners
- ✓ Standard ridge vent

Mid-Range

\$15,600 - \$22,000

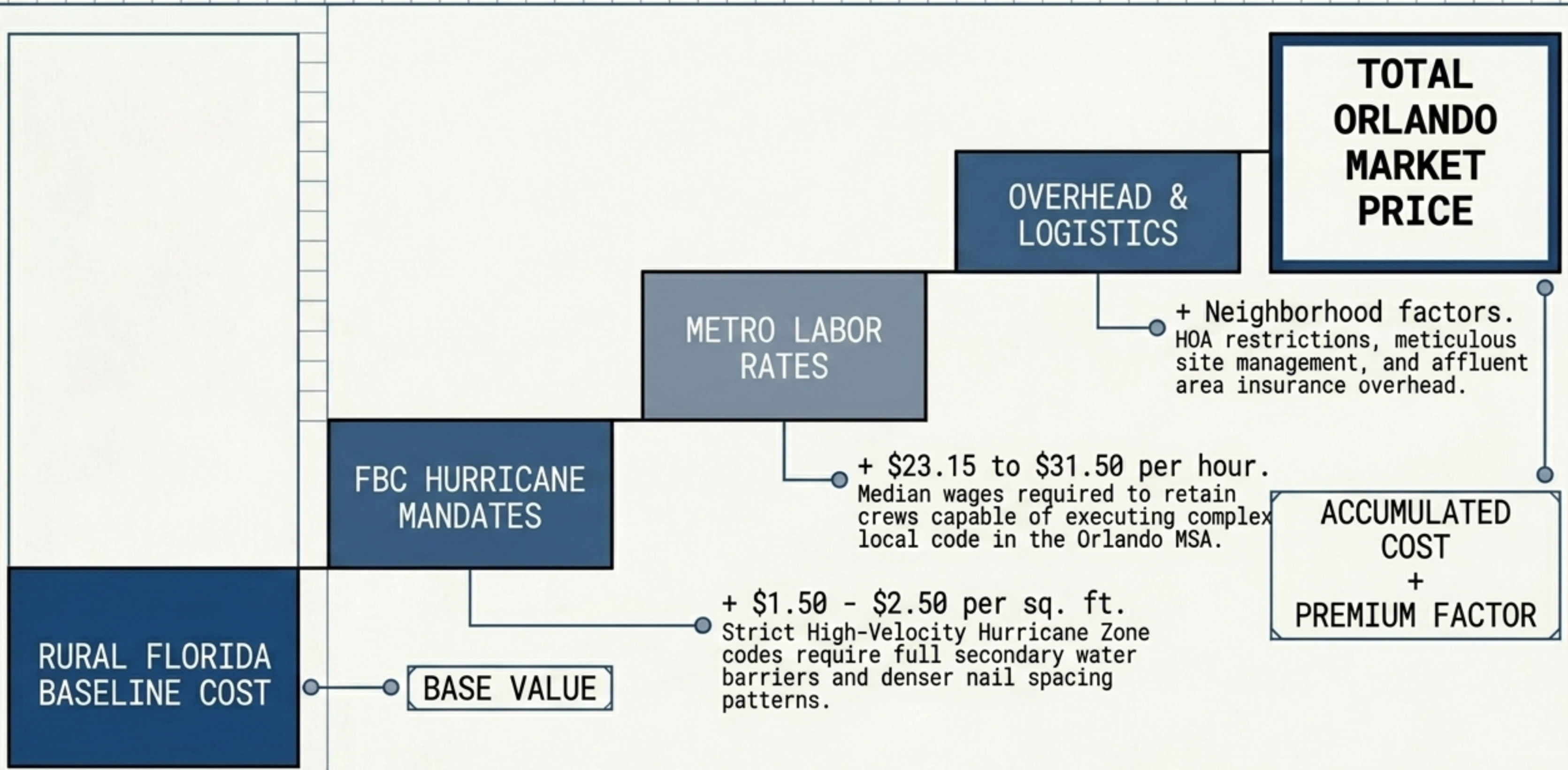
- ✓ Upgraded Architectural Shingles (50-year/lifetime)
- ✓ Peel-and-stick secondary water barrier
- ✓ New drip edge and flashing system
- ✓ Upgraded ventilation system

Premium

\$26,500 - \$45,000+

- ✓ Standing-Seam Metal or Tile
- ✓ 50+ year lifespan
- ✓ Maximal insurance discounts
- ✓ Specialized labor
- ✓ Potential structural reinforcement needed for tile weight

THE "ORLANDO PREMIUM": WHY CENTRAL FLORIDA COSTS 10-20% MORE



Real-World Applications: 2026 Aggregate Case Studies

Project Dossier

College Park Bungalow

- **Profile**
1,750 sq. ft. moderately pitched, two dormers.
- **Materials**
GAF Timberline HDZ.

The Surprise

7 sheets of rotted plywood discovered near a failed chimney flashing.

\$13,850

Project Dossier

Lake Nona Two-Story

- **Profile**
2,600 sq. ft. complex roofline, steep pitch.
- **Materials**
CertainTeed Landmark PRO with full peel-and-stick.

The Surprise

Original soffit vents insufficient; 6 new vents required to validate the shingle warranty.

\$19,200

Project Dossier

Windermere Ranch

- **Profile**
3,400 sq. ft. sprawling layout.
- **Materials**
Owens Corning Duration.

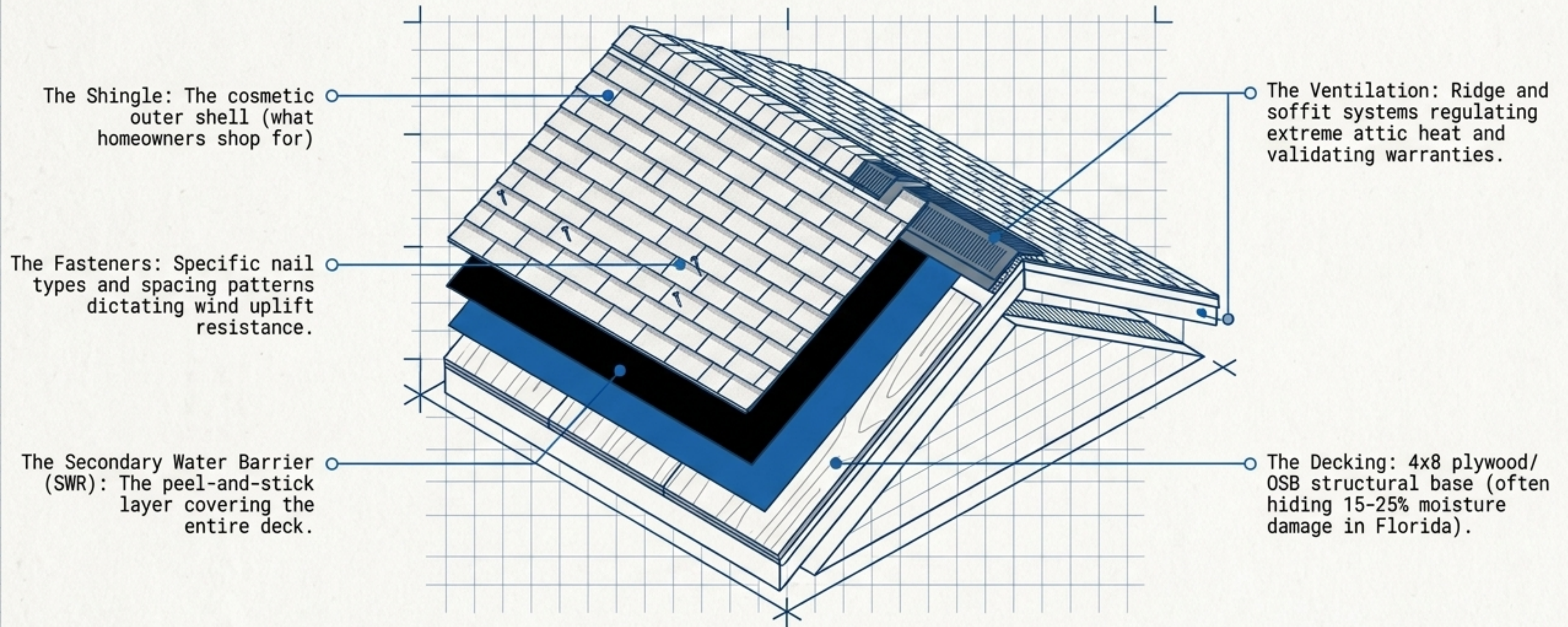
The Surprise

Improper skylight flashing caused slow leaks, requiring \$950 in minor truss repair.

\$25,500

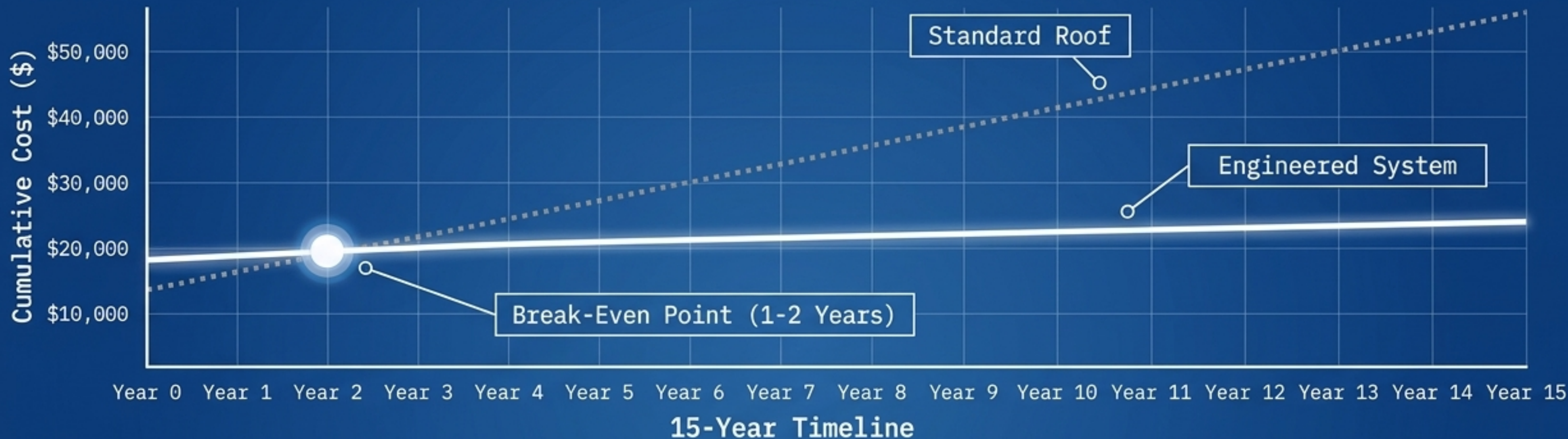
(Includes 3 new skylights)

The Anatomy of an Engineered System: The Value is in the Unseen



A hurricane-prone region does not allow for commodity roofing.
A roof is a meticulously integrated wind and water mitigation system.

Information Gain: The Insurance Calculus



The Setup	The ROI	The Horizon
Average Orange County Age County insurance premium is ~\$3,800/year.	A 30% wind mitigation discount yields \$1,140 in annual savings.	Over 15 years, this equals \$17,100 in saved premiums—often exceeding the roof's initial cost.

Upgrading to a full peel-and-stick SWR costs \$1,200-\$2,500 upfront. This pays for itself in 1 to 2 years. Cutting corners on underlayment voids thousands in discounts. The true cost of a roof is insurance, not shingles.

The Wind Mitigation Mandate (OIR-B1-1802)

Checklist Item 1



Secondary Water Resistance (SWR): Requires a self-adhering polymer modified-bitumen (peel-and-stick) applied directly to the roof deck.

Checklist Item 2



Roof Deck Attachment: Strict compliance on nail size (e.g., 8d ring shank) and spacing to survive High-Velocity Hurricane Zone uplift forces.

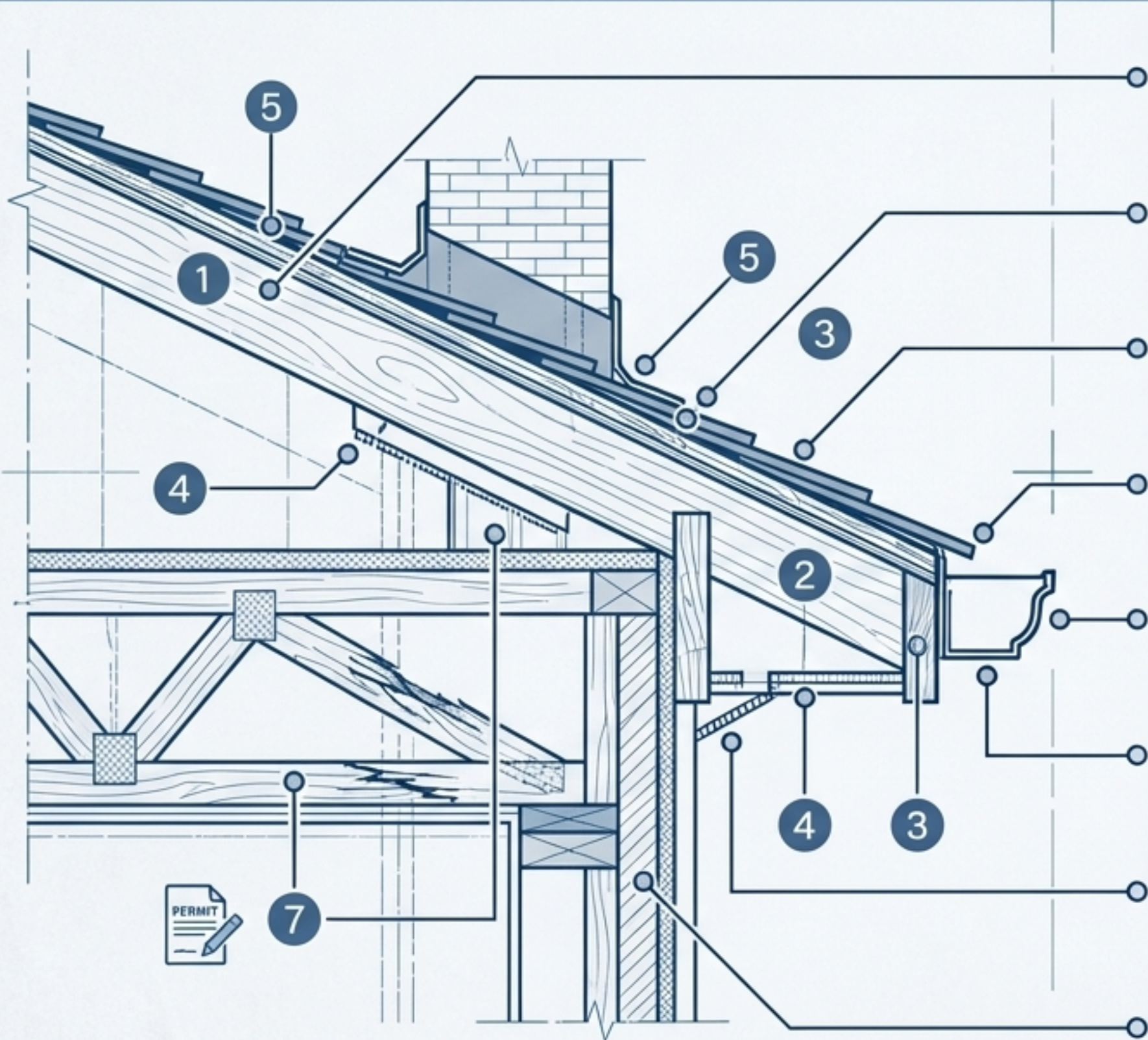
Checklist Item 3



Roof Geometry: Predominantly hip roof designs secure the highest discount brackets.

WARNING: A cheaper quote saves money by using standard felt instead of a peel-and-stick barrier. This instantly forfeits decades of insurance discounts.

Anatomy of the Omitted Costs: The \$10,000 Iceberg



1. **Plywood Decking:** \$1K-\$3K (Widespread hidden moisture damage is common).
2. **Fascia/Soffit Repair:** \$30-\$50 per linear foot.
3. **Upgraded Underlayment:** \$0.75-\$1.50 per sq. ft. for SWR peel-and-stick.
4. **Ventilation Improvements:** \$300-\$900 to meet modern airflow codes.
5. **Flashing Replacement:** \$500-\$1.5K (Never allow reuse around chimneys/valleys).
6. **Gutters:** \$1.2K-\$3.5K (Tear-offs often destroy older, brittle systems).
7. **Permits/Re-inspections:** \$150-\$400 per visit for unforeseen code corrections.
8. **Structural Repairs:** \$1.5K-\$5K+ (Hidden truss/rafter termite or water damage).

Defending the Budget: Three Causes of Cost Overruns

1. Hidden Wood Rot

Central Florida's intense sun and humidity cause slow water intrusion.

Quotes may allow for 5 sheets of plywood, but finding 15-25% of the deck delaminated is common (\$100 per sheet installed).

2. Homeowner Scope Creep

Deciding mid-project to paint fascia, replace gutters, or or add solar vents.

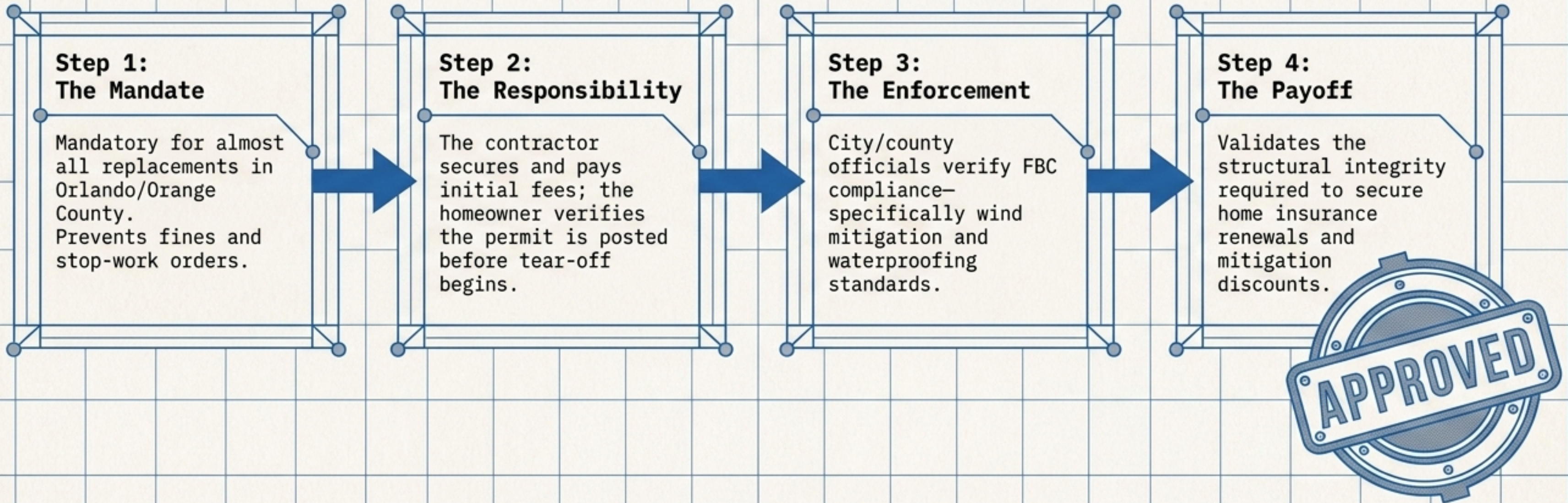
Change orders mid-tear-off carry premium pricing. Lock these into the initial scope.

3. Insufficient Contingency

Budgeting only the exact quote amount is dangerous in Florida.

The NAHB rule: Maintain a 10% to 15% financial cushion for homes over 30 years old to absorb necessary structural repairs.

The Permit Reality Check: Your Quality Control Mechanism



The Ironclad Quote Diagnostic



Green Flags - Proceed

- ✓ Detailed scope: "Full tear-off to wood deck"
- ✓ Exact brand, type, and color of all materials
- ✓ SWR Peel-and-stick specification included
- ✓ Per-sheet allowance explicitly priced for decking
- ✓ Written confirmation of 100% new flashing
- ✓ Clear payment schedule & separate warranties

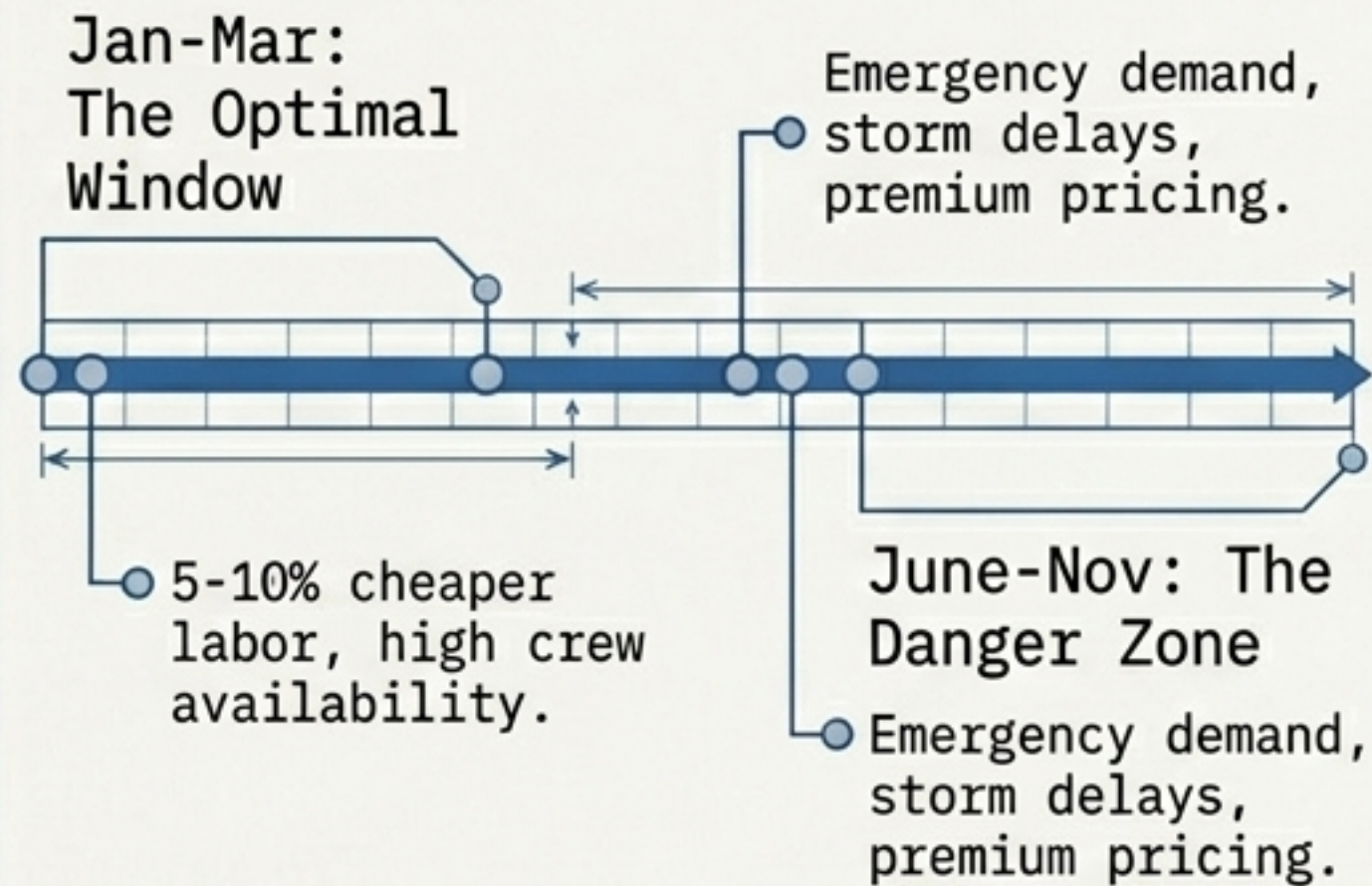


Red Flags - Reject

- ⚠ 1-page estimates lacking line items
- ⚠ Vague material descriptions ("Architectural Shingles")
- ⚠ Standard felt underlayment (Voids insurance ROI)
- ⚠ Reusing old drip edge or chimney flashing
- ⚠ Demanding more than 30% upfront deposit

Execution Strategy: Timing and Capital Allocation

Seasonality Timeline



Financing Matrix

Method	Implications
Cash / HELOC	Lowest total cost, highest negotiating leverage.
Contractor Financing	Convenient, but carries 8% to 15% APR over multiple years. Dilutes the insurance ROI.
Insurance Claim	Highly restricted. Only viable for documented, recent storm damage—not normal age and wear.

**Do not shop for a commodity.
Invest in a code-compliant system.
Protect your budget with an ironclad
14-point quote. Recoup your
investment through decades of
guaranteed insurance savings.**

Demand the OIR-B1-1802
mitigation form.

Never compromise on
peel-and-stick underlayment.

Maintain a 15% contingency for
unseen Florida weather damage.