



The Monmouth County Homeowner's Guide to Bathroom Remodeling

Real Costs, Coastal Considerations, and How to Hire the Right Contractor

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1. Introduction: Why Monmouth County Bathrooms Are Different

If you are planning a bathroom remodel in Rumson, Fair Haven, Little Silver, Red Bank, or anywhere else along the Monmouth County shoreline, you have probably noticed that national cost guides and TV renovation shows do not quite match what you hear from local contractors.

There are good reasons for that.

New Jersey labor rates run 10 to 20 percent above the national average. Municipal permit requirements vary from town to town under the New Jersey Uniform Construction Code. And homes near the coast, from Monmouth Beach to Highlands to Long Branch, face humidity and salt air conditions that inland homes simply do not. A bathroom built with the wrong materials or inadequate ventilation in a coastal home can show moisture problems within a few years, no matter how beautiful it looked on day one.

This guide gives you the local picture: what bathroom remodels genuinely cost in Monmouth County, what drives those numbers, what New Jersey law requires of your contractor, and how to evaluate estimates so you are comparing apples to apples.

PNE Construction has been remodeling and restoring homes in Monmouth County since 2008. We wrote this guide because informed homeowners make better decisions, ask better questions, and end up with better bathrooms. Whether you hire us or someone else, we want you to walk into your project with clear eyes.



2. What a Bathroom Remodel Actually Costs in Monmouth County

Every home is different, but after nearly two decades of remodeling bathrooms in towns like Colts Neck, Middletown, Marlboro, and Ocean Township, we can give you realistic planning ranges for 2026.

Guest and Hall Bathroom Updates: \$12,000 to \$25,000

This tier covers a refresh of an existing bathroom without moving plumbing. Typical scope includes:

- New vanity, countertop, and faucet
- New toilet and tub or shower fixtures
- New tile flooring and tub or shower surround
- Updated lighting and exhaust fan
- Fresh paint and hardware

You keep the existing layout, which keeps plumbing and electrical work contained. This is the most cost-effective way to modernize a dated bathroom.

Full Bathroom Renovations: \$25,000 to \$45,000

This tier is a down-to-the-studs renovation, often with layout changes. Typical scope includes:

- Complete demolition and disposal
- Plumbing relocation or reconfiguration
- New electrical, including code-required GFCI circuits
- Full waterproofing system behind tile
- Custom or semi-custom vanity and storage
- Tile work throughout, including shower niches and benches
- Upgraded exhaust ventilation ducted to the exterior

Most primary bathroom projects in Monmouth County fall in this range.



Luxury Primary Bathrooms: \$45,000 to \$80,000+

This tier involves expanded footprints, high-end materials, and custom features:

- Structural changes or room expansions
- Freestanding soaking tubs and curbless walk-in showers
- Heated flooring and towel warmers
- Natural stone or large-format porcelain
- Custom cabinetry and integrated lighting
- Steam showers, smart controls, and designer fixtures

In higher-end markets like Rumson and Colts Neck, this tier is common, and budgets can extend well past \$80,000 depending on finishes and structural scope.

A Note on Averages

Industry cost guides put the countywide average around \$12,000, or roughly \$70 to \$250 per square foot. That average includes small cosmetic jobs alongside full renovations, which is why it sits below our full renovation tier. Use averages as context, not as a quote. The only number that matters for your project is a written, line-item estimate for your specific home.



3. The Five Variables That Move Your Price Up or Down

When two contractors quote very different prices for the same room, one of these five variables usually explains it.

1. Keeping the Layout vs. Moving Plumbing

Relocating a toilet, shower, or vanity means rerouting supply lines, drains, and vents, often through the floor system below. This is one of the single largest cost drivers in any bathroom project. Keeping fixtures where they are can save thousands.

2. Fixture and Finish Quality

A builder-grade vanity and a custom furniture-grade vanity can differ by \$5,000 or more on their own. The same spread applies to tile, faucets, shower doors, and lighting. Your selections drive a large share of your total.

3. Hidden Conditions Behind the Walls

Demolition frequently reveals conditions no one could see beforehand: water-damaged subfloor around a toilet flange, corroded galvanized pipe, undersized wiring, or mold behind a tub surround. Older homes in Red Bank, Atlantic Highlands, and Middletown are especially prone to surprises. This is why a contingency matters (more on that in Section 9).

4. Waterproofing and Ventilation Complexity

A proper coastal bathroom needs a waterproofing membrane system behind tile, sloped and sealed correctly, plus an exhaust fan ducted to the exterior, not into an attic. Doing this right costs more than skipping it. Skipping it costs far more later.

5. Permits and Inspections

Plumbing, electrical, and structural work typically require permits under the New Jersey Uniform Construction Code, with requirements varying by municipality. Permit fees and inspection



scheduling add cost and time, but they also protect you. A contractor who suggests skipping permits is transferring risk directly onto you.



4. Building for the Coast: Materials and Ventilation That Last

Monmouth County's shoreline towns deal with persistent humidity and salt air. Here is what that means for your material and system choices.

Tile: Porcelain Over Ceramic

Porcelain tile is denser and less porous than standard ceramic, making it nearly waterproof and highly resistant to moisture absorption. For floors, showers, and wet walls in coastal homes, porcelain is the standard we recommend. Large-format porcelain also reduces grout lines, which are the most vulnerable part of any tiled surface.

Waterproofing: A System, Not a Product

Modern waterproofing means a continuous membrane system behind your tile, whether sheet membrane or liquid-applied, with sealed corners, seams, and penetrations. Tile and grout are not waterproofing. They are the decorative layer over the waterproofing. Ask any contractor you interview to describe their waterproofing system by name and method.

Ventilation: Ducted to the Exterior, Sized to the Room

An exhaust fan that dumps moist air into your attic is a mold problem waiting to happen. Fans should be ducted fully to the exterior, sized appropriately for the room's square footage, and ideally placed near the shower. Humidity-sensing fans that run automatically are a smart upgrade in coastal homes.

Materials That Handle Humidity

- Moisture-resistant drywall or cement board in wet areas
- Mold-resistant paint formulations
- Solid-surface or quartz countertops rather than porous natural stone in high-humidity baths
- Marine-grade or stainless hardware in homes closest to the water, where salt air corrodes standard finishes faster



Homes in Monmouth Beach, Highlands, and Long Branch sit close enough to the water that these choices meaningfully extend the life of a remodel.



5. New Jersey Rules Every Homeowner Should Know Before Signing

New Jersey regulates home improvement contractors more tightly than many states. Use these rules to your advantage.

Contractor Registration Is Mandatory

Every home improvement contractor in New Jersey must register with the NJ Division of Consumer Affairs and hold a current Home Improvement Contractor (HIC) registration. Registration requires proof of general liability insurance with a minimum of \$500,000 per occurrence and must be renewed annually by March 31st.

You can verify any contractor's registration at the Division of Consumer Affairs website. PNE Construction's registration is 13VH12011500, and we encourage you to look it up, along with any other contractor you are considering.

Permits Protect You

Under the New Jersey Uniform Construction Code, permits are typically required for plumbing, electrical, structural, and mechanical work. Requirements vary by municipality, so confirm specifics with your local construction official. Permitted work is inspected work, which means an independent set of eyes verifies that what is behind your walls meets code before it gets covered up.

Your Contract Should Include

- The contractor's legal name, address, and HIC registration number
- A detailed scope of work with materials specified
- Total price and payment schedule tied to milestones
- Start and completion timeframes
- Written warranty terms
- A clear statement of who obtains permits

If any of these are missing, ask why before you sign.





6. The Hidden Water Damage Problem (And Why It Changes Who You Hire)

Here is something most remodeling guides never mention: a meaningful share of bathroom remodels uncover pre-existing water damage during demolition.

A slow leak at a toilet flange, a failed shower pan, condensation inside a wall cavity. These problems hide behind tile and drywall for years, and they only become visible once demolition starts. When it happens, the discovery raises three immediate questions:

1. **Who remediates it?** Water damage and mold require proper mitigation, not just a quick patch. Most remodeling contractors are not equipped for this and must stop work while you find and schedule a separate remediation company.
2. **Who pays for it?** Depending on the cause, some water damage discoveries may involve your homeowner's insurance. Proper documentation from the moment of discovery matters enormously for any claim.
3. **What happens to your timeline?** Coordinating a second contractor mid-project routinely adds weeks of delay and leaves your bathroom torn open in the meantime.

This is where PNE is structured differently than most remodeling firms. Because we perform both remodeling and water damage restoration in-house, a hidden damage discovery does not stop your project. Our team documents the damage properly, performs the mitigation and remediation to industry standards, works directly with your insurance company when a claim applies, and continues the remodel without handing you off to anyone.

For homeowners in older housing stock in towns like Red Bank, Fair Haven, and Atlantic Highlands, where hidden moisture issues are more common, this single capability can be the difference between a two-week delay and no delay at all.



7. How to Compare Estimates Line by Line

The cheapest estimate is rarely the cheapest project. Vague estimates hide exclusions that resurface later as change orders. Insist that every estimate you receive itemizes the following:

Line Item	What to Look For
Demolition and disposal	Included, with dumpster or haul-away specified
Framing and structural	Any wall changes, blocking for grab bars or shelving
Plumbing	Rough-in and finish work listed separately, fixture supply clarified
Electrical	GFCI circuits, lighting, fan wiring, panel work if needed
Waterproofing	System named (membrane type and method)
Tile and setting materials	Square footage, tile allowance or specified product
Cabinetry and countertops	Allowance amounts or specified products



Fixtures	Who supplies, allowance amounts
Painting	Included or excluded
Permits and inspections	Who pulls permits, fees included or separate
Cleanup and protection	Floor and dust protection for the rest of your home

When one estimate is dramatically lower, place the estimates side by side and find what is missing. It is almost always something in this table.



8. The Contractor Vetting Checklist

Before you sign with anyone, confirm every item below.

Credentials

- ☐ Current NJ HIC registration, verified on the Division of Consumer Affairs website
- ☐ General liability insurance certificate provided (\$500,000 per occurrence minimum)
- ☐ Workers' compensation coverage confirmed

Reputation

- ☐ Google reviews read, with attention to reviews from your town or nearby
- ☐ BBB profile checked for rating and complaint history
- ☐ At least two references from projects similar to yours

The Estimate

- ☐ Written, line-item detail per Section 7
- ☐ Allowances clearly stated for tile, fixtures, and cabinetry
- ☐ Payment schedule tied to completed milestones, not the calendar

The Process

- ☐ Permits pulled by the contractor, in the contractor's name
- ☐ Written warranty on workmanship
- ☐ A clear plan for hidden conditions: who assesses, who remediates, how pricing is handled
- ☐ Single point of contact identified for your project

That third item under "The Process" is the one most homeowners skip and most regret skipping. Ask every contractor directly: "If you open the wall and find water damage or mold, what happens next?" The quality of that answer tells you a great deal.



9. Your Pre-Remodel Budget Worksheet

Use this worksheet to set a realistic total budget before you request estimates.

Category	Your Number
Target project tier (from Section 2)	\$_____
Fixture and finish upgrades beyond allowances	\$_____
Contingency for hidden conditions	\$_____
Temporary arrangements (if remodeling your only bathroom)	\$_____
Total planning budget	\$_____

Setting Your Contingency

Independent cost guidance recommends holding 10 to 15 percent of your project cost in reserve for standard remodels. For gut renovations and older homes, consider 15 to 20 percent, since full demolition exposes more potential for hidden conditions. If you finish the project without touching the contingency, it becomes the celebration fund. If a surprise appears, you handle it without financial stress or scope cuts.



10. Frequently Asked Questions

How long does a bathroom remodel take in Monmouth County?

A guest bathroom update typically runs 2 to 3 weeks. A full renovation runs 4 to 6 weeks. Luxury projects with structural changes can run 8 weeks or more. Permit approval timelines vary by municipality and can add time before work begins, so ask your contractor to build permitting into the schedule.

Do I need a permit to remodel my bathroom in New Jersey?

If the project involves plumbing, electrical, structural, or mechanical work, permits are typically required under the New Jersey Uniform Construction Code. Purely cosmetic work like painting or swapping a vanity in place may not require permits. Confirm with your local construction official, since requirements vary by municipality.

Does insurance ever cover bathroom remodeling costs?

Insurance does not cover remodeling you choose to do. However, if hidden water damage is discovered during your project, or if your remodel is happening because of a covered water, storm, or fire loss, insurance may cover the damage-related portion of the work. Proper documentation from the moment of discovery is critical. PNE works directly with insurance companies and facilitates the approval process when damage is involved.

Is porcelain tile really worth the extra cost over ceramic?

In coastal Monmouth County, yes. Porcelain's density and low porosity make it far more resistant to moisture absorption, which matters in high-humidity environments. The cost difference is modest relative to the total project, and the durability difference compounds over the life of the bathroom.

What is the biggest mistake homeowners make when hiring a bathroom contractor?



Choosing based on price alone without comparing line-item scope. The second biggest is failing to verify HIC registration and insurance. Both take minutes and prevent the most expensive problems.

Should I stay in my home during the remodel?

For most single-bathroom projects in multi-bath homes, yes, with dust protection and a defined work schedule. If you are remodeling your only bathroom, discuss timeline compression and temporary arrangements with your contractor up front.



11. About PNE Construction LLC

PNE Construction has served Monmouth County homeowners since 2008 from our home base in Little Silver. We are one of the few firms in the area that performs both high-end remodeling and water damage restoration in-house, which means hidden problems discovered during your project get handled by the same licensed, insured team without delays or handoffs.

Credentials at a glance:

- NJ HIC License 13VH12011500
- BBB Accredited
- 4.9-star rating across 200+ Google reviews
- Direct insurance coordination when damage claims are involved

Serving: Rumson, Little Silver, Fair Haven, Red Bank, Monmouth Beach, Colts Neck, Middletown, Highlands, Atlantic Highlands, Long Branch, Marlboro, Manalapan, Ocean Township, and surrounding Monmouth County communities.

Ready to Talk About Your Bathroom?

Every project starts with a free on-site consultation and a written, line-item estimate for your specific home, layout, and goals. No pressure, no vague numbers.

Call 732-614-0809 or visit www.pneconstructionllc.com

This guide is provided for general informational purposes. Costs reflect typical Monmouth County market conditions as of 2026 and represent planning ranges, not quotes. Building code and permit requirements vary by municipality; confirm specifics with your local construction official. Verify any contractor's registration with the NJ Division of Consumer Affairs before hiring.