



Metal Roofing Replacement: A Start-to-Finish Buyer Guide

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A plain-language buyer guide to replacing a roof with metal: standing seam versus exposed-fastener panels versus metal shingles, steel versus aluminum, gauge and coatings, wind, hail, and fire ratings, underlayment and ventilation, noise and heat myths, permits, cost drivers, install path, and the first years of ownership.

A curling shingle on the garage, a water stain on a bedroom ceiling, or an insurance letter after a hailstorm is often the moment a homeowner first hears the words "metal roof." Replacing a roof is one of the biggest checks a house ever needs, and metal usually costs more up front than a basic asphalt shingle roof. The expensive-consumer mistake is buying the panel in the brochure photo before anyone has looked at the roof deck, the slope, the local wind and snow rules, or how the details around chimneys and valleys will be built.

This paper is a start-to-finish buyer guide to metal roofing replacement for a typical U.S. house. It is education, not a bid, not a permit application, and not legal or engineering advice. Your local building department, your roof's manufacturer installation instructions, and a licensed roofing contractor win when they disagree with anything here.

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What a metal roof actually is

A metal roof is not one product. It is a family of systems that all use metal as the weather surface. Under the metal there is still a roof deck (usually plywood or OSB on a house), an underlayment that acts as a second line of defense against water, and a set of trims and flashings that handle edges, ridges, valleys, walls, and anything that pokes through the roof.

The metal itself is usually steel with a protective metallic coating, or aluminum. Copper and zinc show up on high-end homes and historic work, but most homeowners are choosing between coated steel and aluminum. On top of the metal is a paint system that gives color and adds another layer of protection.

The part people forget: a metal roof is only as good as its details. Panels rarely fail in the middle of a flat run. Leaks happen at penetrations, valleys, wall transitions, and badly sealed trims. When you compare bids, you are really comparing how each crew handles those details.

The Metal Roofing Alliance has a homeowner-focused overview at <https://metalroofing.com> — the Metal Construction Association publishes industry technical material at <https://metalconstruction.org>

The three main styles compared

Standing seam: long vertical panels that run from the eave toward the ridge, joined by raised seams. The fasteners are hidden under the seam or held by clips, so no screw heads face the weather. Many systems use clips that let the panels move as they heat and cool. Tradeoff: usually the highest cost of the common choices, needs a skilled crew and often on-site or factory roll-forming, and the look is clean and modern, which not every neighborhood or HOA wants.

Exposed-fastener panels (often called ribbed, corrugated, or "agricultural" panels): panels screwed straight through the face into the deck or purlins, with a rubber washer under each screw head. Common on barns, shops, and budget-minded homes. Tradeoff: lower material and labor cost, but hundreds or thousands of screw washers age in the sun and need checking and replacing over the years. The panels also cannot move freely, so expansion and contraction can work screws loose over time.

Metal shingles and tiles: stamped panels shaped to look like shake, slate, tile, or shingles. They lock together and can suit homes where the owner wants metal performance with a traditional look. Tradeoff: cost and style vary widely by manufacturer, and repair parts are specific to that product line, so pick a company you expect to still be around.

Honest buying rule: standing seam is not automatically "better" for every house. It is the right tool when you want the fewest exposed fasteners and the longest service with the least maintenance. Exposed-fastener panels can be a reasonable choice on simple roofs and outbuildings if you accept the screw maintenance. Metal shingles fit when the look matters as much as the metal.

Steel versus aluminum versus the premium metals

Coated steel is the most common residential choice. Steel is strong and stiff for its price. It needs a metallic coating to resist rust. The two coatings you will see most are galvanized (zinc) and Galvalume-type coatings (an aluminum-zinc alloy). Spec sheets often show coating weights with codes like G90 for galvanized or AZ50 and AZ55 for aluminum-zinc. Higher numbers mean more coating. Ask what coating weight is on the panel you are buying, not just the paint color.

Aluminum does not rust the way steel does, which makes it popular near salt water and in coastal spray zones. It is softer and dents more easily than steel of the same thickness, and it usually costs more. Many steel manufacturers limit or void warranties within a certain distance of salt water, so read the coastal fine print if you live near the ocean.

Copper and zinc are long-lived premium metals that weather to a natural patina instead of being painted. They cost much more and need specialized installers. They are usually chosen for architectural reasons, not budget ones.

Watch for mixed metals. Copper water running onto a steel or aluminum roof, or the wrong fasteners touching the wrong metal, can cause galvanic corrosion. Ask the installer how gutters, flashing, and fasteners match the panel metal.

Gauge, thickness, and why "heavier" is not the whole story

Steel panel thickness is usually given in gauge. A smaller gauge number means thicker metal. Common residential steel panels are 29, 26, or 24 gauge. Thicker panels resist dents and "oil canning" (a wavy look in flat areas of the panel) better, and they usually cost more.

Aluminum is often listed by thickness in inches instead of gauge, so you cannot compare a steel gauge number straight across to an aluminum spec. Ask for the actual thickness on both.

Thickness is only one part of the system. Panel profile, clip type, seam height, deck condition, and how the crew handles the panels all affect how the roof looks and holds up. A thick panel installed badly will still leak at a poorly built valley.

Coatings and paint: what the label is telling you

Most painted metal roofing uses one of two broad paint families. Silicone-modified polyester (often shortened to SMP) is a common, lower-cost paint that performs well in many climates. PVDF paints, sold under names like Kynar 500, are known for holding color and resisting chalking longer in strong sun. PVDF usually costs more.

Arkema, the company behind the Kynar resin, has technical information at <https://www.kynar.com>

Two warranties usually come with the paint. A film-integrity warranty covers peeling, cracking, and similar failures. A chalk-and-fade warranty covers how much the color can change over a set number of years. These are separate from the panel's rust-through warranty and separate again from the contractor's workmanship warranty. Ask for all of them in writing and read what voids them.

Color affects heat. Lighter and specially pigmented "cool" colors reflect more sunlight. The Cool Roof Rating Council keeps a public directory of tested roof products with solar reflectance and thermal emittance numbers at <https://coolroofs.org> — EPA explains how reflective roofs reduce heat at <https://www.epa.gov/heatislands/using-cool-roofs-reduce-heat-islands>

Ratings that matter: wind, hail, and fire

Metal roofs are often sold with big claims about storms. Ask which tested ratings the exact panel and attachment method carries, because the rating belongs to the tested assembly, not to "metal" in general.

Wind uplift: panels and their attachment are tested to show how much suction force they resist. You will see test names like UL 580, UL 1897, and ASTM E1592 on spec sheets. In high-wind and hurricane areas, local code may require a specific tested assembly, closer fastener or clip spacing, and stronger edge details. The roof is weakest at the eaves, rakes, and corners, so those zones often need extra attachment.

Hail and impact: UL 2218 is a common impact test. Class 4 is the highest class in that test. Some insurers offer discounts for Class 4 roofs. Note the difference between a roof that keeps water out after hail and one that still looks perfect. Many metal roofs can dent in a big storm and still keep water out. Some warranties and insurance policies treat cosmetic dents differently from leaks, so ask your insurer before you buy.

Fire: roof coverings get fire classifications from tests like ASTM E108 or UL 790. Class A is the highest. Many metal roof assemblies reach Class A, which matters in wildfire-prone areas, but the rating depends on the full assembly including the underlayment.

The Insurance Institute for Business & Home Safety publishes research on roofs and storms at <https://www.ibhs.org> — its FORTIFIED program explains stronger roof standards for wind and hail at <https://fortifiedhome.org/roof/> — UL Solutions, which runs many of these tests, is at <https://www.ul.com>

Underlayment, deck, and ventilation: the parts you never see

The roof deck has to be sound. When the old roof comes off, the crew should check for soft, rotted, or delaminated plywood or OSB and replace bad sections. Ask how deck repair is priced in the contract, usually per sheet, because nobody knows the full condition until the old roof is off.

Underlayment goes over the deck and under the metal. Synthetic underlayments are common. High-temperature underlayments are often recommended or required under metal because metal can get very hot in the sun. Self-adhered ice-and-water membranes are usually placed at eaves, valleys, and around penetrations, and code may require them in cold climates where ice dams form. Follow the panel manufacturer's instructions for which underlayment is allowed.

Ventilation and condensation: warm, moist air from the house can condense on the cold underside of a metal roof. A properly vented attic or a correctly designed unvented assembly keeps moisture under control. Ridge vents, soffit vents, and air sealing at the ceiling all play a part. A new metal roof is a good time to fix weak attic ventilation instead of copying whatever was there before.

The International Code Council publishes the model residential code most U.S. towns adopt, with roof covering and underlayment rules, at <https://www.iccsafe.org> — the National Roofing Contractors Association has industry guidance at <https://www.nrca.net>

Can you install metal over old shingles?

Some metal systems can be installed over one layer of existing asphalt shingles, which saves tear-off and disposal cost. Local code and the manufacturer have to allow it, and many places limit how many roof layers a house can have.

Going over the old roof has tradeoffs. Nobody sees the deck, so rot stays hidden. The old shingles can telegraph bumps through thin panels. Some manufacturers want battens or a specific underlayment between old shingles and metal. Fastener length and holding power into the deck matter more when there is an extra layer in the way.

Honest rule: if the deck has soft spots, there are already two layers, or there were past leaks, tear off. A roof-over is a cost choice, not a performance upgrade.

Noise, heat, lightning, and other myths

Noise: a metal roof installed over a solid deck and underlayment with an attic and insulation below is usually not much louder in rain than other roofs inside the living space. The loud "tin roof in a storm" sound comes from metal on open framing, like a barn or carport. If quiet matters, ask about the deck, underlayment, and insulation under your planned roof.

Heat: metal heats up fast in the sun but also cools off quickly once the sun is gone. Light or cool-rated colors and good attic ventilation do more for summer comfort than the metal itself.

Lightning: a metal roof does not make a house more likely to be struck. If a strike happens, metal is not a fire fuel. Lightning protection is a separate system that a specialist designs if you want it.

Snow: metal sheds snow, sometimes all at once. Snow sliding off a steep metal roof can damage gutters, decks, plants, or cars below and can hurt people. In snow country, ask about snow guards or snow retention systems, which are placed according to the roof slope and expected snow load.

Walking on it: metal roofs can be slippery, especially when wet, frosty, or dusty. Leave inspections to people with proper fall protection.

Permits, HOAs, and insurance

Most towns and counties require a permit for a full roof replacement, and an inspector may check the deck, underlayment, and final roof. A licensed contractor usually pulls the permit. If someone suggests skipping it, that is a warning sign. Unpermitted work can cause problems with insurance claims and when you sell the house.

Homeowners associations and historic districts may limit roof materials, panel profiles, and colors. Get written approval before you sign a roofing contract or order material, especially for standing seam, which looks very different from shingles.

Call your insurance company before you sign. Ask whether a metal roof or an impact-rated roof changes your premium, how cosmetic hail dents are handled, and what paperwork they want after installation. Keep the product data sheets, the rating documents, and the final permit sign-off.

Cost frames: what drives the price (not a quote)

This paper does not give dollar quotes, because real prices change with region, season, metal prices, and the specific roof. What we can do is show what moves the number up or down so you can read bids side by side.

Main cost drivers:

- Roof size, usually measured in "squares" (one square equals 100 square feet of roof surface).
- Roof shape: valleys, hips, dormers, skylights, chimneys, and wall intersections add trim and labor.
- Slope: steep roofs need more safety equipment and slower work. Low slopes may need specific panel types rated for low slope.
- Panel system: exposed fastener usually costs least, then metal shingles and standing seam vary by product, with standing seam often at the high end.
- Metal and thickness: aluminum and thicker steel generally cost more than thinner coated steel. Copper and zinc cost much more.
- Paint system: PVDF finishes usually cost more than SMP.
- Tear-off and disposal: removing and hauling the old roof, especially more than one layer.
- Deck repair: replacing rotted sheathing, usually priced per sheet.
- Underlayment upgrades: high-temperature and ice-and-water membranes.
- Accessories: snow guards, new gutters, ridge vents, pipe boots, and skylight flashing kits.
- Code zone extras: tighter attachment in high-wind areas.

- Access: tight lots, tall homes, and steep driveways that make staging material harder.

Many buyers compare metal's higher first cost against how long it may last compared with shingles, possible insurance discounts, and lower maintenance. Those are real considerations, but they depend on your house, your climate, and how long you plan to stay. Ask each contractor for an itemized bid so you can see where the money goes.

Choosing a contractor

Metal roofing is a specialty. A crew that installs shingles well is not automatically good at standing seam. Ask:

- How many metal roofs of this exact type have you installed in the last few years?
- Are you trained or certified by this panel manufacturer?
- Will panels be roll-formed on site or delivered from a factory, and who checks them for damage?
- How will you flash the chimney, skylights, valleys, and wall transitions?
- What underlayment will you use and is it approved by the panel manufacturer?
- How do you price deck repair?
- Who pulls the permit and schedules inspections?
- What workmanship warranty do you offer, separate from the manufacturer's warranties?
- Can you show proof of license where required, liability insurance, and workers' compensation coverage?

Get more than one written bid. Compare the same panel system, thickness, coating, and paint across bids, or the comparison is meaningless. Be careful of storm-chasers who knock on doors after hail, ask for large cash deposits, or want you to sign over insurance claims on the spot.

Manufacturers publish installation manuals and product specs. Examples of U.S. metal roofing manufacturers with public technical pages include McElroy Metal at <https://www.mcelroymetal.com> — Englert at <https://www.englertinc.com> — Fabral at <https://www.fabral.com> — Drexel Metals at <https://www.drexmet.com> — Notice Nearby lists these as examples of where to read specs, not as endorsements or a complete list.

Install path: what replacement day looks like

1. Inspection and measurement. The contractor measures the roof, checks the attic for leaks and ventilation, and notes chimneys, skylights, vents, and wall transitions.
2. Product choice and written contract. The contract should name the exact panel, thickness, metal, coating, paint system, color, underlayment, trims, and accessories, plus the deck repair price and warranty terms.
3. Permit and HOA approval. Wait for both before tear-off.
4. Material delivery. Panels may be delivered cut to length or roll-formed on site. Protect landscaping and driveways during staging.
5. Tear-off (if not a roof-over). The old roof comes off down to the deck. Expect noise, debris, and dumpsters. Cover attic storage that could catch dust.
6. Deck inspection and repair. Bad sheathing gets replaced. Ask to see photos.

7. Underlayment and ice protection. Membranes go down at eaves, valleys, and penetrations, then field underlayment over the rest.
8. Edge trims and flashings. Drip edge, eave trim, and valley flashing go on before panels, following the manufacturer's sequence.
9. Panels. Panels go down with clips or fasteners spaced to the tested pattern for your wind zone.
10. Penetrations, ridge, and accessories. Pipe boots, vent flashings, ridge caps with vented closures, and snow guards if used.
11. Cleanup and magnet sweep. Metal shavings and screws left on the ground or on the roof can leave rust stains and puncture tires. Ask for a magnet sweep of the yard and driveway.
12. Final inspection and paperwork. Get the permit sign-off, warranty registration, product data sheets, and photos of the deck and underlayment.

First years of ownership

Metal roofs are lower maintenance than many roofs, not zero maintenance.

- Look at the roof from the ground once or twice a year and after big storms. Look for loose trim, lifted panels, or debris piles.
- Keep gutters and valleys clear of leaves and pine needles, which hold moisture against the metal.
- On exposed-fastener roofs, have screws and washers checked on a regular schedule and replace any that are loose or cracked.
- Do not let tree branches rub on the panels. Scratches through the paint and coating can start corrosion.
- Clean with mild methods recommended by the manufacturer. Harsh chemicals and pressure washing can harm paint.
- Touch up scratches only with the manufacturer's matching touch-up paint, and use it sparingly. Large touch-up areas can fade differently from the original finish.
- Keep the warranty paperwork somewhere you can find it, and know who to call for a leak.
- If you add solar later, use attachment methods approved for your roof type. Standing seam roofs often allow clamps that attach to the seam without drilling through the panel.

Common mistakes that blow budgets

- Choosing panels from a photo before checking slope, wind zone, and HOA rules.
- Comparing bids that use different thickness, coating, or paint systems as if they were the same.
- Skipping the deck inspection with a roof-over on a roof that already leaked.
- Ignoring condensation and attic ventilation.
- Mixing metals or fasteners that cause corrosion.
- Forgetting snow guards above doors, decks, and driveways in snow country.
- Signing a contract that does not price deck repair ahead of time.

- Assuming "metal roof" means hail damage will never be an insurance issue.
- Paying a large cash deposit to a contractor who knocked on your door after a storm.

Comparing options side by side

Put the choices in one mental table before you sign.

Standing seam: best when you want hidden fasteners, long service, and low maintenance, and the budget allows it. Wrong when the HOA forbids the look or the crew has no real standing seam experience.

Exposed-fastener panels: best on simple roof shapes, outbuildings, and tighter budgets. Wrong when you do not want to maintain screws over the life of the roof.

Metal shingles or tiles: best when you want a traditional look with metal performance. Wrong when you choose a product line with no local installer support or replacement parts.

Steel: best value and strength for most inland homes. Wrong in heavy salt spray without checking the coastal warranty limits.

Aluminum: best near salt water. Wrong when dent resistance on a hail-heavy site matters more and the thickness is too light.

Roof-over: best when there is one sound layer and code and the manufacturer allow it. Wrong when the deck is soft or past leaks were never fixed.

Keeping asphalt shingles: still a reasonable choice when budget is tight, you plan to move soon, or the HOA requires it. Metal is a long-term buy, not a must.

Standards and education links (manufacturer, standards, and public agencies only)

- Metal Roofing Alliance homeowner information: <https://metalroofing.com>
- Metal Construction Association: <https://metalconstruction.org>
- Cool Roof Rating Council product directory: <https://coolroofs.org/directory>
- EPA on cool roofs and heat islands: <https://www.epa.gov/heatislands/using-cool-roofs-reduce-heat-islands>
- IBHS research: <https://www.ibhs.org>
- FORTIFIED roof standard: <https://fortifiedhome.org/roof/>
- UL Solutions (testing for wind, impact, and fire): <https://www.ul.com>
- International Code Council: <https://www.iccsafe.org>
- National Roofing Contractors Association: <https://www.nrca.net>
- FEMA building science and hazard information: <https://www.fema.gov>
- Kynar PVDF resin information (Arkema): <https://www.kynar.com>
- Manufacturer examples for spec reading: <https://www.mcelroymetal.com> — <https://www.englertinc.com> — <https://www.fabral.com> — <https://www.drexmet.com>

Notice Nearby does not link to retailers or affiliate shopping pages in this series.

What to bring to the first meeting

- Photos of any leaks, ceiling stains, or attic water marks.
- How many roof layers you think are on the house now, and the age of the current roof.
- Your HOA or historic district rules, if any.
- Your insurance company's answers about metal and impact-rated roofs.
- A rough idea of how long you plan to stay in the house.
- Any plans for solar, skylights, or a future addition, so the roof can be planned for them now.

How this paper fits the expensive-consumer series

Notice Nearby's expensive-consumer papers walk large home purchases with standards links and no retailer carts. Generators cover backup power. Solar and battery cover on-site electricity. EV Level 2 covers hardwired charging. Water softener and RO cover water treatment. Septic replacement covers onsite wastewater. Metal roofing covers the weather surface that protects all of it. The same honesty rules apply: education links, cost drivers instead of fake bids, and an install path you can hand to a licensed roofer and your local building department.

Bottom line

Start with the roof you have: the deck, the slope, the layers, the attic, and the local code. Pick the panel style that fits your budget, look, and maintenance tolerance. Ask for the real metal, thickness, coating weight, and paint system, and compare bids on the same specs. Check tested wind, impact, and fire ratings for the exact assembly. Plan underlayment, ventilation, and snow retention instead of treating them as afterthoughts. Get permits, HOA approval, and insurance answers before tear-off. Hire a crew with real metal experience, keep every warranty in writing, and look at the roof from the ground once or twice a year.

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Notes

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