
THE COMPLETE COMPARISON GUIDE

Asphalt Shingle vs. Metal Roof

Real cost, lifespan, and performance differences, built for homeowners in Montgomery, Chester, and Bucks Counties deciding what goes on next.





SECTION 1

Investment Level Comparison

Installed cost varies by roof size, pitch, and material grade. Here's how the two materials generally compare, and what moves the needle within each one.

Material	Upfront Investment	Long-Term Value
Asphalt Shingle	Lower	Moderate: typically needs replacement sooner
Metal Roof	Higher	Strong: built to outlast a single ownership period

Why the gap? Metal roofing costs more upfront due to material and specialized labor, but that gap narrows considerably once you factor in lifespan and maintenance. We cover both below.

Asphalt Shingle

- 3-tab vs. architectural/dimensional shingles
- Roof pitch and number of valleys/penetrations
- Tear-off of existing layers
- Underlayment and ventilation upgrades

Metal Roof

- Panel type (standing seam vs. corrugated)
- Gauge (thickness) of the metal
- Finish and color coating quality
- Roof complexity and number of seams/cuts

SECTION 2

Cost Over Time

The upfront number only tells part of the story. Here's how the two materials compare once you account for maintenance, repairs, and the likelihood of a second roof.

Over a 30-Year Ownership Window	Asphalt Shingle	Metal Roof
Upfront Investment	Lower	Higher
Expected Re-Roofs	1 (at ~20–25 yrs)	0
Routine Maintenance	Low-moderate	Low
Storm/Repair Likelihood	Moderate	Low
Total Cost of Ownership	Lower upfront; gap narrows over time	Higher upfront; no second install

The takeaway: Asphalt is the lower upfront investment and often the right call if you won't be in the home long-term. Metal closes most of that gap over 30 years while adding fewer disruptions: no second tear-off, fewer storm-related repairs.



SECTION 3

Lifespan & Maintenance

Asphalt Shingle

- **Lifespan:** 20–30 years
- Periodic granule loss inspection
- Algae/moss treatment in shaded, damp areas
- Replace damaged shingles after storms promptly
- Keep gutters clear to prevent water backup

Metal Roof

- **Lifespan:** 40–70 years
- Annual visual inspection of seams and fasteners
- Rinse debris from valleys once or twice a year
- Touch up scratches in the finish coating
- Check for loose panels after high winds

What Shortens Lifespan

Asphalt: intense sun exposure, poor attic ventilation (traps heat under shingles), repeated freeze-thaw cycles, and impact damage from hail or falling branches.

Metal: improper installation (fastener backout, poor flashing), walking on the roof without proper technique, and coastal-level salt exposure, which is less of a concern inland in Southeastern PA.

SECTION 4

Climate Performance in Southeastern PA

Montgomery, Chester, and Bucks County homes deal with real seasonal swings. Here's how each material holds up.

Condition	Asphalt Shingle	Metal Roof
Snow Load	Good: standard rating	Excellent: sheds snow quickly
Ice Dams	More prone without proper ventilation	Less prone; smooth surface sheds ice
High Wind / Storms	Rated to ~110–130 mph (varies)	Rated to 140+ mph on most panel systems
Hail Impact	Can bruise/crack; Class 4 impact-resistant options available	Can dent depending on gauge; generally resists cracking
Summer Heat	Absorbs heat; can raise attic temps	Reflective coatings reduce cooling costs



SECTION 5

Insurance & Warranty

Insurance Considerations

Some homeowners insurance carriers offer premium discounts for impact-resistant roofing, including many metal roofing systems and Class 4 impact-rated asphalt shingles. Discounts vary by carrier and aren't guaranteed, so it's worth a quick call to your insurance agent before you decide, since the savings can meaningfully offset the cost difference over time.

Typical Manufacturer Warranties

Coverage	Asphalt Shingle	Metal Roof
Materials	25–30 years (limited lifetime available)	30–50 years
Finish/Coating	N/A	30–40 years against fading/chalking
Workmanship (Volpe Enterprises)	Ask about our installation warranty	Ask about our installation warranty

Always confirm in writing. Warranty terms vary significantly by manufacturer and product line. Your Volpe Enterprises estimate will spell out exactly what's covered for the specific products we install.

SECTION 6

Resale Value Impact

Roofing is one of the few renovations buyers actively factor into an offer. Here's the general (national-average) picture. Actual recoup varies by local market conditions.

	Asphalt Shingle	Metal Roof
Typical Cost Recouped at Sale	~60–68%	~60–70%
Buyer Perception	Familiar, expected, low "surprise factor"	Seen as a premium, low-maintenance upgrade
Best For	Selling within 5–10 years	Long-term ownership or maximizing "move-in ready" appeal



SECTION 7

Decision Checklist

Walk through these questions with your household. The more boxes you check on one side, the clearer your answer becomes.

- ☐ **Budget ceiling:** Is your upfront budget closer to asphalt's range or metal's range?
- ☐ **Timeline to sell:** Staying 10+ years, or planning to sell within 5–7?
- ☐ **Roof pitch:** Steep, complex roofs affect labor cost for both materials, so ask your estimator.
- ☐ **HOA restrictions:** Does your neighborhood limit roofing materials or colors?
- ☐ **Aesthetic priority:** Traditional shingle look, or modern standing-seam appeal?
- ☐ **Noise tolerance:** Metal roofs with proper decking/insulation are quiet, but it's worth asking about if rain noise concerns you.
- ☐ **Insurance discount eligibility:** Have you checked with your carrier about impact-resistant discounts?
- ☐ **Storm exposure:** Is your property in a higher wind/hail exposure area?

NEXT STEP

Ready to Compare Real Numbers for Your Roof?

Guides give you the general picture. A free estimate gives you the exact one. Our team will assess your roof's condition, pitch, and size, then walk you through real options for both materials.

Schedule Your Free Roof Estimate

No obligation. We'll help you decide what's actually right for your home and budget.

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