CALGARY ROOF REPAIRS

Metal Roofing

Standing seam, steel shingles and panels, noise, hail performance and cost compared with asphalt

5 Expert Answers from Roof IQ

calgaryroofrepairs.com/construction-brain

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Q1

Can metal roofing go over old shingles in Calgary?

Installing metal roofing over existing asphalt shingles is technically possible, but most Calgary roofers will advise against it, and the cost savings rarely hold up once you understand what gets hidden underneath.

The Case Against an Overlay

The main argument for going over old shingles is skipping tear-off labour, which runs roughly $1 to $4 per square foot. On a typical Calgary house that might save $1,500 to $4,000 upfront. The problem is that metal roofing installed over shingles sits on whatever is underneath, and you lose the chance to inspect the decking for rot, soft spots or hail-damaged sheathing before it is sealed away for the next 40 or 50 years. Calgary's freeze-thaw cycle, roughly 128 cycles a year on average, is hard on decking, and a hidden soft spot will eventually telegraph through a metal panel or cause a fastener to pull.

There is also a moisture question. Metal does not breathe the way shingles do, and trapping an old shingle layer underneath can hold moisture against the deck. Roofers install a vented or drainage-mat underlayment between the old surface and the new metal panels specifically to address this, which adds cost and partially offsets the tear-off savings.

On the permit question: the City of Calgary does not require a permit for like-for-like re-roofing with no structural change, under Alberta's Permit Regulation. The provincial exemption covers re-roofing with a similar type of material. Whether a switch from asphalt shingles to metal falls within that exemption is not something to assume either way. Ask the City of Calgary directly before signing anything, and make sure the contract states clearly who is responsible for pulling any permit that turns out to be needed.

The National Building Code (2023 Alberta Edition) requires eave protection extending at least 900 mm up the slope and to a line at least 300 mm inside the inner face of the exterior wall. On an overlay, the roofer needs to confirm that requirement is met at the eave, which can be tricky when the existing shingles are already in place.

If the house was built before 1990, the old shingles may contain asbestos. Alberta OHS requires that removal be done by trained, competent workers with waste taken to an approved landfill. An overlay avoids disturbing those materials, which is one legitimate reason some owners consider it, but it is worth getting a professional opinion on the condition of the existing roof first.

Metal roofing installed properly in Calgary runs roughly $11 to $20 per square foot, putting a typical house between $20,000 and $50,000. Stone-coated steel sits toward the lower end; standing seam toward the upper. Class 4 impact-resistant metal panels are worth asking about given Calgary's position in what the City calls "hail alley," and the Insurance Bureau of Canada notes that a majority of insurers offer discounts of up to 50% for hail-resistant

materials. Ask your insurer what discount applies before you choose the product, because that conversation may change the math on the upgrade.

Before calling a roofer, check whether your insurer has a position on metal-over-shingle installations, since some policies or claim settlements specify a full tear-off. That call takes five minutes and could save a dispute later. Then contact the City of Calgary about the permit question, and after that, ask two or three roofers for written quotes that spell out whether tear-off is included, what the decking allowance covers, and exactly which metal system they are pricing.

Q2

Is a metal roof noisy in a Calgary hailstorm?

Metal roofs have a reputation for sounding like a drum kit in a hailstorm, but in practice a properly installed metal roof on a Calgary house is only marginally louder than asphalt shingles, and sometimes no different at all.

Why the noise reputation exists, and why it usually does not apply

The "tin roof in a rainstorm" image comes from uninsulated metal structures: garden sheds, barns, carports with a single sheet of steel and nothing beneath it. A residential metal roof is a different animal. It sits over solid sheathing (the plywood or OSB deck), an underlayment layer, and a fully insulated and drywalled attic below. That stack of materials absorbs and scatters sound the same way it does with asphalt shingles. From inside a finished house, the difference in rain or hail is usually small.

What does matter is the installation. A metal roof fastened directly to open purlins with no solid deck beneath it will transmit more sound. If a contractor is proposing to remove the existing sheathing and go to a purlin system to save money, ask specifically how that affects sound and insulation, and whether a continuous deck is included in the quote.

Calgary's hail context is worth keeping in mind here. The Insurance Bureau of Canada puts the August 2024 storm alone at roughly $2.8 to $3 billion in insured losses, and the city sits in what the City of Calgary calls "hail alley." Large hailstones, the kind that show up in Calgary every few summers, will make noise on any roof surface. On a metal roof you may hear a sharper impact sound than you would on asphalt, but the difference is modest when the attic and ceiling assembly are doing their job.

The more important hail question is damage, not noise. Class 4 impact-resistant asphalt shingles reduce hail damage significantly, but metal roofing, particularly thicker stone-coated steel or standing seam panels, is also highly resistant. No roof is hail-proof; large enough hail can dent even heavy-gauge steel. Ask the insurer before

you choose: the Insurance Bureau of Canada notes that a majority of insurers offer discounts of up to 50% for hail-resistant materials, and what your own insurer offers for metal versus Class 4 asphalt could influence the decision as much as noise does.

On cost and permits: metal roofing in Calgary runs roughly $11 to $20 per square foot installed, compared to about $5 to $8.50 for architectural asphalt shingles, so a typical house lands somewhere between $20,000 and $50,000. The Alberta Permit Regulation's re-roofing exemption covers a similar type of material, and whether metal counts as similar to asphalt is not spelled out. Confirm with the City of Calgary before signing anything, and make sure the contract states clearly who is responsible for arranging any permit that turns out to be required.

A good quote for a metal roof should spell out the gauge and profile of the panels, the underlayment type, whether the existing deck is being kept or replaced, how flashings and penetrations are handled, and the warranty on both the material and the labour. Before any deposit changes hands, check that the contractor holds an Alberta prepaid contracting licence through Service Alberta and request a WCB-Alberta clearance letter.

Q3

Is a metal roof on a Calgary garage a good idea?

Metal is a genuinely strong choice for a Calgary garage roof, and for most detached garages the installed cost runs roughly $11 to $20 per square foot, putting a typical single or double garage roof somewhere between $4,000 and $12,000 depending on size, pitch, and the metal product chosen.

Why metal suits a Calgary garage well

Calgary's climate makes a strong case for it. Hail is the biggest factor: Calgary sits in what the City of Calgary calls hail alley, the part of Canada that sees the most hail, and Class 4 impact-resistant metal panels are among the most hail-resistant products available (though no roof is hail-proof, and large hail can still dent lighter-gauge panels). Metal also sheds snow cleanly, handles the roughly 128 freeze-thaw cycles Calgary averages each year without cracking, and is unaffected by the dry air and UV that split cedar shakes over time. A properly installed standing-seam or stone-coated steel roof on a garage can last decades with very little maintenance.

Fire resistance is another practical point. Metal does not burn the way wood does, which matters if the garage is attached or close to the house. Ask your insurer directly what applies to your policy.

The one real downside is upfront cost. Metal costs roughly two to three times what architectural asphalt shingles cost per square foot. On a small garage that gap is a few thousand dollars, and the longer lifespan often justifies it. On a large or complex roof the number climbs quickly, so get at least two written quotes with the gauge and profile

specified.

Stone-coated steel sits toward the lower end of the metal price range and mimics the look of shingles or tile. Standing seam sits toward the upper end and is the most durable option for shedding water and resisting wind uplift. Both are reasonable choices for a garage.

Permits: The City of Calgary does not require a building permit for replacing roofing materials on a like-for-like basis. The Alberta Permit Regulation's re-roofing exemption covers work done with a "similar type" of material, and whether metal counts as similar to shingles or a membrane is not spelled out, so confirm with the City of Calgary whether a permit is needed before the work starts, and make sure the contract states clearly who is responsible for obtaining any permit that applies.

If the garage has a flat or very low-slope section, metal is still an option but the detailing around seams and penetrations is more demanding; a standing-seam profile with concealed fasteners handles low slopes better than exposed-fastener panels.

A few things to confirm with any roofer quoting the job: whether the existing decking is sound (replacement runs about $2 to $4 per square foot beyond an included allowance), what underlayment they are using beneath the metal, how flashings at the walls and any penetrations will be handled, and what the manufacturer's and installer's warranties cover. Ask for the quote in writing with the product name, gauge, profile, and a payment schedule that keeps a holdback until the work is done.

Check the roofer's Alberta prepaid contracting licence through Service Alberta's online lookup before signing anything, and ask for a WCB-Alberta clearance letter to confirm their workers are covered.

Garage roofs are small enough that two quotes, one in metal and one in shingles, will settle the question in a week.

Q4

Aluminum or steel roofing, which is smarter for Calgary?

Steel wins on price and hail toughness; aluminum wins on corrosion resistance and weight. For most Calgary houses, steel is the smarter starting point, but the gap is narrower than it used to be, and a few specific situations tip the balance toward aluminum.

What each material actually does in Calgary's climate

Steel roofing (typically stone-coated steel panels or standing seam) costs roughly $11 to $16 per square foot installed on a typical Calgary house, putting a full replacement in the $20,000 to $35,000 range. Aluminum runs about $14 to $20 per square foot, so figure $25,000 to $45,000 for the same house. Both are dramatically more durable than asphalt shingles, but they earn that premium differently.

Steel's edge is impact resistance. Calgary sits in Canada's hail alley, and the August 2024 storm alone generated roughly $2.8 to $3 billion in insured losses. A Class 4 impact-resistant steel panel (rated to UL 2218 or FM 4473) is about as tough as a residential roofing product gets. Many insurers offer discounts of up to 50% on home insurance premiums for Class 4 materials, so ask your insurer what discount applies before you choose a product. Steel is also stiffer under heavy snow loads and handles the mechanical stress of Calgary's roughly 128 freeze-thaw cycles a year without flexing as much as lighter materials.

Aluminum's edge is corrosion resistance. It does not rust, which matters most near roads that are heavily salted or on coastal properties. In a landlocked city like Calgary, that advantage is real but modest. Aluminum is also much lighter than steel, which can matter on an older structure where a structural engineer has flagged load concerns, or on a low-slope addition where dead load is tight.

Both metals expand and contract with temperature swings, and Calgary's chinooks can swing temperatures sharply within a day. A properly installed standing seam system uses floating clips that allow movement; a through-fastened panel system on either metal needs fasteners with neoprene washers and correct torque. Ask any roofer quoting you which fastening system they use and why.

Neither material is hail-proof. Large hail can dent both steel and aluminum; aluminum dents more easily than steel at the same gauge, which is another reason steel tends to be the default recommendation in Calgary.

On the permit question: the Alberta Permit Regulation exempts re-roofing from a building permit when the new material is of a similar type, and whether metal counts as similar to asphalt is not spelled out, so confirm with the City of Calgary whether a permit is required before signing a contract. Make sure the contract states clearly who is responsible for obtaining any permit that turns out to be needed.

A fair quote for either material should spell out the gauge and profile of the panels, the underlayment spec (a quality synthetic or self-adhering membrane under metal is standard), how flashings and valleys are handled, whether old decking is included or priced per sheet beyond an allowance, and the manufacturer's warranty period alongside the installer's workmanship warranty.

Before you commit, ask the contractor for a WCB-Alberta clearance letter and check their Alberta prepaid contracting licence through Service Alberta if any deposit is required before the work is finished.

Ask for both metals on the same quote, gauge and profile named, and compare them side by side.

Q5

Is a metal roof worth it if I sell my Calgary house in five years?

For a five-year horizon, a metal roof is a harder sell financially than it is for someone staying put for 20 years. Installed cost in Calgary runs roughly $20,000 to $50,000 for a typical detached house, compared to $10,000 to $24,000 for architectural asphalt shingles, and buyers rarely pay that whole difference back at resale.

Is the premium worth it on a short timeline?

The honest answer is: probably not on cost alone, but there are scenarios where it tips the other way.

The case against. If you spend an extra $15,000 to $25,000 over asphalt, only part of that premium is likely to come back when you sell. You are still behind. A buyer who would have paid the same price for a house with a new architectural shingle roof is not going to hand you an extra $20,000 because the roof is steel. The metal roof's 40-to-50-year lifespan is largely wasted on a five-year ownership window.

The case for. Calgary sits in hail alley, and the August 2024 storm alone generated about 130,000 insurance claims. Metal does not crack or shed granules the way asphalt shingles do, although large hail can still dent it and some policies treat dents as cosmetic damage. If a major storm hits before you sell, your metal roof survives undamaged while neighbours are filing claims, dealing with contractors and disclosing storm history to buyers. A house with a visibly intact, low-maintenance roof in a neighbourhood of patched shingles can command a real premium. Many Calgary insurers also offer discounts of up to 50% on home insurance premiums for hail-resistant materials, which adds up over five years and is a selling point you can document for a buyer.

There is also a permit consideration worth knowing. Alberta's permit exemption covers re-roofing with a similar type of material, so ask the City of Calgary whether a switch from shingles to metal needs a permit before you sign, and have the contract say who arranges it.

What to compare before deciding. Get written quotes for both a Class 4 asphalt shingle roof (roughly $13,000 to $25,000 installed) and a metal option. Ask each contractor to break out the tear-off cost, decking allowance, flashings, and the exact product so you are comparing the same scope. Then call your insurer and ask what the annual premium difference would be between a Class 4 asphalt roof and a metal one. Run that saving over five years and subtract it from the metal premium. That math, not a general rule, tells you whether the gap closes enough to make sense for your house.

One more practical note: if your current roof is in reasonable shape and has three to five years of life left, a pre-listing inspection and targeted repairs ($300 to $3,000 depending on what is found) may be the sharpest financial move of all. Buyers and their inspectors notice a new roof, but they also notice a well-maintained one.

For most Calgary homeowners selling in five years, a quality Class 4 asphalt shingle roof hits the sweet spot of hail resistance, insurance savings and resale appeal without the metal premium. Pricing both options side by side settles it fastest, and our form can put you in touch with local roofers who install each.

Disclaimer: This guide is provided for informational purposes only by Calgary Roof Repairs. It does not constitute professional advice. Always consult qualified, licensed contractors and your local building authority (the City of Calgary or your own municipality) before starting any roofing project. Information is current as of November 1, 2026 and may change. Visit **calgaryroofrepairs.com** for the latest answers.