FLORIDA ROOFING

Aluminum vs. Asphalt Shingles

Your Essential Guide to Choosing the Perfect Roof for Florida's Climate

GM Roofing

2026 Edition

Making the Right Roofing Decision for Your Florida Home



Florida homeowners face a roofing decision that carries more weight than in almost any other state. Your roof isn't just the crown of your home—it's your first and most critical line of defense against some of nature's most challenging weather conditions, from Category 5 hurricanes to relentless UV radiation, torrential downpours, and corrosive salt air.

The choice between aluminum and asphalt shingle roofing is one of the most significant decisions you'll make as a Florida property owner. This isn't simply about aesthetics or initial investment—it's about long-term performance, energy efficiency, hurricane protection, and the overall value of your home.

Each roofing material offers distinct advantages and limitations when confronting Florida's unique environmental challenges. Aluminum roofing provides exceptional durability and wind resistance, while asphalt shingles offer proven performance and widespread availability across the state.

In this guide, you'll discover the real-world performance characteristics of both materials in Florida's demanding climate. We'll examine durability, weather resistance, energy efficiency, maintenance requirements, and suitability for different architectural styles and coastal zones.

By the end of this ebook, you'll have the knowledge to confidently select the roofing material that best protects your investment, maximizes your home's value, and provides peace of mind through decades of Florida living.

Understanding Florida's Roofing Challenges

Hurricane-Force Winds and Impact Resistance

Florida's position as the nation's most hurricane-prone state makes wind resistance paramount. Roofs must withstand sustained winds exceeding 130 mph during major hurricanes, plus the impact from wind-borne debris. The Florida Building Code requires specific wind resistance ratings that vary by region, with coastal areas demanding the highest standards. Both aluminum and asphalt shingles can meet these requirements, but their approaches to wind resistance differ fundamentally in design and installation.

Solar Radiation and Heat Absorption

Florida receives more intense solar radiation than nearly anywhere else in the continental United States. Your roof surface can reach temperatures exceeding 170°F on summer afternoons, causing thermal expansion, material degradation, and significant heat transfer into your living space. This constant UV bombardment accelerates aging in many roofing materials while directly impacting your cooling costs—a major consideration in Florida's extended summer season.

Moisture, Humidity, and Salt Air

With annual rainfall averaging 50–65 inches across most of Florida, roofs remain wet or humid much of the year. This persistent moisture promotes algae growth, mold development, and accelerated deterioration of susceptible materials. Coastal properties face the additional challenge of salt-laden air, which corrodes metal components and degrades certain roofing materials through chemical interaction, making material selection critical for long-term performance.

KEY INSIGHT

Florida's building codes divide the state into different wind zones, with requirements becoming progressively stricter as you approach the coast. Your location determines the minimum standards your roof must meet, regardless of which material you choose. Always verify your specific wind zone before selecting a roofing system.

Aluminum Roofing: Performance Profile for Florida

Aluminum roofing has gained significant traction among Florida homeowners, particularly in coastal areas, due to its exceptional resistance to corrosion and impressive longevity. Aluminum roofing systems typically consist of interlocking panels or standing seam configurations that create a continuous, watertight barrier with no organic materials that can deteriorate, rot, or support biological growth.

Durability and Lifespan Advantages

In Florida's challenging climate, properly installed aluminum roofing commonly lasts 40–50 years or more. Key advantages include:

- Inherent corrosion resistance—critical in salt air coastal environments where steel would rust
- Lightweight design reduces structural stress while maintaining strength
- No organic components to rot, mold, or support biological growth
- Superior performance during hurricane conditions when properly installed
- Long-term value that outlasts most asphalt shingle installations significantly

Hurricane and Wind Performance

Aluminum excels in high-wind scenarios when installed to Florida Building Code specifications:

- Standing seam systems offer superior wind uplift resistance through mechanical interlocking
- Concealed fasteners eliminate the vulnerable exposed nail patterns of shingle installs
- Many systems carry Miami-Dade County approval—the gold standard for hurricane resistance
- Direct deck attachment provides a robust, continuous roofing assembly under stress
- Mechanical interlock design prevents individual panel separation during storm events

Energy Efficiency Characteristics

Aluminum's reflective surface delivers meaningful energy savings in Florida's cooling-dominated climate. Reflective aluminum can deflect up to 95% of solar radiation, reducing attic temperatures by 20–30°F compared to dark asphalt shingles. It is fully compatible with cool-roof coatings that enhance reflectivity further, and the lower heat absorption translates directly to reduced air conditioning demands and measurably lower monthly energy bills for Florida homeowners throughout the year.

KEY INSIGHT

Aluminum roofing qualifies for insurance discounts in many Florida markets due to its superior wind resistance and impact ratings. These premium reductions can offset higher initial material investment over the roof's lifespan, making aluminum a financially compelling choice for long-term homeowners across the state.

Asphalt Shingles: The Florida Standard

Architectural vs. Three-Tab: Choosing the Right Type

Asphalt shingles remain the most common roofing choice across Florida, accounting for more than 80% of residential installations. Modern options fall into two primary categories. Three-tab shingles represent the economical option, featuring a flat profile and uniform appearance. Architectural (dimensional) shingles offer enhanced thickness, varied textures, and superior wind resistance—making them the preferred choice for Florida's demanding conditions. Most quality installations today utilize architectural shingles rated for winds of 110–130 mph, meeting Florida Building Code requirements for most inland and coastal areas statewide.

Algae Resistance and Moisture Management

Florida's humid climate creates ideal conditions for algae growth, which appears as unsightly black streaks on roofs. Modern asphalt shingles incorporate copper or zinc granules that release algaecides when wet, preventing stains and maintaining curb appeal. This algae-resistant technology has become virtually standard in Florida markets, addressing one of the material's historical weaknesses in tropical climates and ensuring shingles look cleaner longer without requiring frequent professional cleaning treatments.

Installation Flexibility and Repair Accessibility

Asphalt shingles adapt readily to virtually any roof design—from simple gable roofs to complex hip and valley configurations—making them suitable for Florida's diverse architectural styles, from Mediterranean villas to contemporary coastal homes. Individual damaged shingles can be replaced without disturbing surrounding materials, providing straightforward repair options after storm damage. This accessibility is a significant practical advantage given Florida's frequent severe weather events, ensuring faster turnaround times and lower repair costs over the life of the roof.

Lifespan Considerations in Florida's Climate

Quality architectural shingles typically deliver 20–30 years of service in Florida when properly installed and maintained. However, Florida's intense UV exposure, high temperatures, and severe weather accelerate shingle aging compared to northern climates. Manufacturers often provide separate warranty terms for Florida installations, acknowledging the harsher environmental conditions homeowners face throughout the state's uniquely demanding year-round weather patterns.

KEY INSIGHT

Look for asphalt shingles with a UL 2218 Class 4 impact rating if you live in hail-prone areas of central and northern Florida. This rating indicates the shingles can withstand impacts from 2-inch diameter objects without sustaining damage, offering added protection and potential insurance savings in qualifying regions.

Coastal vs. Inland: Location-Based Considerations

Your specific location within Florida dramatically influences which roofing material offers optimal performance. The state's diverse geography—from oceanfront properties to inland communities—creates varying environmental pressures that favor different materials, installation methods, and long-term maintenance strategies for homeowners across all regions.

Coastal Zone Challenges (0–3 Miles from Ocean)

Properties within the coastal zone face the most severe roofing challenges Florida offers. Salt-laden air creates a corrosive environment that attacks metal fasteners, flashing, and roofing components. For these locations, aluminum provides clear advantages:

- Complete immunity to salt air corrosion in all coastal conditions
- Superior wind uplift resistance through mechanical attachment systems
- No organic components to deteriorate in high-humidity environments
- Compliance with the strictest coastal building codes without special modifications

Inland and Central Florida Properties

Properties located more than 3–5 miles from the coast face reduced salt exposure and somewhat lower hurricane wind speeds, though severe weather remains a persistent concern. In these areas, both materials perform reliably, making the decision more dependent on specific homeowner priorities. Asphalt shingles offer immediate availability of replacement materials, a larger contractor pool, and easier matching of existing architectural styles. The reduced salt exposure extends the lifespan of metal components, minimizing one of asphalt's traditional vulnerabilities. Aluminum still provides superior longevity and energy efficiency benefits inland, particularly valuable for homeowners planning long-term ownership or seeking maximum reductions in cooling costs throughout Florida's extended summer months each year.

Architectural Compatibility Across Florida Styles

Florida's diverse architectural heritage ranges from historic Mediterranean Revival and Art Deco to modern coastal contemporary and traditional Southern styles. Asphalt shingles accommodate virtually any aesthetic, with profiles ranging from traditional three-tab to designer shingles mimicking slate or wood shake. Aluminum roofing works exceptionally well with contemporary, coastal, and industrial designs but may appear incongruous on traditional or historic properties where architectural authenticity and neighborhood character must be carefully preserved and respected by homeowners.

KEY INSIGHT

If you live in a community with HOA restrictions, verify which materials and colors are permitted before making your selection. Some coastal communities specifically require metal roofing, while historic districts may mandate particular shingle styles that match the neighborhood's established architectural character.

Making Your Decision: Critical Evaluation Factors

Avoiding the Initial Investment Trap

Many homeowners focus exclusively on upfront material expenses without calculating long-term value. This shortsighted approach often results in selecting materials that require earlier replacement or higher maintenance expenditures. Instead, evaluate total ownership costs over your expected residency period. Calculate the annualized expense by dividing total project investment by expected lifespan. This reveals aluminum's superior value proposition for long-term homeowners despite higher initial outlays, while asphalt shingles may offer better economics for shorter ownership timelines. Thinking beyond the initial quote prevents the most common and costly decision-making mistake Florida homeowners make when selecting a new roofing system for their property.

Insurance and Wind Mitigation Benefits in Florida

Florida's homeowners insurance landscape makes roof characteristics financially significant beyond mere physical protection. Insurance companies offer substantial premium discounts for roofs meeting specific criteria, including wind resistance ratings (FBC HVHZ or Miami-Dade approvals), impact resistance classifications, roof-to-wall connection methods, and roof geometry factors. Aluminum roofing systems typically qualify for maximum discounts across all categories, potentially reducing annual insurance premiums by 20–45%. Document these savings carefully when comparing materials, as they directly offset higher material investments and can represent thousands of dollars in cumulative savings over the roof's full service lifespan.

Maintenance Requirements and Long-Term Accessibility

Consider your willingness and ability to perform or arrange ongoing maintenance. Asphalt shingles require periodic inspections for damaged, lifted, or missing shingles—particularly after severe weather events common throughout Florida. Algae-resistant treatments diminish over time, potentially necessitating cleaning or reapplication. Aluminum roofing requires minimal maintenance beyond occasional inspections and debris removal from gutters and valleys, though specialized contractors may be needed for repairs when damage occurs, which could affect response times in some Florida markets after major storm events impact multiple neighborhoods simultaneously.

KEY INSIGHT

Before making your final decision, obtain written quotes from licensed, insured contractors for both materials. Ensure quotes include identical scope, warranties, and installation standards. Price differences often narrow considerably when comparing equivalent quality levels and comprehensive installations rather than basic material costs alone—making a side-by-side comparison essential for every Florida homeowner.

Your Path to the Perfect Florida Roof

Choosing between aluminum and asphalt shingle roofing for your Florida home requires balancing multiple factors—environmental conditions, budget considerations, aesthetic preferences, and long-term ownership plans. There is no universally "best" material; rather, the optimal choice depends entirely on your specific circumstances, location, and priorities.

Both aluminum and asphalt shingles can provide excellent performance in Florida when properly selected, installed, and maintained. Aluminum excels in coastal environments, long-term value propositions, and energy efficiency applications. Asphalt shingles offer versatility, broad contractor availability, and strong performance for inland properties and shorter ownership timelines. Use this framework to reach your confident, informed decision before contacting a licensed roofing professional.

Making Your Decision

1. **Assess Your Location** — Determine your distance from the coast, local wind zone, and salt air exposure level.
2. **Calculate Your Timeline** — 15+ years of ownership favors aluminum's longevity and lower maintenance costs.
3. **Evaluate Energy Priorities** — Aluminum's solar reflectance delivers compounding annual cooling cost savings.
4. **Consider Aesthetics** — Ensure your chosen material suits your home's style and any HOA requirements.
5. **Review Insurance Implications** — Contact your insurer to quantify premium differences between materials.
6. **Compare Full Quotes** — Obtain written bids for both materials from licensed, insured Florida contractors.

Don't leave your home's protection to chance. Whether you're leaning toward aluminum for its coastal durability and energy savings or toward asphalt shingles for their versatility and cost-effectiveness, the most important step is working with a roofing specialist who understands Florida's unique building codes, climate demands, and insurance requirements—someone who will give you honest guidance tailored to your specific property and location rather than a one-size-fits-all recommendation.

Take Action Today — Contact GM Roofing

GM Roofing specializes in both aluminum and asphalt shingle installations throughout Florida, with deep expertise in building codes, insurance requirements, and material selection for your specific location. Our experts will assess your home's needs and provide transparent, pressure-free recommendations backed by decades of Florida roofing experience. **Schedule your free roof evaluation today and protect your home with the right roofing solution built for Florida's toughest conditions.**

Call **(772) 758-7240** or visit **gmroofingfl.com**