


An aerial photograph of a residential neighborhood. The houses are arranged in rows, and most have dark grey metal roofs. The houses are multi-story, with some featuring wood siding and gabled roofs. The background shows a dense forest of evergreen trees under a cloudy sky.

## **Metal Roofing & Natural Matte PVDF Homeowner Association (HOA) Guide**

A close-up aerial view of a house with a dark grey metal roof. The house has wood siding on the upper level and a covered porch with a wooden railing. A blue SUV is parked in the driveway, and a dark grey sedan is parked on the street. The house is surrounded by greenery and a sidewalk.

**Subtle. Refined. Revolutionary.**  
Natural Matte® PVDF is the ultimate low-gloss  
metal roofing solution for your community.

# Resetting Perceptions

Homeowners Associations (HOAs) and Architectural Review Boards (ARBs) may have concerns about metal roofing within their communities. These concerns are understandable, as associations are responsible for maintaining visual continuity, promoting community safety, and ensuring buildings integrate appropriately with their surroundings.

Modern metal roofing has advanced significantly, and many traditional concerns no longer apply. This guide addresses common outdated assumptions about metal roofing and provides an overview of the refined, Natural Matte® PVDF finishes designed to support thoughtful integration within residential communities.



## Included in this Resource Pack:

- Overview of modern metal roofing
- Myth-busting common metal roof misconceptions
- Overview of Natural Matte® PVDF, an ultra low-gloss finish designed to support community integration

Natural Matte® PVDF delivers a sophisticated, low-gloss aesthetic for residential, architectural, and commercial designs, featuring consistent color, reduced shine and glare, and durability backed by a 40-year warranty.



# Modern Metal Roofing Overview

Metal roofing has evolved well beyond its agricultural and commercial roots. Today it offers refined aesthetics, proven durability, and modern performance benefits, making it worth re-evaluating long-held perceptions.

**Not Your Ancestors "Tin Roof":** The term “tin roof” reflects early metal roofing that produced shiny, corrugated panels limited to commercial use. Modern metal roofing uses advanced aluminum and zinc coatings applied over steel substrates. Products such as Galvalume® and ZINCALUME® provide long-term corrosion protection and commonly carry warranties of up to 25 years. Studies show these systems can achieve service lives exceeding 50 years.



**Exceptional Durability:** Modern metal roofing is factory painted and cured in a controlled environment over the top of the metallic coating and before forming. This process delivers superior color consistency and extends long-term performance when compared to field-applied coatings. Today’s paint systems offer a range of finish options, excellent durability, and warranties of up to 40 years.

**Broad Design Flexibility:** Metal roofing profiles have expanded to complement a wide range of architecture. Standing seam is now the most common residential metal roofing profile, offering clean lines, concealed fasteners, and improved weather resistance; contributing to enhanced roof longevity.



# The Advantages of Modern Metal Roofing

Metal roofing offers a range of benefits that make it a strong long-term roofing option. The advantages below highlight why modern metal roofing continues to gain residential acceptance.

**Long Product Lifespans:** Metal roofing typically outlasts other roofing materials such as asphalt shingles by 2-3 times.

**Color Options for Any Location:** Modern paint systems offer options for any location or weather environment.

**Easy to Maintain:** Periodic rinsing with fresh water is generally all that is needed to maintain a metal roof.



**Resistance to Extreme Storms:** Metal roofing is designed to perform in severe weather. Many systems achieve Class 4 impact resistance, (the highest rating), and exceed wind uplift, air infiltration, and water infiltration standards.

**Contributes to a Fire-Resistant Structure:** Metal is non-combustible, so when used in conjunction with the appropriate insulation, underlayment, and roof deck material, it can achieve a Class A fire rating (highest rating).

**Appearance Won't Degrade Over Time:** Metal warrants against color fade and paint peeling or flaking, ensuring the roof looks good for decades and won't succumb to issues such as staining, varied discoloration, or loss of individual pieces.

**Resistance to Organic Material:** Metal features a smooth, consistent surface that effectively sheds and prevents the buildup of organic material like mold, dirt, and moss.



# The Advantages of Modern Metal Roofing (Cont.)

**Non-Porous Material:** Metal is non-porous and can withstand freeze and thaw cycles without damage, degradation, or deformation, making it ideal for snowy environments.

**Unprecedented Input Quality Control:** Batches of painted metal sourced from reputable suppliers are tested for color correctness, paint thickness, appropriate curing, impact resistance, formability, color vibrancy, and gloss.



**Proven Performance:** Paint systems must meet strict requirements to demonstrate long-term performance. Testing includes salt spray exposure, humidity, and ultraviolet resistance.

**Performance Does Not Degrade:** Metal does not dry out or degrade like wood or petroleum-based products. It also holds key performance aspects such as reflectivity and fire resistance.

**Recyclability:** Metal roofing is 100% recyclable at end of life without loss of quality. Many new metal roofing products contain between 25% - 75% recycled material, helping reduce construction waste.

**Reduce Power Consumption:** Metal roofing with "cool" pigment is highly effective at reducing heat inside a structure, lowering building cooling costs by up to 25%.

## Did You Know?

- Metal typically lasts 2-3x longer than other roofing materials.
- Metal adoption has continued long-term growth since the 1990s.
- Some insurance providers offer reduced premiums for metal roofs.
- Metal roofing is non-combustible and 100% recyclable.

# Myth Busting Metal Roofing

Metal roofing has evolved significantly, yet several outdated perceptions remain. Many of these beliefs are based on older applications and no longer reflect how modern metal roofing systems are designed or installed. The following addresses some of the most common misconceptions.

**Metal Roofs Are Noisy:** A modern residential metal roof is installed over underlayment and a solid roof deck, reducing this reverberation. Insulation and interior drywall can further limit sound.

**Metal Roofs Attract Lightning:** Metal roofing does not attract lightning any different than other roofing materials. A roof is not a surface that lightning seeks to follow.

**Metal Dents Easily:** Many metal roofing systems meet Class 4 impact resistance standards, the highest rating available for impact performance. These systems can be more resistant to hail damage than asphalt roofing products.

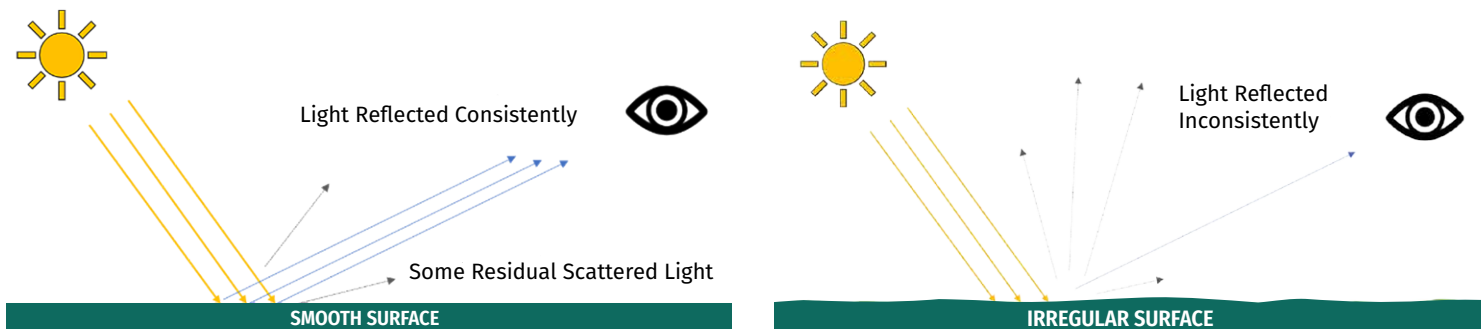
**A Metal Roof Will Rust:** Metal is coated with metallic coatings and robust paint systems to provide long-lasting protection from corrosion.

**A Metal Roof Makes the Home Hot:** Homes with metal roofs are often cooler in warm environments due to metal's superior reflectivity. Metal roofing featuring cool paint technology can reduce energy cooling costs by up to 25%.



# Natural Matte® PVDF & Community Integration

A common HOA concern with metal is the visible shine or glare created by the reflection of sunlight. Visible shine can be a reason to reject metal due to the contrast between the roof surface and the surrounding environment.



## So How is Natural Matte PVDF Different?

Surfaces reflect light in two ways: specular (mirror-like) or diffuse (scattered). Smooth surfaces reflect light consistently, creating shine, while irregular surfaces scatter light and reduce gloss. Natural Matte PVDF uses innovative paint chemistry to dissipate light without added particulates or flatteners, avoiding washed-out color or reduced performance common in other low-gloss metals.



THE DIFFERENCE IS IN THE NUMBERS		STANDARD OFFER		SPECIAL ORDER			
Color	Standard Black	Carbon	Shale	Basalt	Graphite	Ore	Frost
TSR	0.30	4.8	38.3	30.5	28.3	27.4	70.9
SR	0.30	0.05	0.38	0.31	0.28	0.27	0.71
TE	0.87	0.89	0.86	0.86	0.86	0.86	0.87
LRV	5	4	23	13	9	8	79
Gloss	21	3-6	3-6	3-6	3-6	3-6	3-6
Sheen	25	8.5	8.0	3.8	7.1	4.1	3.1
SRI	29	NA	41	31	28	27	86

Gloss and sheen represent the visible shine observed from specific viewing angles. Example: Natural Matte PVDF Carbon values in the table above are several times lower than those of a standard black. Natural Matte PVDF finishes deliver gloss and sheen levels significantly below standard colors and well below other low-gloss options.



**Experience Natural Matte® PVDF for yourself.**  
Request physical samples online today.

800-733-4955  
[www.aepspan.com](http://www.aepspan.com)



FINISHES DEVELOPED BY

