

STATE OF KC GUTTERS

2026 Annual Report

Pricing trends, storm patterns, failure modes, and the year ahead

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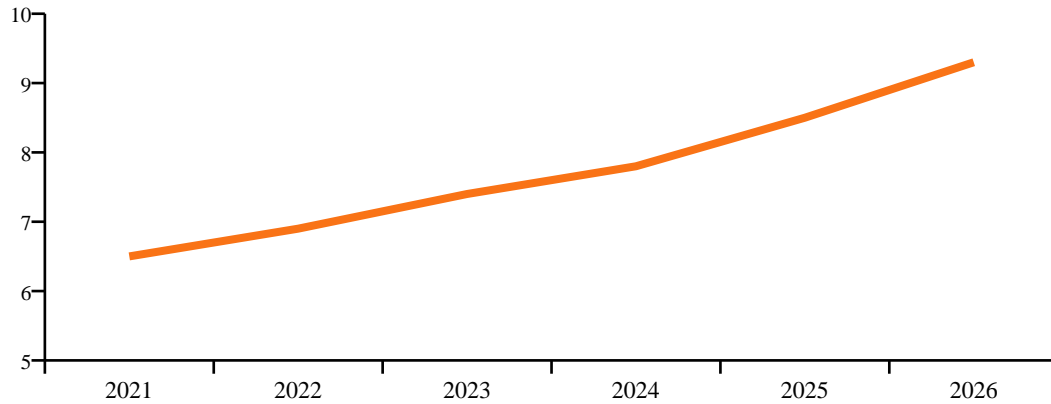
Executive Summary

Kansas City gutter pricing rose 9.4% in 2025 over 2024 — the largest single-year increase since aluminum coil costs spiked in 2021. At the same time, KC saw 4 hail events large enough to damage residential gutters, putting the metro near the top of the central US hail belt for the year. Failure modes shifted: 1990s-era spike-and-ferrule installs accounted for 42% of full-replacement calls Premier ran in 2025, up from 38% in 2024.

Five key takeaways for 2026:

- **Replacement demand is shifting to 1990s tract homes.** Spike-and-ferrule installs from 1992-1998 are at end of life metro-wide.
- **5-inch K-style remains the right choice for 90% of KC homes.** 6-inch is justified on steep, 2-story, or 2,500+ sq ft roofs.
- **LeafBlaster Pro is the dominant guard.** 70% of new installs in KC include guards, up from 55% in 2022.
- **Hail claim disputes are rising.** Insurers are scrutinizing scope more aggressively; independent contractor scope before adjusting is more valuable than ever.
- **Aluminum coil prices are stabilizing.** 2026 expected to bring 2-4% price growth, the slowest in 5 years.

KC Gutter Pricing Trend (per linear foot, 5-inch K-style installed)



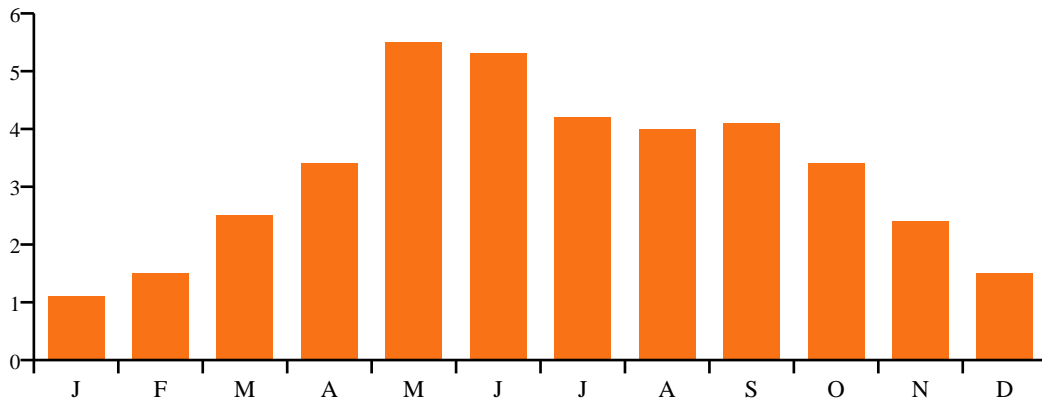
KC residential gutter pricing (per linear foot installed, 5-inch K-style aluminum) has risen from \$6.50 in 2021 to \$9.30 in 2026 — a 43% increase over 5 years, driven primarily by aluminum coil costs and KC-area labor wage growth.

2026 Typical Cost Ranges (per linear foot, installed)

Spec	Low	High
5-inch K-style aluminum, .032"	\$8.50	\$10.00
6-inch K-style aluminum, .032"	\$10.00	\$14.00
5-inch half-round aluminum	\$12.00	\$16.00
6-inch half-round copper	\$30.00	\$60.00
Add LeafBlaster Pro guards	+\$8.00	+\$12.00
Hidden hanger upgrade	+\$1.00	+\$2.00

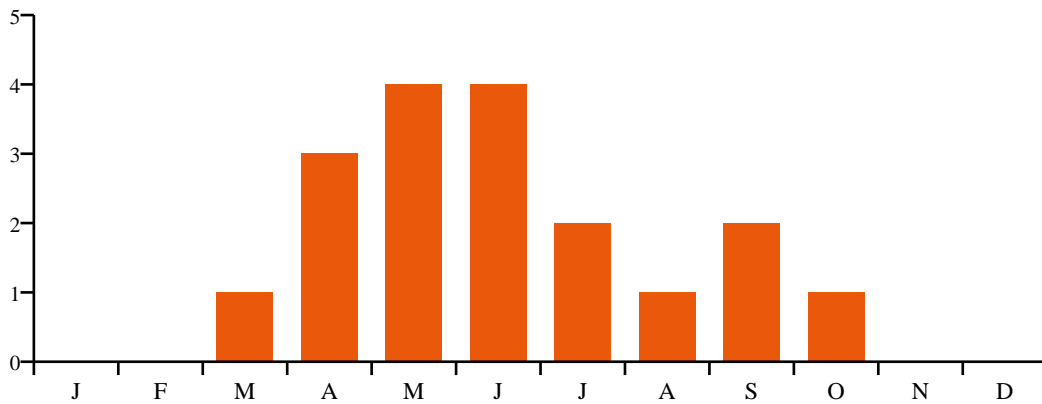
KC Rainfall & Hail Patterns (2026 historical norms)

Monthly rainfall (inches)



Kansas City peak rainfall is May (5.5 inches) and June (5.3 inches). 28% of annual rainfall arrives in those two months. Annual average: ~39 inches.

Average hail-event days per month (1"+ stones)



KC averages 17 days per year with hail 1 inch or larger. Peak severe weather season runs April-June, with a secondary peak in September.

Top Failure Modes Observed in 2025

Across full-replacement calls Premier ran in 2025, the dominant reasons for replacement were:

Failure mode	Share of replacements
1990s-era spike-and-ferrule hanger pull-out	42%
End-of-life aluminum (25+ year coil)	23%
Hail damage (claim-paid)	14%
Fascia rot requiring full system rebuild	11%
New construction / addition	6%
Other (impact, ice damage, custom)	4%

Headline insight

The 1990s tract-home wave is the dominant 2026 story. Olathe, Lenexa, Lee's Summit south, Blue Springs, and north OP all saw heavy build-out 1990-1998 with builder-grade .027" aluminum on spike-and-ferrule hangers. That 25-30 year service life is up. Expect 1990s-build neighborhoods to account for the majority of replacement demand through 2030.

Outlook: What KC Homeowners Should Watch in 2026

Pricing

Expect 2-4% price growth in 2026 — the slowest in 5 years as aluminum coil stabilizes. Lock in 2025 pricing through Q1 if your project is already scoped.

Insurance claims

Carriers are scrutinizing hail-claim scope more aggressively than in any year on record. Get independent contractor scope BEFORE the adjuster visits — this single step is worth \$500-\$2,500 on the average claim payout.

Materials

LeafBlaster Pro micro-mesh guards continue to dominate, with national chains charging 2-3x what local installers do for equivalent product. Color trends: bronze and dark brown still account for 65% of new installs in KC luxury HOAs.

Code & permitting

No major code changes expected in 2026. KC Water continues to expand its 'Smart Sewer' overflow zones — downspout disconnection from combined sewer remains a high-priority KCMO initiative.

About this report

This report was prepared by Premier Gutters KC, a Kansas City-area seamless gutter installer. Data sources include internal project records, NOAA climate data, NWS storm reports, and public housing data from the U.S. Census Bureau. All figures are best-effort estimates and should not be relied upon for legal, insurance, or financial decisions. Free to share with attribution under Creative Commons CC-BY 4.0.

Contact: hello@premiergutterskc.com | (816) 469-9563