

[Homeowner says she needs new roof, insurer says no, just one shingle](#)

Yahoo!News

It started with Tropical Storm Debby back in August and more homeowners could find themselves in a similar situation after Helene.

“My husband went through the house and came back and looked at me and said, ‘We got problems,’” Mary Barnes said.

She says her roof was no match for the rain and that water leaked into her bedroom.

Her contractor says she needs a new roof. But her insurance company says the problem was just one shingle and water damage. It wrote her a check for those.

“I’ve had triple bypass surgery and getting upset and getting too anxious throws me into a place that I don’t need to be,” she said. “I had to exhale and get myself back together.”

Barnes also says the company took a while to make its decision and that the problem got worse in the meantime.

The company, NC Grange Mutual, emailed Action 9’s Jason Stoogenke 2 1/2 pages detailing its steps and findings. It basically says the roof is old, that a lot of the damage is from wear and tear (not the storm), and that the policy doesn’t cover that.

If you appeal your insurer’s decision and lose:

- You may want to file a complaint with your state’s department of insurance and/or talk to a lawyer.
- You can always hire your own adjuster. Both Carolinas require them to have licenses, so make sure you



search for those. Just know that according to the homeowner advocacy group, United Policyholders, you may have to pay an adjuster up to 15% of what the insurance company ends up giving you.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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