



**For Immediate Release**

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**\*\*\*\*\*CONSUMER ALERT\*\*\*\*\*CONSUMER ALERT\*\*\*\*\***

### **MADIGAN URGES VIGILANCE FOLLOWING ROCKFORD FLOODING**

Chicago - Attorney General Lisa Madigan today urged homeowners and businesses that experienced damage from the severe flooding resulting from storms and rain that pelted the Rockford area with up to six inches of rain Monday evening to protect themselves from unscrupulous businesses that try to exploit disasters for personal profit.

“Our natural instinct is to want to repair the damage as soon as possible,” Madigan said. “But we urge consumers and business owners to take the time to carefully consider repair contracts and not to rush into making expensive decisions that can aggravate an already stressful time.”

Madigan warned consumers and business owners to be careful before contracting to have damaged or destroyed property rebuilt and not to rush in to contractual agreements or make large down payments. Madigan also urged consumers to alert both her office and local law enforcement if suspicious persons begin soliciting in the area.

Madigan’s Consumer Protection Division offered the following tips to help protect individuals and companies from being duped by dishonest contractors:

- Be wary of door-to-door solicitors because many home repair contractors are transients who move quickly into a troubled area. Ask for recommendations from people you know and trust. Whenever possible, use established local contractors.
- Call Madigan’s Consumer Fraud Hotline to check out a business and to find out how many consumer complaints, if any, have been filed against a particular business.
- Ask to see any required state or local permits or licenses. Remember that insurance adjusters must be licensed by the Illinois Department of Financial and Professional Regulation, Division of Insurance, and roofers must be licensed by the Division of Professional Regulation.
- Shop around for the best deal. Get written estimates from several contractors and don’t allow a salesperson to rush you into a deal.

- Get all terms of a contract in writing; obtain a copy of the signed contract and never make full payment until all work has been completed to your satisfaction.
- Be aware that you have the right to cancel within three business days if you sign a contract based on a visit to your home by a salesman.
- Do not pay in cash.
- Madigan reminded consumers that the Illinois Home Repair and Remodeling Act requires contractors to furnish customers with written contracts for any repair or remodeling work costing more than \$1,000. A contract must be signed by both the customer and the contractor.

The law also requires contractors to carry at least minimum amounts of insurance for property damage, bodily injury and improper home repair. Contractors also must provide consumers with an informational pamphlet entitled "Home Repair: Know Your Consumer Rights."

Consumers can visit Madigan's Web site at [www.IllinoisAttorneyGeneral.gov](http://www.IllinoisAttorneyGeneral.gov) for additional consumer protection information including specific information regarding disaster recovery and to download a consumer complaint form. Consumers also can obtain the information by calling Madigan's Consumer Fraud Hotlines:

Chicago: 1-800-386-5438 and 1-800-964-3013 (TTY)

Springfield: 1-800-243-0618 and 1-877-844-5461 (TTY)

Spanish-language hotline: 1-866-310-8398

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