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May 9, 2009

**\*\*\*\*\*CONSUMER ALERT\*\*\*\*\*CONSUMER ALERT\*\*\*\*\***  
**MADIGAN WARNS CONSUMERS TO REMAIN ALERT AFTER STORM**

Carbondale — Attorney General Lisa Madigan today urged residents affected by the severe storm that hit southern Illinois yesterday to protect themselves from home repair con artists who are eager to exploit natural disasters for personal profit.

"Storm victims now are faced with the daunting task of rebuilding and repairing their homes and businesses," Attorney General Madigan said. "It's important that they remain vigilant as they prepare to recover and keep an eye out for repair fraud that inevitably follows storms and natural disasters."

Attorney General 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. The Attorney General also urged consumers to alert both her office and local law enforcement if suspicious "storm chasers" begin soliciting in the area.

"A storm chaser knows how to take advantage of the emotional aftermath of major storms and often can persuade individuals to make snap decisions for repairing their home or business," Attorney General Madigan said.

The Attorney General'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 con artists 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 Attorney General 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 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 salesman who comes to your home.
- Do not pay in cash.

Attorney General 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."

Attorney General Madigan added that some scam artists even attempt to impersonate government agencies. In recent years, media reports in the wake of major storms and tornadoes indicated consumers were called by someone claiming to be associated with the Federal Emergency Management Agency (FEMA) requesting bank account information from the consumer that would assist with the repair of their storm-damaged home.

"Episodes like this are a reminder to consumers to never give out personal or financial information over the telephone," Attorney General Madigan said.

For additional information on how to avoid consumer scams, visit [www.IllinoisAttorneyGeneral.gov](http://www.IllinoisAttorneyGeneral.gov). If consumers suspect storm chasers are attempting to scam residents in their area, Attorney General Madigan urged them to call the Consumer Fraud Hotline:

(800) 243-0607 (Carbondale)

(800) 243-0618 (Springfield)

(800) 386-5438 (Chicago)

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