



November 23, 2010

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

**MADIGAN WARNS NORTHERN ILLINOIS, CHICAGO AREA RESIDENTS TO REMAIN ALERT FOR "STORM CHASERS"  
AFTER TORNADOES AND HEAVY STORMS**

Chicago — Attorney General Lisa Madigan today urged residents of communities impacted by Monday's tornadoes and heavy storms to protect themselves from home repair con artists eager to exploit natural disasters for personal profit.

Madigan warned residents with damaged property that home repair scam artists frequently swoop in after tornadoes and storms to take advantage of people scrambling to make repairs. Madigan said these "storm chasers" try to catch people when they are desperate and pressure them into making a quick – often expensive – decision.

"As residents of Boone and Winnebago counties and surrounding communities begin picking up the pieces and repairing damage, they must be on alert for scammers moving into the area to take advantage of people during this very difficult time," Attorney General Madigan said.

The Monday storm system that blew through the northern Illinois region brought heavy rain and flash flood warnings to the Chicago area. Tornadoes touched down in communities in Boone and Winnebago counties, damaging homes and other buildings. In addition to the tornado damage, heavy rainstorms also hit the area.

Investigators with the Attorney General's office have traveled to the impacted areas and are working with local law enforcement and residents as they assess damage. Attorney General Madigan urged consumers to alert her office and local law enforcement if they grow suspicious of home repair crews in the area. Consumers and businesses should take extra caution before signing any contracts to fix damaged or destroyed property or making large down payments.

"Unfortunately scammers see severe weather as an opportunity to prey on people desperate to make quick repairs in the aftermath of tornadoes and storms," Madigan said. "As they put their lives back together, families and businesses need to make sure scam artists do not add to the misery caused by Mother Nature."

The Attorney General offered the following tips to help protect individuals and companies from being duped by dishonest contractors:

- Call the Attorney General's Consumer Fraud Hotline to check out a contractor and to find out how many consumer complaints, if any, have been filed against a particular business.
- Be wary of contractors who go door-to-door to offer repair services. Home repair con artists are often transients who move quickly into a troubled area. Ask for recommendations from people you know and trust and, whenever possible, use established local contractors.
- Even if there is a need to act quickly, shop around for the best deal. Get written estimates from several contractors and don't be rushed into a deal.
- Get all of the terms of a contract in writing and obtain a copy of the signed contract. Never make full payment until all the work has been completed to your satisfaction. Do not pay in cash.
- Be aware that you have the right to cancel within three business days if you sign a contract based on a salesman's visit to your home.
- Ask to see required state or local permits or licenses. 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.

Madigan also 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."

Some scam artists even attempt to impersonate government agencies, Madigan warned. Media reports in the wake of previous major storms and tornadoes indicated consumers were contacted by someone falsely claiming to be associated with the Federal Emergency Management Agency (FEMA) and requesting the consumer's bank account information to assist with repair costs.

"Consumers should never give out personal or financial information over the telephone," the Attorney General said. "Legitimate government agencies do not call consumers asking for this information."

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, contact the Attorney General's Consumer Fraud Hotline for the Chicago area at (800) 386-5438.

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[Return to November 2010 Press Releases](#)

