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December 15, 2016

### **MADIGAN SUES COOK COUNTY HOME REPAIR BUSINESSES FOR DEFRAUDING HOMEOWNERS**

**Chicago** — Attorney General Lisa Madigan today announced lawsuits against two Cook County home repair businesses for collecting at least \$70,000 from homeowners for repair work that was substandard, incomplete or never started at all.

Madigan's office filed lawsuits against ROK Roofing & Siding Co. (ROK) and ROK's president, Jung Soo Hwang; and Defender Steel Door Co. Inc., doing business as Defender Door and Window Company and Defender Steel Door Co., and its president, Robert Bianco. Both businesses were dissolved by the Secretary of State.

ROK Roofing was a home remodeling and repair business based in Rolling Meadows. Madigan's lawsuit alleges ROK solicited homeowners by going door to door in the aftermath of storms and offering repair services for damaged homes. Madigan's office and the Better Business Bureau received several complaints from homeowners in Cook, Lake and Kane counties who alleged that since June 2015, ROK Roofing collected more than \$42,250 for work that was either incomplete or never started. In at least two instances, subcontractors placed liens on peoples' homes when ROK failed to pay for supplies. In addition, Madigan alleged ROK violated state law by operating without the required roofing licenses.

Despite being dissolved by the state, Defender Steel Door continues to operate as a door, window and exterior home improvement business based in Cicero. Since 2015, Madigan's office and the Better Business Bureau have received over 30 complaints from Cook County consumers who allege they paid Defender Steel Door more than \$27,700 for work that was shoddy or never started.

"Homeowners should use my office and the Better Business Bureau as free resources to learn whether a contractor or home repair business is reputable before signing a contract or handing over any money," Madigan said.

Attorney General Madigan is asking the court to provide restitution, void existing contracts with homeowners and ban the businesses from doing business in Illinois and impose civil penalties.

Madigan offered the following tips to help protect families and businesses from dishonest contractors:

- **Be wary of contractors who go door to door to offer repair services.** Ask for recommendations from people you know and trust and, whenever possible, use established local contractors.
- **Ask to see required state and local permits and licenses.** Insurance adjusters and roofers must be licensed by state agencies. If the contractor does not have a required license, or if the name on the license doesn't match the name on the contractor's business card or truck, that should raise a red flag.
- **Call the Attorney General's [Consumer Fraud Hotline](#) to check out a contractor** and to learn if any complaints have been filed against a particular business.
- **Even if there is a need to act quickly, shop around for the best deal.** Get written estimates from multiple 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.** Never pay in cash.
- **Be aware that you have the right to cancel a contract within three business days** if you signed it based on the contractor's visit to your home.
- **In the case of disaster repair, you have an additional right to cancel.** If your insurance carrier denies coverage, you have the right to cancel the contract within five days of when your insurance carrier denies your coverage.

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."

Madigan urged homeowners who believe they may have been defrauded to contact her office. People may call the Attorney General's Chicago Consumer Fraud Hotline at **1-800-386-5438**.

Assistant Attorneys General Jennifer Crespo and Elizabeth Deucher are handling the cases for Madigan's Consumer Fraud Bureau.

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