



# Consumer Corner

by Illinois Attorney General LISA MADIGAN



## BEWARE OF THE ‘STORM CHASERS’

With volatile summer weather upon us, this month's column addresses the perennial problem of "storm chasers," home repair scam artists who prey on homeowners when they are at their most vulnerable.

**Q.** Every summer one or two violent storms sweep through my town, and it seems a friend or neighbor gets ripped off by the contractor they hire to repair the storm damage to their home. How can a homeowner tell a good contractor from a bad one?

**A.** Home repair scam artists, like the storms they follow from town to town, are an inevitable part of spring and summer in Illinois. Complaints about shoddy home repairs make up a significant percentage of calls to my office each year, and each year my Consumer Fraud Bureau prosecutes numerous contractors who have defrauded homeowners in every region of the state.

Homeowners who have been devastated by a violent storm make tempting targets for disreputable contractors. The emotional stress of the storm, coupled with the need to get repairs done quickly, can cause homeowners to choose a contractor in haste, before they have a chance to do the necessary research on the person with whom they are considering doing business. Time spent shopping around, however, can pay off in the long run.

If you're in the market for home repairs, you should try to get **written estimates** from at least three prospective contractors. You also should take some time to obtain and check the contractors' references, particularly references from the local community. This allows you to inspect a contractor's past work in person, which I

recommend, and also tells you whether the contractor has an established reputation in your town.

Even homeowners in urgent need of repairs can learn to spot a few tell-tale warning signs of an unscrupulous contractor. In general, you should be aware when a home repair contractor:

- Phones you or comes to your home uninvited;
- Insists that you need to make the repairs immediately or your safety will be in danger;
- Promises to negotiate the cost of the job with your insurance company;
- Pressures you to sign papers today;
- Asks you to pay for the entire job up front;
- Drives an unmarked vehicle or has out-of-state plates; or
- Offers to drive you to your bank to withdraw funds to pay for the work.

Before making a final decision, you should contact my office and the Better Business Bureau to find out if any complaints have been filed against the contractor you are considering. Additionally, if you're anticipating having home repair work done in the near future, my office has a wealth of materials that will help you protect your interests and get the most out of the experience, including information on what to include in the contract, your three-day right to cancel, and how to make sure sub-contractors and suppliers are paid on time. This information is available at [www.IllinoisAttorneyGeneral.gov](http://www.IllinoisAttorneyGeneral.gov) or by calling the numbers listed below.

### ATTORNEY GENERAL LISA MADIGAN'S CONSUMER FRAUD HOTLINES

**Chicago**

**1-800-386-5438**

**1-800-964-3013 (TTY)**

**Springfield**

**1-800-243-0618**

**1-877-844-5461 (TTY)**

**Carbondale**

**1-800-243-0607**

**1-877-675-9339 (TTY)**

