



## Storm damage repairs: Choose a contractor carefully

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MADISON –As storm damage clean-up continues across parts of the state, it's a good time to remember that after the storm there's another possible threat: transient home improvement workers who rip off homeowners. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) warns Wisconsin residents to be on the lookout for these "storm chasers."

"Every year we hear from consumers who have been ripped off by storm chasers," said Sandy Chalmers, Division Administrator for Trade and Consumer Protection. "Take your time to research the contractor you hire."

Storm chasers charge high prices for shoddy work, or offer a low price to get an upfront payment and then run off with a victim's money. The workers are often from out of state and move quickly from town to town, making them difficult to track. The workers pressure homeowners for a down payment, and sometimes increase the price of the job when they ask for the final payment.

"Never let these workers into your home and don't give into their high-pressure tactics," said Chalmers.

Governor Scott Walker recently signed a storm chaser law that gives DATCP new enforcement tools to protect consumers and honest businesses and to prevent insurance fraud. Highlights of the law include:

- Contractors cannot promise to pay all or some of a property insurance deductible.
- Contractors cannot represent or negotiate with the customer's homeowner's insurer on behalf of the customer. The contractor can, with the consent of the customer, discuss damages, repairs and costs associated with the work with the insurer.
- Before entering into a contract with a customer, the contractor must give the customer a questionnaire to determine whether the work requested is related to an insurance claim.
- Customers have a right to cancel the contract within three business days of being notified that their insurer has denied all or any part of the claim for work. Contractors must notify customers of this right.

Consumer Protection offers these tips for homeowners with storm damage:

- Be wary of any contractor who knocks at your door. Call the police or sheriff's department to check them out.
- Hire a contractor based on referrals. Ask friends and neighbors for recommendations and ask contractors for references. Before you sign a contract, contact DATCP to see if we have received complaints about the business.
- Try to get a local contractor. Ask contractors if they are subcontracting your job. Be careful if local contractors are using outside subcontractors.
- Get lien waivers from anyone you pay for home repairs. Lien waivers protect you if the person collecting the money does not pay the suppliers or workers.
- Get a written contract with a start and completion date and warranty information. Also, make certain that the contract states exactly what work is to be done and what materials are to be used. Never rely on a verbal commitment.
- Contractors that register with the state are issued a card. Make sure that any contractor you are considering hiring shows you their state registration card.

- Have someone watch the work being done. Check with your local building inspector to see if the work requires a permit. Make sure an inspector visit the job site before you make a final payment.
- Request a copy of the contractor's certificate of liability insurance.

For additional information or to file a complaint, visit the Consumer Protection Bureau at [datcp.wisconsin.gov](http://datcp.wisconsin.gov), send an e-mail to [datcp hotline@wisconsin.gov](mailto:datcp hotline@wisconsin.gov) or call the Consumer Information Hotline toll-free at 1-800-422-7128.

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