



Spring Storm Damage Draws Transient Contractors

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MADISON – We are midway through the spring storm season, and flooding, hail and tornadoes have already impacted a wide range of the state. For homeowners, the sudden fury of these seasonal storms can lead to extensive structural and landscape damage, leaving them scrambling to hire help in getting their properties back in order.

The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) asks homeowners affected by storm damage to seek trusted local contractors for home repair projects and to be on the lookout for transient contractors (or “storm chasers”).

“Already our agency is hearing from homeowners and law enforcement who have had contacts with out-of-state work crews canvassing neighborhoods in the aftermath of the recent storms,” said Frank Frassetto, Division Administrator for Trade and Consumer Protection. “Use caution in your interactions with these groups, never let them into your home, and don’t give in to their high-pressure pitches.”

“These workers move quickly from town to town, leaving you with little or no recourse if you are ripped off, if they damage your property, or if there is a problem with a repair they make on your home,” said Frassetto.

A good first step with a storm repair project should be to research trusted local contractors. Ask for references from friends, family members, and co-workers, and contact DATCP’s Consumer Protection Hotline (800-422-7128) to find out about complaints against particular businesses.

Wisconsin’s “Storm Chaser Law” gives DATCP enforcement tools to protect consumers and honest businesses alike by helping 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 insurer on behalf of the customer. The contractor can, with the consent of the customer, discuss damages and costs associated with the repairs 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.

Here are additional Consumer Protection tips for homeowners with storm damage:

- **Ask contractors if they are subcontracting your job.** If they are, find out who the subcontractor will be and check them out as well.
- **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.

- **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 visits the job site before you make a final payment.
- **Request a copy of the contractor's certificate of liability insurance.**

Local door-to-door solicitation rules vary by municipality, and there are legitimate businesses that may knock on your door with a sales pitch. A good practice to follow is to request a business representative's permit to operate if your municipality has a door-to-door sales ordinance.

For additional information or to file a complaint, visit the Consumer Protection Bureau at datcp.wisconsin.gov, send an e-mail to datcp@wisconsin.gov or call the Consumer Protection Hotline toll-free at 1-800-422-7128.

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