



After Storm Damage, Be Wary of Door-to-Door Repair Crews

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MADISON, Wis. – Last night, severe weather brought hail and a tornado to areas across northern Wisconsin. Consumers whose homes or other properties were damaged will likely seek out repair contractors, but they should practice caution while doing so. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) warns property owners that door-to-door solicitors may not be a reliable resource for home repairs.

DATCP often receives reports of transient repair crews showing up in the aftermath of storm damage. These crews, sometimes called “storm chasers,” go door-to-door in affected neighborhoods using high-pressure tactics to solicit business. A repair crew knocking on a consumer’s door and promising a quick fix may be tempting, but storm chasers have been known to provide poor quality work, or take payment and not complete any work at all.

In many cases, storm chasers are not from Wisconsin. They travel throughout the Midwest during the spring and summer months to take advantage of vulnerable consumers, making them difficult to track. If something goes wrong, it could be impossible for a consumer to get their money back. DATCP encourages consumers to hire established local contractors instead of risking their money and property on unknown, out-of-state crews. Consumers should:

- Not let a traveling repair crew into their home.
- Contact municipal officials to confirm a repair crew holds the proper permits to operate in their area, including door-to-door sales.
- Ask for contractor recommendations from trusted sources such as friends, neighbors, and insurance agents.
- Contact a local building inspector to check if permits are needed for the repair work, and have them inspect the completed work to verify it was done correctly before making a final payment to the contractor.
- Make sure to sign and receive a written contract which specifies what work will be done, what materials will be used, a start and completion date, and warranty details
- Request and obtain lien waivers from any contractors hired for every payment made for home repairs.
- Keep copies of all receipts, contracts, correspondence, warranties, and written materials.

Wisconsin’s storm chaser law protects consumers and businesses against insurance fraud. Contractors:

- Cannot promise to pay any portion of an owner’s property insurance deductible.
- Cannot negotiate with an insurance company on behalf of a customer. Contractors can only discuss damages and costs with insurers with the customer’s permission.
- Must ask if the work is related to an insurance claim before they enter into a contract.
- Must notify customers of their right to cancel the contract within three business days if their insurer denies any portion of the claim for work.

Contact the Office of the Commissioner of Insurance of Wisconsin at oci.wi.gov or (800) 236-8517 with questions about insurance agents, adjusters, or companies.

For more information and consumer protection resources or to file a complaint, visit DATCP’s Consumer Protection webpage at ConsumerProtection.wi.gov or contact the Consumer Protection Hotline at (800) 422-7128 or DATCPHotline@wisconsin.gov.

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