



## Consumers Should Seek Trustworthy Contractors After Flood Damage

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MADISON, Wis. – Recent flooding has caused widespread damage in Wisconsin. Consumers whose homes, vehicles, or other properties were damaged will likely seek out repair contractors, but they should practice caution while doing so.

“Vulnerable consumers are often targeted by scammers. Property owners should stay alert about the possibility that quick and easy fixes may be too good to be true,” said Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) Secretary Randy Romanski.

DATCP warns homeowners to be cautious of door-to-door solicitors who may not be a reliable resource for home repairs and remediation. DATCP often receives reports of transient crews showing up in the aftermath to ‘help’ with damage. These crews 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 these crews have been known to provide poor quality work or take payment and not complete any work at all.

Transient crews are not from Wisconsin, so 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. Tips for consumers:

- Contact municipal officials to confirm a repair crew holds the proper permits to operate in the 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 final payments 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 hired contractors for every payment made for home repairs.
- Keep copies of all receipts, contracts, correspondence, warranties, and written materials.

Wisconsin law protects consumers and businesses against insurance fraud. In Wisconsin, 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](http://oci.wi.gov) or (800) 236-8517 with questions about insurance agents, adjusters, or companies.

Many vehicle owners may be in need of an auto body shop for flood damaged vehicles. Consumers seeking assistance to their motor vehicle should:

- Work with their insurance company to select the repair shop if the work will be covered by insurance.
- Ask for recommendations from friends, family, and other people they trust.

- Search for online reviews of the company and contact DATCP's Bureau of Consumer Protection to check if a specific shop has a record of complaints.
- Document all communications, transactions, and experiences, including dates, times, expenses, and the names of shop staff.

Unauthorized repairs or price increases after the consumer received an estimate or quote are not allowed. A shop may hold a vehicle until the consumer pays for repairs that were authorized, but cannot keep it if the consumer refuses to pay for unauthorized repairs. After work is complete, the shop must provide an invoice describing all repairs, replaced parts (and their cost), and labor charges.

For more information and consumer protection resources or to file a complaint, visit DATCP's Consumer Protection webpage at [ConsumerProtection.wi.gov](https://www.consumerprotection.wi.gov) or contact the Consumer Protection Hotline at (800) 422-7128 or [DATCPHotline@wisconsin.gov](mailto:DATCPHotline@wisconsin.gov).

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