



# Disaster Recovery

After a disaster strikes and Illinois homeowners and businesses assess the damage, Attorney General Lisa Madigan warns all Illinoisans to protect themselves from con artists who are always eager to profit from natural disasters.

## Home Repair Fraud

Attorney General Madigan's Consumer Protection Division offers the following tips to help protect individuals and companies from being duped by dishonest contractors:

- Be wary of door-to-door solicitors because many home repair con artists are transients who move quickly into a troubled area. Ask for recommendations from people you know and trust. Whenever possible, use established local contractors.
- Call Madigan's Consumer Fraud Hotline to check out a business and to find out how many consumer complaints, if any, have been filed against a particular business.
- Be cautious when a home repair company only lists a telephone number or post office box number as their contact information.
- Always ask for references. It is a warning sign when a company fails to provide references when requested.
- Do not pay cash or make a check payable to a person other than the owner or the company name.
- Shop around for the best deal. Get written estimates from several contractors and don't allow a salesperson to rush you into a deal.
- Get all terms of a contract in writing; obtain a copy of the signed contract and never make full payment until all work has been completed to your satisfaction. Note that the Illinois Home Repair and Remodeling Act requires contractors to furnish customers with written contracts for any repair or remodeling work costing more than \$1,000. A contract must be signed by both the customer and the contractor.
- Be aware that you have the right to cancel within three business days if you sign a contract based on a salesman who comes to your home.
- The Illinois Home Repair and Remodeling Act requires contractors to carry at least minimum amounts of insurance for property damage, bodily injury, and improper home repair.
- Contractors also must provide consumers with an informational pamphlet titled "Home Repair: Know Your Consumer Rights."
- Ask to see any required state or local permits or licenses. Remember that insurance adjusters must be licensed by the Illinois Department of Financial and Professional Regulation, Division of Insurance. Consumers who have insurance problems can contact the Illinois Department of Financial and Professional Regulation, Division of Insurance.
- Roofers must be licensed by the Division of Professional Regulation. To determine if a roofer is licensed, consumers can contact the Division of Professional Regulation.

## Common Post Disaster Scams

### 1. Disaster Recovery Organizations

Storm victims need to be on the lookout for con artists seeking personal or financial information:

- After disasters we have received reports of consumers receiving telephone calls from someone impersonating government disaster relief organizations seeking their bank account information.
- Note that the Federal Emergency Management Agency (FEMA) does not contact disaster victims; the victim must first contact FEMA.

- If you receive a phone call like this, do not give out any personal or financial information that could endanger your identity or bank account. Bank account information could be used to remove money from consumers' bank accounts.

Any consumer who has received such a telephone call is asked to call Attorney General Madigan's Consumer Fraud Hotline listed below.

## 2. Charitable Solicitations

After disasters, con artists often pose as charitable organizations to solicit contributions. If you wish to contribute be wary of the following red flags:

- The charity uses a name that sounds like a better-known, reputable organization.
- The solicitor cannot or will not answer basic questions about the charity.
- The organization uses high-pressure tactics to obtain a donation.
- The solicitor insists on payment in cash.
- A representative of the organization asks to pick up your donation as opposed to allowing you to mail it.

Always check to see if the charity is registered with the Office of the Attorney General by calling 312-814-2595; TTY: 312-814-3374. If you feel a solicitation is suspicious, do not donate money and instead report the solicitation to the Office of the Attorney General.

## The Attorney General's Consumer Fraud Hotlines

**Chicago**  
1-800-386-5438  
TTY: 1-800-964-3013

**Springfield**  
1-800-243-0618  
TTY: 1-877-844-5461

**Carbondale**  
1-800-243-0607  
TTY: 1-877-675-9339

**Spanish Language Hotline**  
1-866-310-8398

**Please visit [www.IllinoisAttorneyGeneral.gov](http://www.IllinoisAttorneyGeneral.gov)**