

A message from Chief Justin Meyer

Due to the hail storm last night, I urge you to be cautious of contractors knocking on your door to assess possible damage to your home. Home Repair fraud is becoming more and more common as the Illinois Attorney General reports thousands of complaints of home repair fraud each year. Home Repair Fraud in brief is an agreement or contract, written or oral with a person for home repair, and he knowingly: (1) Misrepresents a material fact relating to the terms of the contract or agreement or the preexisting or existing condition of any portion of the property involved, or creates or confirms another's impression which is false and which he does not believe to be true, or promises performance which he does not intend to perform or knows will not be performed; or (2) uses or employs any deception, false pretense or false promises in order to induce, encourage or solicit such person to enter into any contract or agreement.

Here are a couple steps to take when choosing a contractor or home repair company according to the Illinois Attorney General:

- Check contractor complaint records with the Illinois Attorney General, Better Business Bureau or local Village Hall.
- Get recommendations and references. Talk to friends, family, and other people or whom the contractor has done similar work.
- Get at least three written estimates from contractors who have come to your home to evaluate what needs to be done.
- Make sure the contractor meets licensing and registration requirements by contacting the appropriate governmental authority.
- Contact your local building inspection department to check for permit and inspection requirements.
- Be sure your contractor has the required personal liability, property damage, and worker's compensation insurance for his or her workers and subcontractors. Get copies of the contractor's proof of insurance. Also check with your insurance company to find out if you are covered for any injury or damage that may occur.
- Be wary of businesses that operate out of post office boxes, private mailboxes, and suites instead of local business addresses.

http://www.ag.state.il.us/consumers/homerepair_construction.html