

## Tips for consumers

# Emergency home repairs

In an emergency situation, consumers needing home repairs are more vulnerable to scams. Here are tips to prevent problems, based on past consumer complaints.

1. Get lien waivers from anyone that you pay for home repairs. It is vital to do this, because if the person collecting the money does not pay the supplier or workers, a *lien could be put on your property!* This can happen unless you have a lien waiver.
2. Consumers can avoid some problems by paying for materials themselves, dealing directly with the supplier. We recommend this.
3. Often "storm chasers" appear after a disaster, trying to make a quick buck by doing shoddy work or sometimes not doing any work. Try to get a local contractor to do the repairs. Ask contractors if they are subcontracting your job, and if so, who will actually be doing the work.
4. Get a written contract and warranty information.
5. If at all possible, have someone around to watch the work being done. That way, it is less likely that steps will be skipped and more likely the job will be done quickly and properly.
6. Request a copy of the contractor's certificate of liability insurance.

Call the Department of Agriculture, Trade and Consumer Protection if you have inquiries about contractors (we can tell you if we have received complaints), or need to report a problem.

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