

Wisconsin DATCP: Consumers urged to use caution when seeking flood cleanup help

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MADISON, WIS. – As flood waters continue to recede from the recent rapid snowmelt and rain, Wisconsin homeowners may be assessing property damages and taking steps to find repair help. State officials ask property owners in affected areas to beware of transient contractors promising quick help at a great price and to contact their insurance providers for guidance before signing any work contracts.

The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) and Office of the Commissioner of Insurance (OCI) urge Wisconsin residents to be leery of promises made by “storm chasers” as these types of operations have a history of doing subpar work for high prices or simply running off with a victim’s money. These crews may make fraudulent claims about their ability to work with your insurance provider and will likely rush you to sign a contract.

Storm chasers know that affected homeowners in hard-hit communities may be enticed by great deals on immediate cleanup or repair help, and they are banking on these homeowners jumping at the first offer of assistance they receive. These teams come and go from an area without a trace, leaving consumers empty-handed and with no recourse for any work left unfinished or any damage they have done to a homeowner’s property. They are also known to pressure homeowners for upfront payments or increase their prices arbitrarily as they work.

“Water can do a lot of damage, so property owners may be in a hurry to start

repairing their buildings and landscaping,” said Lara Sutherlin, Administrator for the Division of Trade and Consumer Protection. “We ask those seeking repair services to do their research to find a reliable contractor and to turn away transient work crews, despite the appeal of their pitches.”

“I strongly urge homeowners to contact their insurance agent or company first if they’re facing flood-related property damage. If the damage is covered, the agent will start the claims process and an adjuster will visit the property to evaluate the damages,” explained Insurance Commissioner Mark Afable. “Be sure to contact your agent or insurance company before a contractor starts the repair work to confirm coverage.”

DATCP and OCI offer these tips for homeowners with storm damage:

- First, contact your insurance agent to begin the claims process. Contact them again if an adjuster has not been assigned to you within several days.
- Take photos of the damaged property and save samples of damaged materials, such as carpeting, curtains, and upholstery.
- Mitigate the damages to the extent that you can – without actually beginning repairs. For instance, put a tarp on the roof to stop additional damage, or lift items up off the floor to get them out of standing water.
- Don’t throw away damaged property without the claims adjuster’s agreement. If local officials require you to dispose of damaged items for safety, photos and swatches will help.
- Be wary of any contractor who knocks at your door. If your municipality has a door-to-door sales ordinance, call municipal officials to find out if the contractor holds the proper permits.
- Hire a contractor based on referrals. Ask friends, neighbors or your insurance agent for recommendations and ask contractors for references. Before you sign a contract, contact the Bureau of Consumer Protection’s hotline (800-422-7128) to see if there are complaints about the business.
- Try to get a local contractor and know who will be doing the work – the contractor or a subcontractor.
- Get lien waivers from anyone you pay for home repairs. It is necessary to do this because if the person collecting the money does not pay the supplier or worker, a lien could be put on your property.
- Get a written contract with a start and completion date and warranty information. Also, make certain that the contract states exactly what work is to be done and what materials are to be used. Never rely on a verbal

commitment.

- Check with your local building inspector to see if the work requires a permit and make sure an inspector visits the job site before you provide final payment.
- Request a copy of the contractor's certificate of liability insurance.
- Keep all receipts that document the cost of repairs or the replacement of damaged items.

DATCP/OCI Contact

For additional consumer protection information or to file a consumer complaint, visit the Consumer Protection Bureau at datcp.wi.gov, send an e-mail to datcphotline@wisconsin.gov or call the Consumer Protection Hotline toll-free at 1-800-422-7128.

For a specific complaint about your insurance, refer it first to the insurance company or agent involved. If you do not receive satisfactory answers, contact OCI at 1-800-236-8517, by email: ocicomplaints@wisconsin.gov, or by visiting oci.wi.gov.