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Following Storms, Attorney General DeWine Urges Caution for Repairs

(COLUMBUS, Ohio)—As Ohioans begin to clean up from yesterday's storms, Attorney General Mike DeWine is reminding consumers to research any contractors who offer to repair damage to their homes.

"Traveling contractors may try to take advantage of homeowners who experienced collapsed roofs, downed trees, or other damage," Attorney General DeWine said. "As repairs continue, we encourage Ohioans to watch out for fly-by-night contractors who make promising claims but do little or no work."

Some contractors track storms and travel to affected communities to offer their services to homeowners who experience damage. They often visit consumers at their homes and claim they can complete the work immediately. They may ask for a large down payment, or tell consumers to sign over their insurance check, but they end up doing little work or shoddy work.

Consumers should take the following steps to protect themselves:

- Research a home improvement contractor before signing any contract. Obtain the name, address, and phone number of any contractor agreeing to do work for you. Ask for identification from the company's representative. Request and contact references. Check for consumer complaints with the Attorney General and the Better Business Bureau before allowing a contractor to begin the work.
- Be cautious. Do not accept services from a contractor who refuses to provide proper identification, does not have a permanent place of business, cannot provide references, or insists on a large upfront payment, such as half or more of the total cost.
- Get written estimates from at least three different contractors. Refuse to do business with a company that does not provide a written estimate.
- Keep in mind that you generally have three business days to cancel door-to-door sales. A business must notify you of this right and cannot begin services until after the three-day period has ended.
- Don't sign over your insurance check to a contractor. If you are financing the transaction, arrange for a certificate of completion with your bank. The bank will pay the contractor for each completed stage of the job only after you give your permission.
- Get a sworn statement. Insist that the contractor provide you with a sworn statement that all materials have been paid for and all subcontractors have been paid. This will help protect

you from liens that may be placed on your property if the contractor fails to pay all suppliers and subcontractors.

If your vehicle was damaged in the storm, contact your insurance company to determine what your plan covers. If you take your vehicle to a repair shop, you have the right to a verbal or written estimate if the anticipated cost of the repair or service is more than \$25. In general, if the cost will be more than 10 percent of the original estimate, the shop must get your approval for the additional costs.

Ohioans who have questions about a contractor or those who believe they have been treated unfairly should contact the Ohio Attorney General's Office at www.OhioAttorneyGeneral.gov or 800-282-0515.

