

If It Seems Too Good to Be True.....

When it comes to home repair/improvement projects, if “it seems to be too good to be true, it probably is not true.” According to the Racine County Sheriff’s Consumer Fraud Investigator, home repair or improvement schemes generate more complaints to the Sheriff or District Attorney than any other type of fraud. Some of these complaints may be criminal actions, for example if a contractor takes a down payment and never shows up, while others may be civil in nature such as a job that is completed, but the workmanship is poor.

You can minimize problems with a little work and planning. The Sheriff’s office suggests 8 steps to follow.

1. Talk to your neighbors, friends, relatives, and find out who they have used for similar projects and liked. Also talk to contractors you have used in other areas and see who they recommend.
2. Develop a plan for what you want done, not what the contractor wants to sell to you.
3. Obtain more than one bid based on your plan so you can compare.
4. Get a local name, address, phone number (not just a cell phone), and drive by to check it out.
5. Avoid “door to door/just in the neighborhood” sales people.
6. Obtain names and phone numbers of local customers. Talk to them to check out the contractor.
7. Have a detailed written contract spelling out all the contractor will do. Having it in writing avoids the “he said she said” disputes. Be sure it includes start and completion dates, lien waiver, insurance coverage, the process of obtaining permits and the total cost of the project.
8. Check out both the company and the individual at the Wisconsin Circuit Court website, www.wcca.wicourts.gov. This shows any and all legal actions against them from traffic tickets to fraud.

So what do you do if you have problems? It could be criminal fraud, or possibly a civil case with serious results, but no crime committed. First you gather all your documents, including contracts, a log of dates when work was or was not done, lists of times you contacted the contractor, their responses, etc. Pictures help. Contact the Sheriff’s office (262-636-3211) or the Small Claims Court (262-636-3144). Both have a questionnaire to help determine if the problem is criminal or civil, and will refer you to the right place.

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