If you think you have been defrauded by a contractor or have any questions, please bring your concerns to the attention of your State's Attorney or the Illinois Attorney General's Office.

Attorney General's Consumer Fraud Hotlines

Springfield
TTY: 1-877-875-9339
1-800-243-0618
Carbondale
TTY: 1-800-964-3013
1-800-486-5438
Chicago
TTY: 1-877-844-5461
1-800-386-5438


Avoiding Home Repair Fraud

Please use extreme caution when confronted with the following warning signs of a potential scam:

1. Door-to-door salespersons with no local connections who offer to do home repair work for substantially less than the market price.
2. Solicitations for repair work from a company that lists only a telephone number or a post office box number, particularly if it is an out-of-state company.
3. Contractors who fail to provide customer references when requested.
4. Persons who offer to inspect your home for free. Do not admit anyone into your home unless he or she can present authentic identification establishing his or her business status. When in doubt, do not hesitate to call the worker's employer to verify his or her identity.
5. Contractors who demand cash payment for a job or ask you to make a check payable to a person other than the owner or company name.
6. Offers from a contractor to drive you to the bank to withdraw funds to pay for work.
BASIC TERMS TO BE INCLUDED IN A CONTRACT

Contractor's full name, address, and telephone number. Illinois law requires that persons selling home repair and improvement services provide their customers with notice of any change to their business name or address that comes about prior to the agreed dates for beginning or completing the work.

A description of the work to be performed. Starting and estimated completion dates. Total cost of work to be performed.

Schedule and method of payment, including down payment, subsequent payments, and final payment.

A provision stating the grounds for termination of the contract by either party. However, the homeowner must pay the contractor for work completed. If work is not completed within the contracted time period, contractor is liable to compensate for the cost of work performed.

A provision stating the grounds for termination of the contract by either party. However, the homeowner must pay the contractor for work completed. If work is not completed within the contracted time period, contractor is liable to compensate for the cost of work performed.

CONTRACT TIPS

1. Get all estimates in writing.
2. Avoid signing a contract under high-pressure sales tactics.
3. Never sign a contract with blank spaces or one you do not fully understand. If you are unsure, seek legal advice.
4. Remember, you have three business days from the time you sign your contract to cancel any contract if the sale is made at your home. The contractor cannot deprive you of this right by initiating work, selling your contract to a lender, or any other tactic.
5. If the contractor does business under a business name other than the contractor's real name, the business must either be incorporated or registered under the Illinois Business Name Act. If the business is not incorporated or registered, check with the Secretary of State to see if the business is registered under the Assumed Business Name Act.
6. Check with local and county units of government to determine if permits or inspections are required.
7. Determine whether the contractor will guarantee his or her work and products.
8. Determine whether the contractor has the proper insurance.

Keep a copy of the signed contract in a safe place for reference as needed.

CONSUMER RIGHTS ACKNOWLEDGMENT FORM

Homeowner Keep This Part Only

I, the homeowner, have received from the contractor a copy of the pamphlet titled "Home Repair: Know Your Consumer Rights." (Homeowner’s Name)

Signature (Homeowner) Date

Contractor’s business name

Address of Contractor’s business

Signature (Contractor or Representative) Date

Name of Contractor’s Business

Address of Contractor’s Business

Signature (Contractor or Representative) Date

Homeowner Keep This Part & Pamphlet

I, the homeowner, have received from the contractor a copy of the pamphlet titled "Home Repair: Know Your Consumer Rights." (Homeowner’s Name)

Signature (Homeowner) Date

Contractor’s business name

Address of Contractor’s business

Signature (Contractor or Representative) Date

Name of Contractor’s Business

Address of Contractor’s business

Signature (Contractor or Representative) Date