

Dunstan, Gibbons, Lakin warn residents of scam artists following severe flooding

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EDWARDSVILLE – Madison County officials are warning residents affected by the recent severe flooding to be on the lookout for scam artists offering clean-up and repair services while actually attempting to bilk residents out of money or substantially overcharging for services.

Madison County Chairman Alan Dunstan, State’s Attorney Thomas Gibbons and Sheriff John Lakin announced their respective departments are stepping-up efforts to protect Madison County residents.

“Throughout the county residents have been negatively impacted by the excessive rainfall,” stated Dunstan. “As the flood waters recede, thousands of residents will have their hands full with repairing and cleaning-up their homes and property. Unfortunately, con artists quickly move into a troubled area after a disaster.”

A common scam occurs when someone poses as a contractor or service provider, requests payment in advance and never provides the services agreed upon. Occasionally, scam artists will pose as a government official and demand personal information which is subsequently used for identity and credit card theft.

Typically scam artists quickly move to “work” an affected area, pressuring residents to make a quick decision. “Unfortunately, after a disaster, scam artists will try to take advantage of people who are in dire need of help and want repairs made as soon as possible,” Dunstan said. “Elderly residents are particularly vulnerable to such scams.”

Gibbons said Madison County residents have important consumer rights in Illinois. “As your State’s Attorney, I will work with our Sheriff and other local law enforcement to protect our residents and ensure that anyone who tries to scam our residents will be punished,” said Gibbons. The State’s Attorney noted that those convicted of home repair fraud can face a variety of penalties ranging from fines to prison depending on the amount of fraud and/or the age of the victim.

“Anytime there is a natural disaster, victims of the damage are vulnerable to being defrauded by scam artists and unlicensed contractors,” said State's Attorney Gibbons. “Citizens must be on their guard throughout this difficult time of recovery to avoid being the victims of home repair fraud.” He encouraged residents to learn more about their consumer rights when it comes to repairing or remodeling a home. “While there are plenty of good, professional local contractors available to repair and restore your home, it’s still important to do your homework so that you can avoid scammers and protect your most valuable investment -- your home.”

Lakin said the Sheriff’s Department has stepped up patrols of flooded areas in unincorporated areas of Madison County and is providing assistance to many local police departments. “The severe flooding has forced hundreds of county families from their homes,” Lain said. “The Sheriff’s Department is doing everything possible to prevent looting and ensure that when those residents are able to return home the possessions they were forced to leave are still there.”

Lakin joined with Dunstan and Gibbons in urging country residents to proceed very cautiously prior to entering into an agreement with contractors or service providers. “The vast majority of the contractors and service provides in Madison County are reputable businessmen and women, but after a disaster such as we are experiencing scam artists, many from out-of-state, quickly move into the area.”

“I can’t stress enough that residents should take caution and do some research before entering into any contract or paying up-front for services,” said Lakin emphatically. “And if you think you are being taken advantage of, contact your local police department, the Sheriff’s Department or the State’s Attorney office.”

Dunstan, Gibbons and Lakin recommend the following tips to protect against fraud:

- Be wary of people who come to your door. Individuals who appear at your door without an appointment and claim to offer disaster relief could be trying to commit fraud. If you are unsure that the person at your door is who they claim to be, contact a family member or a neighbor for help.
- Demand identification. If someone comes to your door stating they are a contractor or government official, ask to see an ID. Government officials will always have proper identification with their name and photograph.
- Use local and licensed contractors. During the rebuilding process, be sure to use only licensed contractors. Ask the contractor for a license and for references. Get several estimates from contractors and be sure they carry liability and workers' compensation insurance and are bonded. Homeowners could be liable for accidents on their property if they hire an uninsured contractor. Get written estimates and receipts for all repair payments, including cash. Do not make a check payable to a person other than the company name.
- Safeguard personal information. Do not give bank account or personal information like Social Security numbers to individuals claiming to be affiliated with a government agency or a business trying to sell their services or to someone posing as a charitable organization soliciting fake contributions. Never provide your Social Security and bank information.

Additionally, Illinois Attorney General Lisa Madigan has a Consumer Fraud Hotline for Illinois residents, 800.243.0618, as well as the ability to file a complaint on-line at www.illinoisattorneygeneral.gov/. The site offers advice to consumers on looking for warning signs for potential fraud such as avoiding door-to-door salespeople soliciting business and contractors who demand cash, or up-front, full payment for services.

By exercising caution and common sense, residents who suffered damage to their property can ensure they don't compound their losses by falling victim to fraud.