

IOWA DEPARTMENT OF JUSTICE

Office of the
Attorney General

Our mission is to use the law to serve the people of Iowa. We're glad you visited us and we hope you find exactly what you need.

Tom Miller
Attorney General



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Protecting Consumers
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Helping Victims of Crime
Working for Farmers
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Raising Child Support Awareness
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Consumer Advisory Bulletin (August 2007)

Alert: Consumer Scams after Storms or Floods

It's the definition of "adding insult to injury" -- con-artists trying to cheat storm or flood victims. Traveling "scam-artists" sometimes migrate to storm or flood areas because there's a high demand for repairs and clean-up, because money may be available from disaster payments or insurance, and because people may let their guard down in their hurry to recover from the storm or flood.

Fraudulent contractors usually go door-to-door. They may give you a hard sell and offer low prices or quick work, and they almost always insist that you pay in advance — but then they fail to do the work, or do minimal work and disappear. Remember, legitimate contractors very rarely solicit door-to-door. Be skeptical! The main rules are to check out a contractor, and never to pay large sums in advance to a contractor you don't know. The best advice: deal with an established and reputable local contractor.

Follow these tips to protect yourself if you hire a contractor:

- Check out the contractor before you sign a contract or pay any money. Ask if the contractor is registered with the Labor Services Division (800-562-4692, ext.25871). Check local references. Ask the Attorney General's Consumer Protection Division if it has complaints (515-281-5926 or 888-777-4590.)
- Get it in writing! Get several written estimates for the job you want done. Before any work begins, agree on a written contract detailing work to be done, responsibility for permits, costs, and any other promises. Request a copy of the contractor's liability insurance certificate. Put start and completion dates in writing and consequences if the contractor fails to follow them (example: the contract could be nullified if the contractor doesn't start on time.)
- Try to avoid paying large sums in advance to a contractor you don't know! If you have to make a partial advance payment for materials, make your check out to the supplier and the contractor. Insist on a "mechanic's lien waiver" in case the contractor fails to pay others for materials or labor.
- Iowa also has a rule prohibiting price gouging when a county has been declared a disaster area. And remember, in most cases, Iowa's Door-to-Door Sales law gives you three business days to cancel a contract signed at your home.

For more Iowa flood information, go to Iowa's [Dept. of Homeland Security & Emergency Management -- August 2007 Floods site](#). This includes information on Iowa's new individual disaster assistance program for people with low incomes. (Iowans with household incomes of up to 130 percent of federal poverty guidelines, who live in counties with disaster proclamations, may apply for a grant of up to \$3,300 to help recover from flood damage.)

For more on floods, go to www.FEMA.Gov or call 800-621-FEMA (3362) for the Federal Emergency Management Agency's booklet on "Repairing Your Flooded Home" or other information.

For more information or to file a complaint, contact the Attorney General's Consumer Protection Division, Des Moines, Iowa 50319. Call 515-281-5926, or 888-777-4590 (toll-free).

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