



JEFFERSON COUNTY
COUNTY ADMINISTRATOR
HUMAN RESOURCES

320 S. Main Street Room 111
Jefferson, WI 53549
Telephone (920) 674-7101

GARY R. PETRE
County Administrator

TERRI PALM KOSTROSKI
Human Resource Manager

LINDA HEIKKINEN
Payroll/HR Assistant

TAMMIE J. JAEGER
Administrative Secretary
Payroll Coordinator

ELLEN M. BRAATZ
Benefits Administrator

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Contact: Kathleen Eisenmann, UW-Extension, Jefferson County office at (920) 674-7295; or David Wambach, Jefferson County District Attorney at (920)674-7220.

Beware of Fraud After Disasters

Jefferson -- “Unfortunately, disaster situations like the recent floods attract con artists from across the country, said Kathleen Eisenmann, UW-Extension Jefferson County Family Living Agent. “The following tips should help consumers detect and avoid price gouging, poor workmanship, and con artists’ scams.”

Consumer Fraud

- All electrical, plumbing, structural work, and tree removal services should be performed by an insured and experienced worker. Contrary to popular belief, the state of Wisconsin does not license contractors. The Wisconsin Department of Agriculture, Trade and Consumer Protection has more information on their web site: www.datcp.state.wi.us
- or by calling their toll free line (800) 422-7128.
- Uninsured workers may have the right to sue you if they are injured on your property (e.g. if the floor caves in). Additionally, if a worker is uninsured and causes damage to your property or a neighbor’s property, you may be held responsible for the damage.
- Unskilled workers doing electrical or structural work may pose a serious, even life threatening, risk to you, your family, or in the case of a rental unit, your tenants. Use only skilled workers.

Home Repair Fraud

- Although it may seem as if repair workers are in short supply after a disaster, it makes good sense to shop around first before hiring someone for the job. Most contractors are skilled, reputable and insured, but it’s important to protect yourself against unskilled, uninsured or fraudulent work. When hiring a contractor, check references, get estimates from at least three contractors, and know your legal rights. Be leery of extremely low or high bids.

- Be wary of door-to-door sales people. Conduct business with only established, reputable contractors. Be cautious of soundalike names for people or businesses.
- Never let anyone begin work on your home or business without first establishing a detailed, written contract on the work to be performed. Don't let anyone rush you into a deal. Wisconsin law requires a written contract whenever money is to be paid before work is completed. Contracts must include:
 - The name and address of the contractor.
 - A complete description of work to be done and materials used.
 - The dates when work is to begin and be completed.
 - All guarantees and warranties
 - Descriptions of mortgage or security interest to be taken.
 - The *total* price to be paid.

When the project is completed, the homeowner should insist on final lien waivers from the contractor and any subcontractor as proof that all materials and labor have been paid for.

If you were solicited and signed a contract for more than \$25 at your home (or away from the contractor's regular place of business), Wisconsin law allows you three business days to cancel. The contractor is required to provide you with two copies of the notice of your right to cancel at the time the contract is signed.

To cancel the sale, consumers must sign and date a notice of cancellation and mail it to the contractor before midnight of the third business day. Sending cancellation notices by certified mail, return receipt requested, lets you know your notice was delivered.

- Be sure to check out prospective workers or repair businesses with the Wisconsin Department of Agriculture, Trade or Consumer Protection for any complaints or problems before entering into a contract. Consulting with the Better Business Bureau (800) 273-1002 or local trade organizations is also a good idea.

Charitable Fraud

- It feels wonderful to give during times of disaster and to help those in need. Make sure your donations are going to a legitimate charity and not a con artist. If you're not familiar with the charity, check with the Wisconsin Department of Licensing and Regulation (608) 266-5511 to verify if a charity is registered as a nonprofit organization.

- It's important to ask questions before donating to charity. A legitimate solicitor will know the answers to these questions and won't mind if you ask or verify the information they provide. You'll want to know the charity's exact name and location; does it have local offices; what percentage of the donation goes to the actual program; what programs are offered in your community; and how long has the charity been in operation? Checking with the Better Business Bureau (800) 273-1002 and the National Charities Information Bureau (212) 929-6300 will help ensure you're giving to a reputable organization.

Financial Fraud

- Filling out loan and grant applications can be a daunting task. Be leery of offers to assist you in filling out forms for a fee.
- Use a reputable accountant, financial counselor or advisor, bank, credit union or nonprofit organization to help you fill out forms, if necessary.

Telephone Fraud

- Unless you make the phone call – do not give out your Social Security Number, credit card information, bank account or other financial information over the telephone.
- If in doubt about a solicitation, don't make a commitment and ask the solicitor if you can call them back. Then, check out the solicitor by getting more information about them from the Wisconsin Department of Agriculture, Trade and Consumer Protection at their hotline (800) 422-7128.

If you believe you've been the victim of fraud, file a complaint with the Wisconsin Department of Agriculture, Trade and Consumer Protection. You can get more information on filing a complaint by visiting their web site at www.datcp.state.wi.us or calling their toll free hotline (800) 422-7128. You may also consider filing a criminal complaint if you believe a law has been broken by contacting your local law enforcement agency.

Jefferson County DA David Wambach states, "Our office will take very seriously any offenses committed during or in the aftermath of this emergency. I am assigning ADA Peter Tempelis with the responsibility to review any such offenses and prosecute the offenders. We will give such offenses priority attention and do everything possible to see that offenders are held accountable and that justice is done. It is our hope that arming citizens with this critical information will help them avoid victimization in the first place. It is also our hope that persons considering unscrupulous and criminal business practices or flat out fraud and scams will think twice now before acting on the temptation to prey on vulnerable flood victims. If they don't do what is right, we are going to make sure they regret not having followed the law!"