

It is important to know how to hire qualified contractors and how to avoid fraud. There are disreputable companies out there that can damage your home and cost you a great deal of money.

Consider the following when selecting a contractor.

- Think locally.
- Ask for proof of licensing. Verify that the contractor is licensed by the City, bonded, and insured. Call the Building Department 563.326.7745 to verify building-related licenses. Call Finance at 563.326.7715 to verify a tree care company holds a City business license.
- Ask for proof of liability insurance.
- Consider obtaining at least three detailed estimates before deciding on a contractor. Be sure to ask first to see if there will be a charge for the estimate. Do not automatically assume that the lowest bid is the best.
- After you decide on a contractor, get an agreement in writing with a written guarantee.
- Be sure all labor and materials are listed in detail.
- Remember, you do not have to talk to anyone on the telephone or in-person. You do not have to let people into your home.
- Do not give your credit card or bank account information to anyone you have not done business with before.
- Pay by check, never cash. Arrange to make payments in installments but only for work that is completed.
- Do not be high pressured into a decision.
- Ask for, and check on, references. Keep in mind that certain references may be working cooperatively with the company.
- Take pictures if necessary.

General Precautions Against Fraud

Property repair, restoration, improvement and tree services can be costly. Sometimes dishonest people will use repair schemes to defraud consumers.

Homeowners should look for contractors that:

- Have a good reputation/references
- Maintain Professional Memberships and Affiliations such as ISA (International Society of Arboriculture) Certified Arborists for trees, or a trade council.
- Provide detailed estimates.
- Ensure safe working conditions and wear protective equipment.
- Can provide proof of insurance and a business or trade license as required of the service they provide.
- Can provide a thorough explanation of work that will be performed and how long it will take.

Report a Fraud

If you believe you have experienced fraud, call the State Attorney General's Office at 1-515-281-5164 for immediate assistance. You should report all cases of suspicious offers or fraudulent deals.

