

## Price Gouging

Increases in the price of vital consumer goods, such as:

- Food
- Water
- Ice
- Gasoline
- Cooking Fuel
- Batteries and Generators

Are PROHIBITED during a state disaster.

Exceptions apply under certain limited circumstances, such as when the seller incurred additional operating expenses because of the state disaster and those expenses are documented.

## Rent Increases

Rent increases in affected areas are PROHIBITED unless the rent increases are contained on a written instrument, signed by the tenant **prior** to the disaster declaration.

Additional operating expenses incurred by the landlord because of the state disaster **may** be passed on to the tenant.

## Water Testing

After a disaster you may be solicited by fraudulent firms attempting to sell you overpriced or useless water treatment devices by offering to test your water for free. If you're on a public water system, your local water-utility office can tell you about water safety problems and what you can do to protect yourself.

State law prohibits sellers from making misleading claims about water treatment devices or about the safety of the water supply. If you decide to buy a treatment device, you should know that no single device can resolve every water-quality problem.

## Door-to-Door Sales

Disaster victims are prime targets for phony door-to-door sellers. Before buying anything from the door-to-door seller:

- Find out their name and their company's name
- Figure out the total price, including tax, any credit or financing charges, and installation fees
- Have the seller tell you any special conditions attached to the sale, such as trade-in allowances and payment schedules

- **Read the entire contract.** Remember that any contract you sign can be legally binding – if there is anything you don't understand, don't sign!
- Remember that under Hawaii's "cooling off" law, you have three business days to cancel in-home purchases of \$25 or more.

## Advance-Fee Loan Scams

**Protect yourself:**

- Legitimate lenders may charge a processing fee, but don't guarantee in advance that you will qualify for a loan
- Be wary of 1-900 numbers, and requests to pay any significant amount of money before receiving a loan
- Don't believe any promises that bad credit won't keep you from getting a loan.

## General Warning Signs

- Trucks driving door-to-door
- Cash payment for services
- Confusing papers to sign
- Promises to solve all of your problems

## **Protect Yourself**

- Ask to see identification, then check the company out
- Get more than one estimate for repairs or service
- Don't believe great promises; you won't get something for nothing
- **Shop around:** Some businesses advertise sales offering appliances and major electronics at reduced prices. These prices could be great bargains or just gimmicks.

## **Who Should You Call?**

For questions about Price Gouging, Water Testing, Door-to-Door Sales, or Advance-Fee Loan Scams, call the Consumer Resource Center:

### Consumer Resource Center

(M-F, 7:45 AM – 4:30 PM)

Oahu:

587-4272 \*or\* 587-3295

Neighbor Islands:

1-800-468-4644 ext. 7-4272

For questions from tenants or landlords regarding rights and obligations after a disaster, call the:

### Landlord-Tenant Hotline

(M-F, 8:00 AM – 12:00 PM)

Oahu:

586-2634

Kauai:

274-3141, then 6-2634, then press the “#” sign

Maui:

984-2400, then press the “#” sign

Hawaii:

974-4000, then 6-2634, then press the “#” sign

Molokai/Lanai:

1-800-468-4644, then 6-2634, then press the “#” sign

<http://hawaii.gov/dccaf/itar/ocp>

Department of Commerce & Consumer Affairs  
Rev. 11/13

# Don't be the Victim of a Disaster-Related Scam!



**State of Hawaii**

**Department of Commerce and Consumer Affairs**



cca.hawaii.gov