



## Regulated Industries Complaints Office

235 S. Beretania Street, Ninth Floor

Honolulu, Hawaii 96813

[cca.hawaii.gov/rico](http://cca.hawaii.gov/rico)

# CONSUMER PROTECTION TIPS FOR SENIORS



## HOME REPAIRS AND YARD MAINTENANCE

If someone knocks on your door or approaches you in your yard offering to perform home repairs like fixing your roof, repaving your driveway, painting or power-washing your house, be careful...

Check with a friend or family member and ask yourselves:

- (1) Is the work really necessary?
- (2) What exactly do I need done?
- (3) Is this person reputable?

Then, contact the Regulated Industries Complaints Office's (RICO) Consumer Resource Center to see if the person is licensed and to check for complaints.

Remember, a contractor's license is required to perform work over \$1,500.00 (or if a building permit is required). Getting three bids or estimates, preferably from licensed contractors, may help you decide if the work they are proposing is really necessary.

No matter what you decide to do, try not to pay cash, and **never pay all of the money for the job in advance.**

## CAR TROUBLE

A motor vehicle repair license is required to repair motor vehicles, so be wary if someone knocks on your door or approaches you in a parking lot offering to fix your car. When it comes to repairs, look for an established shop with a licensed mechanic.



The same goes for car sales. Generally, a motor vehicle sales license is required to sell three or more cars each year. Be wary if someone approaches you asking about buying or selling you a car.

## SECURITY ALARMS



A security alarm system can provide consumers with a sense of well being, but the opposite is true when consumers feel pressured into buying an alarm system or buy without first considering important information like installation and permitting requirements.

If someone comes to your door offering to sell you a new alarm system or to change alarm companies, think before you buy. Get a copy of any monitoring agreement they're offering and review it carefully. Remember a contractor's license is required in Hawaii to install low-voltage alarms and to perform electrical work.

## **HEARING AID DEALERS AND FITTERS**

A hearing aid dealers and fitters license is required to measure your hearing and to help you select, adapt, or sell you a hearing aid. A medical examination by a physician (preferably a physician who specializes in diseases of the ear) is required.



## **WORKING WITH CAREGIVERS IN YOUR HOME**

Make sure to get the person's name, address, telephone number, and Social Security number. Don't be afraid to ask for proof of identity which may include a Social Security card, driver's license, or other photo ID. Consider performing a criminal history check. Secure valuables, personal information, and financial records, and if the caregiver is being asked to administer prescription medications (especially painkillers), consider providing only enough for each shift. Don't forget the caregivers you hire will be alone a great deal of the time with the patient.

## **DOOR-TO-DOOR SALES**

A door-to-door sale is a sale of goods or services, solicited in person, and bought or signed for by the buyer, at a place other than the seller's business address. Under Hawaii's law on door-to-door sales, a buyer is entitled to a full refund if a cancellation notice is sent in writing within three business days. For more information about door-to-door sales, visit the Office of Consumer Protection online at [\*\*cca.hawaii.gov/ocp\*\*](http://cca.hawaii.gov/ocp).



***GIVE IT TIME...*** If you are interested in a deal, give yourself 24 hours to think it over. Asking someone to "act now" is a high-pressure sales tactic. Don't be pressured into taking action immediately.

***DO YOUR HOMEWORK...*** Ask for information on any product or service you are considering and read the information carefully. If someone is asking you to sign a contract or monitoring agreement, ask to see the paperwork in advance and tell them you'll need ample time to review it. Once you receive the paperwork, read the fine print closely and ask a friend or family member to look at it as well.

***YOU'RE NOT ALONE...*** Best estimates are that 20% of all seniors have been victims of some kind of fraud. Don't be afraid to discuss your plans with someone you know and trust. It can be hard to spot a scam, but two sets of eyes are always better than one.

## **RESOURCES**

The Department of Commerce and Consumer Affairs (DCCA), and RICO offer tools, tips, and services you can use to check out an individual or business. Information is available by calling **(808) 587-4272** or online at [\*\*cca.hawaii.gov/businesscheck\*\*](http://cca.hawaii.gov/businesscheck). For information about filing a complaint or to report unlicensed activity, call RICO's Consumer Resource Center at **(808) 587-4272** or visit us online at [\*\*cca.hawaii.gov/rico\*\*](http://cca.hawaii.gov/rico). To call Oahu-RICO, dial the following toll free numbers: Kauai 274-3141, extension 74272; Maui 984-2400, extension 74272; Big Island 974-4000, extension 74272; Molokai and Lanai 1-800-468-4644, extension 74272, followed by the # sign.

RICO is the enforcement arm for over forty-nine professional boards, commissions, and programs that are administratively attached to the Department of Commerce and Consumer Affairs. RICO receives complaints, conducts investigations, and prosecutes licensing law violations. RICO also prosecutes unlicensed activity through the issuance of citations and by filing civil lawsuits in the Circuit Courts. RICO works to resolve consumer complaints where appropriate and provides consumer education about various issues relating to licensing and consumer protection. RICO also administers the State Certified Arbitration Program (SCAP) for "lemon" motor vehicle claims.

*This brochure is for informational purposes only and, not intended for the purposes of providing legal advice. Information provided is subject to change. This material is available in alternate formats including large print. Submit requests to the RICO Complaints and Enforcement Officer at 586-2666.*