

# CONSUMER TIPS FOR SERVICE MEMBERS AND THEIR FAMILIES

Most people are not aware that a professional or vocational license is required before you can work in certain industries. There are currently over 48 different industries in which a professional or vocational license is required. These industries are the kind that affect the health, safety, and welfare of Hawaii's citizens.

## WHY HIRE A LICENSED CONTRACTOR?

In the State of Hawaii, a contractor's license is required to perform work over \$1,500 (or if a building permit is required). 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, contact RICO's Consumer Resource Center to see if the person is licensed and to check for complaints.



Licensed contractors are required to carry liability insurance and are responsible if a worker is injured on a jobsite. This protects you as a homeowner from putting your property at risk if anything is damaged on your project or if anyone is injured. No matter who you decide to hire, try not to pay cash, and **never pay all of the money for the job in advance**.

## SMART STEPS WHEN BUYING A CAR



In Hawaii, both motor vehicle dealerships and salespeople who sell motor vehicles, must be licensed. If you've responded to an advertisement and the seller has several cars for sale, but does not have a car lot or a showroom, he or she may be an unlicensed motor vehicle dealer or salesperson.

If you're buying from an individual, get as much information as you can and be wary if:

- The vehicles are for sale by the roadside, in vacant lots, or at shopping centers.
- The same phone number is listed for multiple vehicles in the newspaper or on Craigslist.
- The seller insists on a cash payment.
- The seller can't show you the car's title or offers to register the car for you.
- The seller admits he/she is a dealer but says it's a personal vehicle.

***Buying from an unlicensed person may increase your risk of being unable to transfer title to your name. This is especially important for service members, since most shipping and moving companies require title documents before they will transport a car.***

Protect yourself by doing your homework and getting as much information about the car and the seller as possible, and be sure to check complaint history information with RICO, especially if the person you're dealing with doesn't have a license.

## **HAWAII'S LEMON LAW**

RICO also administers Hawaii's State Certified Arbitration Program which helps consumers resolve car warranty complaints with manufacturers. Under certain conditions, a consumer may be entitled to receive a refund or replacement for a car that does not conform to the car's warranty, substantially impairing its use, market value, or safety.



More information about Hawaii's Lemon Law is available at [cca.hawaii.gov/rico/lemon-law](http://cca.hawaii.gov/rico/lemon-law).

## **RENTING OR LEASING PROPERTY IN HAWAII**

If you are planning on renting or leasing property in Hawaii, Hawaii's Residential Landlord-Tenant Code covers the rights and obligations of landlords and tenants who rent on a month-to-month, week-to-week, or other term lease basis. A property owner who rents or leases his/her own property *must* comply. More information about the landlord-tenant law in Hawaii is available from the Office of Consumer Protection at [cca.hawaii.gov/ocp](http://cca.hawaii.gov/ocp).



If you are planning to rent or lease your own property, there are various Hawaii laws and rules that relate to managing real property in this State, including Hawaii's Landlord Tenant Code, state tax reporting requirements for transient accommodation operators, and Hawaii's fair housing laws. To start, read and review Chapters 237, 467, 515, and 521 of the Hawaii Revised Statutes (and their related rules). A link to the Hawaii Revised Statutes can be found at [cca.hawaii.gov/reb](http://cca.hawaii.gov/reb).

## **RESOURCES**

The Department of Commerce and Consumer Affairs (DCCA), and its Regulated Industries Complaints Office (RICO), offer tools, tips, and services you can use to check out an individual or business. Information is available by calling 1-844-808-3222 or online at [cca.hawaii.gov/businesscheck](http://cca.hawaii.gov/businesscheck). Please also dial 1-844-808-3222 (DCCA) to reach RICO for information about filing a RICO complaint or to report unlicensed activity. Or, visit RICO online at [cca.hawaii.gov/rico](http://cca.hawaii.gov/rico).

RICO is the enforcement arm for over 45 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.*