

**STATE OF RHODE ISLAND
DEPARTMENT OF BUSINESS REGULATION
CONTRACTORS' REGISTRATION AND LICENSING BOARD
560 JEFFERSON BOULEVARD, SUITE 100
WARWICK, RI 02889**

In the Matter of:

DBR CASE No. C-26-123

Joao Lopes
J&D Home Improvement LLC (GC-43168)

CONSENT SETTLEMENT AGREEMENT

The Department of Business Regulationⁱ ("Department") and the Respondent (the "Parties") enter into this Consent Agreement and hereby agree to resolve this matter as follows:

1. On or about June 3rd, 2026, the Contractors' Registration and Licensing Board opened an investigation related to a construction project located in the City of Cranston, RI. The complainants hired Joao Lopes to complete a series of work on the exterior of the house. The total amount of the contract was approximately \$18,000.00.
2. Based upon an investigation into complaint number C-26-123, conducted by Robert Ritacco, Chief Field Investigator, it has been substantiated that the contractor violated the statutory and/or regulatory requirements governing contractors in Rhode Island, R.I. Gen. Laws § 5-65-1 *et seq.*, and 440-RICR-10-00-1 and 440-RICR-10-00-2, as follows:
 - a. 5-65-10(a)(10) Performed work, or arranged to perform work, without a valid registration.
 - b. 5-65-10(a)(2) Failure to maintain insurance in accordance with 5-65-7(a)
 - c. 5-65-3(m) Failure to secure permits prior to commencing work
 - d. 5-65-18 Failure to provide mechanic's lien notice
 - e. 5-65-22 Failure to provide registration number on all advertising, contracts, and invoices.
3. While Respondent neither admits nor denies to committing the above violations, it is the Board's position that had a hearing been held in this matter, it would have demonstrated by a preponderance of the evidence that Respondent violated R.I. Gen. Laws § 5-65-1 *et seq.* as detailed above.

TERMS AND CONDITIONS

4. To amicably resolve this matter without an administrative hearing, the Parties hereby enter into this Consent Agreement solely for the purpose of avoiding the burdens and expenses of litigation. The Parties agree to resolve this matter based upon the following:

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a. S.L. Respondent agrees to pay the homeowner in the amount of \$2,000.00

1. Payments shall be made payable to the complainant and delivered to the Board at 560 Jefferson Boulevard, Suite 100 Warwick, RI 02889.
2. The Board only accepts certified checks, or money orders. The Board will not accept cash payments, business checks, or personal checks.

b. Fines/Payments will be made according to the following payment schedule:

Payment 1	\$200.00
Payment 2	\$200.00 August 2026
Payment 3	\$200.00 September 2026
Payment 4	\$200.00 October 2026
Payment 5	\$200.00 November 2026
Payment 6	\$200.00 December 2026
Payment 7	\$200.00 January 2027
Payment 8	\$200.00 February 2027
Payment 9	\$200.00 March 2027
Payment 10	\$200.00 April 2027

- c. The Parties hereby acknowledge and agree that if the above terms are fully satisfied, then the Board shall consider this matter resolved.
 - d. Respondent agrees and acknowledges that obtaining any new contractor registrations or renewals of registration(s) from the Board shall be contingent upon completion of the above terms and conditions.
5. Respondent agrees that, in addition to the above, going forward they shall abide by all other statutory and regulatory requirements governing contractors in the State of Rhode Island, R.I. Gen. Laws Chapter 5-65, as well as the Board's General Rules and Regulations for Applications, Registration, Licensing, Claims, Violations, and Administrative Hearings, 440-RICR-10-00-1, and the Rules and Regulations for Contractors, 440-RICR-10-00-2.
 6. *Completeness.* The Parties agree that the terms and conditions of this Consent Agreement represents the final determination of this matter.
 7. *Final Order.* This Consent Agreement constitutes a final administrative decision under the Administrative Procedures Act and is enforceable in the Superior Court of the State of Rhode Island against the Respondent, its successors and assignees and officer(s).

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8. *Waiver of Hearing and Appeal.* By agreeing to enter into this Consent Agreement, the Respondent knowingly and voluntarily waives any right to an administrative hearing and waives any right to any further appeals to the CRLB and the Superior Court under Chapter 5-65 and the Rhode Island Administrative Procedures Act, R.I. Gen. Laws Chapter 42-35.
9. *Opportunity to Obtain Counsel.* Respondent agrees that he/she has had an opportunity to retain legal counsel to represent him/her in connection with this matter, and that he/she fully understands and acknowledges all the terms contained within this Consent Agreement, and that he/she has signed this Consent Agreement knowingly and voluntarily.
10. *Public Record.* Once executed, this Consent Agreement shall be a public record under the Access to Public Records Act, R.I. Gen. Laws Chapter 38-2, and § 1.5(C) of 440-RICR-10-00-1, and it shall be published on the Department's website under "Enforcement Actions."
11. *Compliance.* Compliance with the terms of this Consent Agreement does not relieve the Respondent of any obligations to comply with other applicable laws or regulations administered by or through the Department, including the Division, the SBO and the Board, or any other governmental agency.

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James Gallo, Chief, CRLB

7/3/26
Date

Contractor:

SOAO LOPES
Print Name:

7/3/26
Date


Signature:

ⁱⁱ Within the jurisdiction of the Department of Business Regulation ("Department") there is the Division of Building, Design and Fire Professionals ("Division") that includes the State Building Office ("Office" or "SBO"), which includes several professional boards including the Contractors' Registration and Licensing Board ("Board"). See R.I. Gen. Laws §§ 42-14-1, 5-65-1, 5-84-2, and 5-84-3.1.