



STATE OF CONNECTICUT

BEFORE THE COMMISSIONER OF CONSUMER PROTECTION

In the Matter of

Dalendishe Etemi d/b/a Euro Contractors
435 Sunnyside Avenue
Watertown, CT 06779
Europosts@gmail.com
HIC.0667260

and

Rakip Etemi d/b/a Euro Construction
34 Hungerford Avenue
Waterbury, CT 06705-1930
HIC.0615004

Case Nos. 2023-646 and 2025-539

May 15, 2026

FINAL DECISION and ORDER

I. INTRODUCTION

This matter was commenced by an administrative complaint issued by the Department of Consumer Protection ("Department" or "DCP") alleging Dalendishe Etemi d/b/a Euro Contractors ("D. Etemi") and Rakip Etemi d/b/a Euro Construction ("R. Etemi") violated the Home Improvement Contractors Act, Chapter 400 of Connecticut General Statutes ("Conn. Gen. Stat.") §§ 20-426(a)(1), (4), and (5), 20-427(b)(3), (5), (7), and (8), 20-429(a)(1)(A)(v), (vi), and (vii), Conn. Gen. Stat. Ch. 740, §§ 42-135a (2), (3), and (5) of the Home Solicitation Sales Act, and Conn. Gen. Stat. Ch. 735a, § 42-110b, the Connecticut Unfair Trade Practices Act.

A formal administrative hearing was held on April 29, 2026, with Julie Datres designated as hearing officer by the Commissioner of Consumer Protection. Neither respondent appeared at the hearing. Following the Department's oral motion and receipt of evidence related to notice, an Order of Default entered against the Respondents. The hearing proceeded as to evidence on damages. At the close of the hearing, this hearing officer ordered the record to remain open through close of business on May 1, 2026 for 2 potential exhibits that she requested: 1. Business cards from the Respondent(s) given to a complainant, and 2. Whether there were pending guaranty fund matters against either Respondent. One additional exhibit was received and entered – the business cards.

II. FINDINGS OF FACT

The Department presented 30 Exhibits and had 3 witnesses who testified: Special Investigator Mark Allen, Supervising Special Investigator Robert Pero, and Homeowner Chuck Drew. All exhibits were allowed. The below findings of fact, as alleged in the complaint, are deemed true based on the default ruling against the Respondents and review of the record evidence.

1. The Department issued notice of the April 29, 2026 hearing to Respondents on March 19, 2026. DCP Exhibits (“Ex.”) 1, 1B, 1C, 2D, and 2E. On April 7, 2026, the Department posted notice of the April 29, 2026 hearing on the Secretary of State’s public meetings calendar. DCP Ex. 3.
2. D. Etemi is credentialed as a home improvement contractor, DBA Euro Contractors, with an address in Watertown. DCP Ex. 8. D. Etemi’s credential was first issued on August 15, 2022 and expired March 31, 2026. *Id.* As of the date of hearing, D. Etemi’s credential was in the process of being renewed. Tr. 2 – 0:31 – 2:39. The phone number on the new registration application was not in service as of the date of hearing. *Id.*
3. Euro Contractors has not registered with the Watertown town clerk. DCP Ex. 10, Tr. 2 – 7:30 - 8:15.
4. D. Etemi’s home improvement contractor registration was active at all times relevant to the two cases included in the Department’s Complaint. DCP Exs. 1, 8.
5. R. Etemi was credentialed as a home improvement contractor, DBA Euro Construction, with an address in Waterbury. DCP Ex. 10. R. Etemi’s credential was first issued on February 12, 2007 and expired November 30, 2015. *Id.*
6. Euro Construction has not registered with the Waterbury town clerk. Tr. 2 – 7:30 - 8:15.
7. R. Etemi’s home improvement contractor registration was expired at all times relevant to the two cases included in the Department’s Complaint. DCP Exs. 1, 10.
8. R. Etemi uses business cards for Euro Masonry and Concrete, which list an email of euro-construction@hotmail.com and a phone number of 203-704-0207. DCP Ex. 15. R. Etemi lists himself as “Ray” on the Euro Masonry and Concrete business cards. *Id.* Euro Masonry and Concrete does not hold a home improvement contractor registration. Tr. 1 – 2:44:33 – 2:45:13; Tr. 2 – 13:19 – 13:34.
9. The phone number on Euro Masonry and Concrete’s business card is the same as used in R. Etemi’s HIC registration. DCP Ex. 15 and 10. The Department has successfully communicated with R. Etemi on the 203-704-0207 number. DCP Ex. 10. During a phone conversation on January 28, 2025, R. Etemi informed the Department that he and D. Etemi worked together and operated Euro Contractors. DCP Ex. 10.

The Drew Contract

10. R. Etemi entered into a contract with Chuck Drew of 327 Garden Street, Wethersfield, CT, dated April 25, 2025. DCP Ex. 10. The contract (“Drew Contract”) was to install a new patio with granite pavers. DCP Ex. 10. The total price of the Drew Contract was \$6,300. *Id.*
11. The Drew Contract lists R. Etemi also as “Ray”. DCP Ex. 10.
12. The email address on the Drew Contract is the same as on the Euro Masonry and Concrete business card. DCP Exs. 10 and 15.
13. Mr. Drew received communication from R. Etemi about the Drew Contract using the email address europosts@gmail.com. DCP Ex. 10. This is the email address used in D. Etemi’s registration. DCP Ex. 10.
14. The Drew Contract did not include start and end dates for the project, any registration number, or a cancellation clause. DCP Ex. 10.
15. Mr. Drew made a payment of \$4024 by check dated May 7, 2023 for materials for the Drew Contract. DCP Ex. 10, Tr. 1 – 2:04:43 – 2:05:03. R. Etemi had Mr. Drew make the check payable to D. Etemi, whose name R. Etemi hand wrote on the contract so Mr. Drew would have the correct name for the check. DCP Ex. 10, Tr. 1 – 2:07:38 – 2:08:15. The materials invoice for the Drew Contract listed the quote was for Euro Masonry and had the same Watertown address as R. Etemi’s HIC registration. DCP Ex. 10.
16. Mr. Drew paid R. Etemi \$3000 in cash around May 6, 2023. DCP Ex. 10, Tr. 1 – 2:05:44 – 2:15:09.
17. Mr. Drew paid R. Etemi and D. Etemi \$7,024 toward the Drew Contract, \$724 in excess of the stated contract amount. DCP Ex. 10.
18. R. Etemi delivered the wrong materials to Mr. Drew that were also damaged and not new. Tr. 1 – 2:16:10 – 2:24:20; 2:27:06 – 2:27:32.
19. R. Etemi never returned to construct the patio as contracted. Tr. 1 – 2:24:20 – 2:25:48.
20. R. Etemi never returned to collect the materials that he delivered. Tr. 1 – 2:24:20 – 2:26:30.
21. After waiting more than a year for R. Etemi to collect the materials, Mr. Drew sold them to the contractor who did the patio job. Tr. 1 – 2:25:52 – 2:26:45. The other contractor only valued the pavers at around \$200-\$300 because they were damaged. Tr. 2:26:45 – 2:27:32.

22. On July 24, 2023, Mr. Drew's attorney sent 3 separate demand letters to R. Etemi, D. Etemi, and Euro Construction. DCP Ex. 10. Mr. Drew received no response from any person or entity to the demand letters. Tr. 1 – 2:32:51 – 2:35:23.
23. The Department sent R. Etemi a 10-day letter on July 10, 2023. DCP Ex. 10.
24. The Department held a compliance meeting for this matter on June 9, 2025. DCP Ex. 5. The notice of that meeting was issued to both Respondents on May 25, 2025. DCP Exs. 5, 5A, 5B, 5C, 5D.

The Moody Complaint

25. The complainant in Case Number 2025-539 was Windsor Locks Housing Code Officer Mark Moody. DCP Ex. 9.
26. Mr. Moody contacted the Department about R. Etemi performing work at Barakat Yaser's residence, 28 Cornwall Drive in Windsor Locks. DCP Ex. 9.
27. R. Etemi applied for a building permit on October 8, 2024 for a roof replacement at Mr. Yaser's residence with the DBA of Euro Construction. DCP Ex. 9. The HIC used in the building permit application was for HIC registration 667260, which is D. Etemi's registration. DCP Exs. 8, 9. R. Etemi also used an invalid general contractor's license on the permit application. *Id.*
28. The email address on the permit application was the same as used in D. Etemi's registration but the phone number was from R. Etemi's registration. DCP. Exs. 9, 10, 15.
29. Windsor Locks did not issue the building permit until June 5, 2025 due to failure of R. Etemi to submit proof of insurance and proof of registration. DCP Ex. 9.
30. On June 10, 2025 the roof was inspected and failed. *Id.* The roof job had been completed at Mr. Yaser's home without a building permit. DCP Ex. 9.
31. Mr. Yaser did not contract for the job with either Respondent; R. Etemi was contracted through Mr. Yaser's insurance company. DCP Ex. 9.
32. The Department held a compliance meeting for this matter on October 10, 2025. DCP Ex. 6. The notice of that meeting was issued to both Respondents on September 26, 2025. DCP Exs. 6, 6A, 6B, 6C.

III. CONCLUSIONS OF LAW

It is undisputable from the evidence presented at hearing that both Dalendishe Etemi and Rakip Etemi are involved in the two cases presented by the Department. Dalendishe Etemi and Rakip Etemi have engaged in a shell game with clear indicators of intentional deception through

their use of very similar trade names, interchangeable contact information for both businesses, as well as the unregistered Euro Masonry and Concrete. The Respondents use inconsistent names and contact information to confuse and obfuscate not only consumers but also state and municipal officials in a scheme to avoid complying with registration and permitting requirements and evade responsibility for contractual obligations, including the refunding of money paid by the consumer for work not completed.

Accordingly, based on the allegations from the Department's complaint and the evidence in support thereof this hearing officer makes the following conclusions of law.

1. The Department served Respondents with proper notice of the April 29, 2026 hearing.
2. Respondents Rakip Etemi and Dalendishe Etemi engaged in work as home improvement contractors, as defined under Conn. Gen. Stat. §§ 20-419, 20-420, and 20-427 at all times relevant to this matter.
3. Respondent Rakip Etemi violated the following provisions of the Home Improvement Contractor, Home Solicitation Sales, and the Unfair Trade Practices Acts:
 - a. Two counts under Conn. Gen. Stat. § 20-426(a)(1) (engaging in conduct of a character likely to mislead, deceive or defraud the public or the commissioner);
 - b. One count under Conn. Gen. Stat. § 20-426(a)(4) (engaging in home improvement work without the required provisions being included in contract);
 - c. Two counts under Conn. Gen. Stat. § 20-426(a)(5) (unfair and deceptive business practices);
 - d. Two counts under Conn. Gen. Stat. § 20-427(b)(3) (representing self or falsely impersonating a registered home improvement contractor or salesperson);
 - e. Two counts under Conn. Gen. Stat. § 20-427(b)(5) (offering to make or making any home improvement without having a current home improvement contractor certificate of registration);
 - f. One count under Conn. Gen. Stat. § 20-427(b)(8) (failure to refund the amount paid for home improvement by Chuck Drew within 10 days of a written request mailed to the contractor's last known address);
 - g. One count under Conn. Gen. Stat. § 20-427(i) (failure to obtain requisite municipal permitting for the work for Barakat Yaser);
 - h. One count under Conn. Gen. Stat. § 20-429(a)(1)(A)(v) (failure to include a home improvement contractor registration number on the Drew Contract);

- i. One count under Conn. Gen. Stat. § 20-429(a)(1)(A)(vi) (failing to provide Chuck Drew notice of cancellation rights in accordance with chapter 740);
 - j. One count under Conn. Gen. Stat. § 20-429(a)(1)(A)(vii)(failure to include start and completion date in the Drew Contract);
 - k. One count under Conn. Gen. Stat. § 42-135a(2)(failure to provide a notice of cancellation at the time of execution of the Drew Contract);
 - l. One count under Conn. Gen. Stat. § 42-135a(5)(failure to provide Chuck Drew an oral notice of cancellation); and
 - m. Two counts under Conn. Gen. Stat. § 42-110b(a) (engaging in unfair or deceptive acts or practices in the conduct of trade or commerce.)
4. Respondent Dalendishe Etemi violated the following provisions of the Home Improvement Contractor, Home Solicitation Sales, and the Unfair Trade Practices Acts:
- a. Two counts under Conn. Gen. Stat. § 20-426(a)(1) (engaging in conduct of a character likely to mislead, deceive or defraud the public or the commissioner);
 - b. One count under Conn. Gen. Stat. § 20-426(a)(4) (engaging in home improvement work without the required provisions being included in contract);
 - c. Two counts under Conn. Gen. Stat. § 20-426(a)(5) (unfair and deceptive business practices);
 - d. Two counts under Conn. Gen. Stat. § 20-427(b)(7) (employing or allowing any person to act as a salesman on such person's behalf unless such person is registered as a home improvement salesperson);
 - e. One count under Conn. Gen. Stat. § 20-427(b)(8) (failure to refund the amount paid for home improvement by Chuck Drew within 10 days of a written request mailed to the contractors last known address); and
 - f. Two counts under Conn. Gen. Stat. § 42-110b(a) (engaging in unfair or deceptive acts or practices in the conduct of trade or commerce.)

IV. ORDERS

Based on the record evidence and the Department's Prayer for Relief this hearing officer issues the following orders:

1. IT IS HEREBY ORDERED that a default judgment shall enter against **Dalendishe Etemi and Rakip Etemi**;

2. IT IS HEREBY ORDERED pursuant to Conn. Gen. Stat. § 21a-7(a)(2)(B) **Dalendishe Etemi and/or Rakip Etemi shall pay \$6,824¹ by certified check or money order payable to Chuck Drew at 327 Garden Street, Wethersfield, CT 06109 by no later than thirty (30) days from the date the Commissioner of the Department of Consumer Protection issues his Final Decision and Orders. Dalendishe Etemi and Rakip Etemi shall be jointly and severally liable for this payment.**

This payment represents restitution for damages incurred from Dalendishe Etemi's and Rakip Etemi's actions as cited above. **Proof of payment and mailing shall be sent to Attorney Vicky Bullock at vicky.bullock@ct.gov within three days of the payment's mailing.**

3. IT IS HEREBY ORDERED that **Rakip Etemi** shall be assessed a civil penalty in the amount of **\$9000 (Nine thousand dollars)** for **18** violations listed in section III 3 a-m, above. **By no later than sixty (60) days** of the date the Commissioner of the Department of Consumer Protection issues his Final Decision and Orders, **Rakip Etemi shall make a payment online at <https://elicense.ct.gov> by logging in to Rakip Etemi's existing account using Rakip Etemi s personal login information, then clicking on "pay outstanding fees."** No cash or checks will be accepted. **The Department shall deposit the payment into the consumer protection enforcement account established in Conn. Gen. Stat. § 21a-8a.**

4. IT IS HEREBY ORDERED that **Dalendishe Etemi** shall be assessed a civil penalty in the amount of **\$4000 (Four thousand dollars)** for **8** violations listed in section III 4 a-f, above. **By no later than sixty (60) days** of the date the Commissioner of the Department of Consumer Protection issues his Final Decision and Orders, **Dalendishe Etemi shall make a payment online at <https://elicense.ct.gov> by logging in to Dalendishe Etemi's existing account using Dalendishe Etemi's personal login information, then clicking on "pay outstanding fees."** No cash or checks will be accepted. **The Department shall deposit the payment into the consumer protection enforcement account established in Conn. Gen. Stat. § 21a-8a.**

5. IT IS HEREBY ORDERED that **Rakip Etemi and Dalendishe Etemi** cease and desist from any further unfair and deceptive business practices that have been established by this decision to be violations of law pursuant to Conn. Gen. Stat. § 42-110d (d).

6. IT IS HEREBY ORDERED pursuant to Conn. Gen. Stat. §§ 20-426(1), (2), (3) and (5) that **the Department shall not issue any credential to Rakip Etemi or Dalendishe Etemi** until such time as this Order has been fully satisfied and the Guaranty Fund has been repaid in full.

7. IT IS HEREBY ORDERED that prior to **Rakip Etemi** being reinstated as a home improvement contractor upon satisfaction of Orders 2, 3, 5, above, pursuant to Conn.

¹ \$7024 paid by Mr. Drew - \$200 received by Mr. Drew for the materials.

Gen. Stat. §§ 20-422 and 20-426a **Rakip Etemi** shall be required to post a bond in the amount of **\$15,000** upon registration. This bond shall be to reimburse the guaranty fund for any future successfully proven allegations of violations of the Home Improvement Contractor and Home Solicitation Sales Acts. **Rakip Etemi** shall be required to supply proof of said bond to the Department each year upon renewal of registration. After five (5) years of posting bond with no claims made against the bond, **Rakip Etemi** may petition the Commissioner to remove the obligation to post bond.

8. IT IS HEREBY ORDERED that prior to **Dalendishe Etemi** being issued a renewed certificate of registration as a home improvement contractor upon satisfaction of Orders 2, 4, 5, above, pursuant to Conn. Gen. Stat. §§ 20-422 and 20-426a **Dalendishe Etemi** shall be required to post a bond in the amount of **\$15,000** upon registration. This bond shall be to reimburse the guaranty fund for any future successfully proven allegations of violations of the Home Improvement Contractor and Home Solicitation Sales Acts. **Dalendishe Etemi** shall be required to supply proof of said bond to the Department each year upon renewal of registration. After five (5) years of posting bond with no claims made against the bond, **Dalendishe Etemi** may petition the Commissioner to remove the obligation to post bond.

Dated this 15th day of May 2026

/s/ Julie Datres

Julie Datres
Staff Attorney
Designated Hearing Officer

Approved, Adopted and so Ordered at Hartford, Connecticut, this 3rd day of June, 2026.



Bryan Caffarella
Commissioner