Getting Started

Ask about your lease. Get an answer with the law behind it.

For residents who have never typed into an AI tool, or tried one once and stopped. No jargon, no prerequisites, nothing to install. You send a message the way you already send a text. An answer comes back with the statute or the lease clause it relied on.

About 30 minutes · Five short lessons · No videos · Nothing to install

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Lesson 1 · What this is, and what it is not (6 minutes)

What it is. An address you can write to — `hoa@ngari.ai` — that answers questions about your lease, your building and your rights as a tenant in Hawaii, and shows you where the answer came from.

What it is not. A lawyer. It does not decide anything about your tenancy, it does not represent you, and it is not a substitute for legal aid or an attorney. When a question has consequences — an eviction notice, a discrimination complaint, a court date — it says so and puts a person in the loop.

Try it now. Send this, word for word:

> What can my landlord deduct from a security deposit in Hawaii?

You should get: the rule, the citation, and what it means for you — in plain language, not a lecture.

Lesson 2 · Ask the question you actually have (8 minutes)

Most people ask a search engine and get an advertisement. Ask this the way you would ask a knowledgeable neighbour.

Weak: "deposit rules" **Better:** "My landlord wants to keep $400 of my deposit for painting. The unit was cleaned and the inspection said normal wear. Can they?"

The second one gets you an answer about your situation. Include what happened, what was said, and any date. The more specific you are, the less it has to guess.

Try it: write one question you have been meaning to ask, in your own words, and send it.

Lesson 3 · Send the document instead of describing it (7 minutes)

You do not have to retype a lease. Forward it, or attach a photo of the page, and ask your questions on top.

> Here is my lease. Three questions: 1) how much notice must they give before entering? 2) who pays for the water heater if it fails? 3) can the rent go up mid-lease?

You get three answers, each tied to the clause it used. If a clause is missing, it tells you that instead of inventing one.

Try it: forward one page of your lease with one question.

Lesson 4 · When a person has to take over (6 minutes)

The bot is useful precisely because it knows where it stops. These go to a human, every time:

- An eviction notice, or a threat of one
- Anything about discrimination — who you are, your family, a disability, a service animal
- A court date, a summons, or a deadline you have already missed
- A safety problem: no heat, no water, gas, mould, a broken lock
- Anything where you are being asked to sign or pay today

When that happens, the question opens a case and Alex is notified. You get told what is happening and what to do next, not left waiting.

Try it: ask "what happens if I get an eviction notice?" and read the answer's first paragraph.

Lesson 5 · Keep your own record (7 minutes)

An answer is not a legal document, but it is a record that you asked, when, and what you were told. Keep it.

- Save the email or screenshot the text with the date visible.
- If you send a letter to your landlord, keep the answer's citations next to your draft.
- If you talk to a lawyer or legal aid, bring the thread — it saves an hour of retelling.

Try it: find the answer you got in Lesson 1 and save it somewhere you will find it again.

One-page quick reference

If you want to…	Send this
Know whether something is allowed	"Is it legal for my landlord to ___ in Hawaii?"

If you want to…	Send this
Understand your lease	Forward the page + "what does this mean for me?"
Understand a notice you received	Forward it + "what does this require me to do, and by when?"
Get the law	"cite the statute" — it will name it or say it cannot
Get a person	"I need a person" — or use it for anything in Lesson 4

Write to: `hoa@ngari.ai` · **Read what it can and cannot do:** https://ngari.ai/hoa · **The rules behind it:** https://ngari.ai/limits and https://ngari.ai/transparency

Three things to remember: it cites its sources · it hands off when the stakes are high · it never decides anything about your home.

Prepared for residents, tenants and property managers. Free to share and reproduce. Not legal advice.