



FLORIDA CONSUMER NEWSLETTER

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RECOVERING AFTER A WEATHER EMERGENCY

No matter how carefully you plan, when a weather emergency occurs shock and devastation may leave you feeling dazed and confused. A weather event or disaster may have forced you to leave your home without everyday essentials like your ID, cash, and credit and debit cards. Here are some ideas to help you manage as you get on the road to recovery after a natural disaster.

Getting Started

The first steps you take after a disaster are crucial to your recovery. To protect your information and finances as you focus on rebuilding, start here.

- **Find out** if your home, health, or other insurance policies will pay for temporary shelter, clothing, and other items.
- **Never pay to get government assistance.** If someone wants money to help you qualify for FEMA funds or a grant, it's a scam. Don't pay; [report them](#).
- **Ask your insurance company about the next steps** in assessing any damage to your home, belongings, or business.
- **Never pay for repairs in full until the work is completed and you are satisfied with the job.** Avoid scammers who show up claiming to offer [recovery services](#), but demand cash or advance payments.
- **Read about other [disaster-related scams](#)** to avoid losing money that could help you rebuild.



www.FloridaConsumerHelp.com

1-800-HELP-FLA(435-7352) • Mon-Fri, 8a.m. - 5p.m., EST • 1-800-FL-AYUDA(352-9832)

Managing Your Money

In the aftermath of a disaster, having access to your money and benefits is crucial to help you recover. Take these steps to help you reorganize and get control of your finances.

- Contact the card issuer if your credit, ATM, or debit cards are **lost or stolen**. Report the loss and get replacements.
- Stay in touch with your employer. If your work is closed, or if you can't go to work, ask if you can keep getting your paycheck and health insurance, and for how long.
- Reach the **Social Security Administration** at 1-800-772-1213 if you get monthly benefits, or the **Veterans Benefits Administration** at 1-800-827-1000 if you're a veteran or a relative who gets VA benefits. Find out how they can make your benefits available if you're displaced.
- Contact the **Florida Department of Commerce** for information about **reemployment assistance** if you are out of work.

Managing Your Credit

Your credit impacts your ability to get a loan, insurance, a job, and buy or lease a car. After a disaster, maintaining and having access to your credit will help you recover and rebuild. To try to be sure your credit doesn't suffer:

- Get your free credit report from **AnnualCreditReport.com** or call 1-877-322-8228. This is especially important if you've lost your financial records and need help identifying your creditors.
- Contact creditors, landlords, and utilities right away. Explain how the weather emergency has affected your finances and ask if they might help. In times of disaster, they may be willing to defer your payments or offer extended repayment plans, extend grace periods, waive late fees, raise your credit limit, or postpone collection, repossessions, and foreclosures.

Replacing Damaged or Lost Documents

If you were displaced by a disaster or had to evacuate, you'll need to replace any damaged or lost legal documents. Unsure of where to go for what? This chart will get you started.

Deeds and recorded real estate documents	County Recorder of Deeds
Mortgages and other credit documents	Lender or mortgage servicer
Leases	Landlord or financial company
Insurance policies	Insurance company or agent
Wills	The attorney who prepared them
Checks, savings documents, or investment materials	Bank, credit union, investment company, or your broker
Car title or driver's license	Florida Department of Highway Safety and Motor Vehicles
Birth certificate	Florida Department of Health, Bureau of Vital Statistics
Social Security card	
Tax returns	Local Social Security Administration Office IRS or tax office in your state
Other important documents, like contracts or divorce judgments	
	Your personal attorney or the court

LANDLORD/TENANT ISSUES

Whether you are a landlord or a tenant, it's important to know that both parties have certain rights and responsibilities when an oral or written rental agreement has been established. Among other things, landlords are required to ensure that rental properties meet basic health and safety requirements and to make necessary repairs within seven days of written notice from tenants. Likewise, tenants are responsible for making rental payments as agreed, maintaining a safe and sanitary living space, not disturbing neighbors excessively, and not damaging the premises. Florida laws govern much of the landlord/tenant relationship, including security deposits, late rent, and evictions.

Before signing a lease, renters should keep these tips in mind:

- Leases are not required but most landlords will provide one, as it outlines the expectations of the tenant.
- Read the entire document and don't sign if you don't understand something. Be sure to keep a copy of your lease.
- Walk through the premises to identify any problems that should be fixed before you rent.
- Florida law requires landlords to comply with building, housing, and health codes; keep the roof and other areas in good repair; and keep plumbing in good working order.
- The landlord can enter at reasonable times with proper notice to inspect, make necessary or agreed repairs, or supply agreed upon services.
- When you decide to move, give the required notice as stated in your rental agreement and be sure to settle all accounts. Terminate utility service the day you leave and notify the landlord, post office and others of your address change.
- One of the most important responsibilities as a tenant is to leave the premises in a clean condition for the next occupant. Note any damages in writing and reach a final agreement.

While FDACS can attempt to mediate some landlord/tenant issues when a [complaint](#) is filed using the [complaint portal](#), the department does not administer or enforce the [Florida Landlord/Tenant Law](#), which is found in [Part II, Chapter 83](#), Florida Statutes, and the department is not able to provide legal advice on landlord/tenant issues.

If you are facing challenges with a signed lease, you may need to contact a knowledgeable landlord/tenant attorney to help you navigate the legal system and reach a resolution. If you do not have an attorney, call [The Florida Bar Lawyer Referral Service](#) at 800-342-8011 or contact a local lawyer referral service or legal aid office. The Florida Bar also offers a pamphlet available online only regarding the [Rights and Duties of Tenants and Landlords](#).

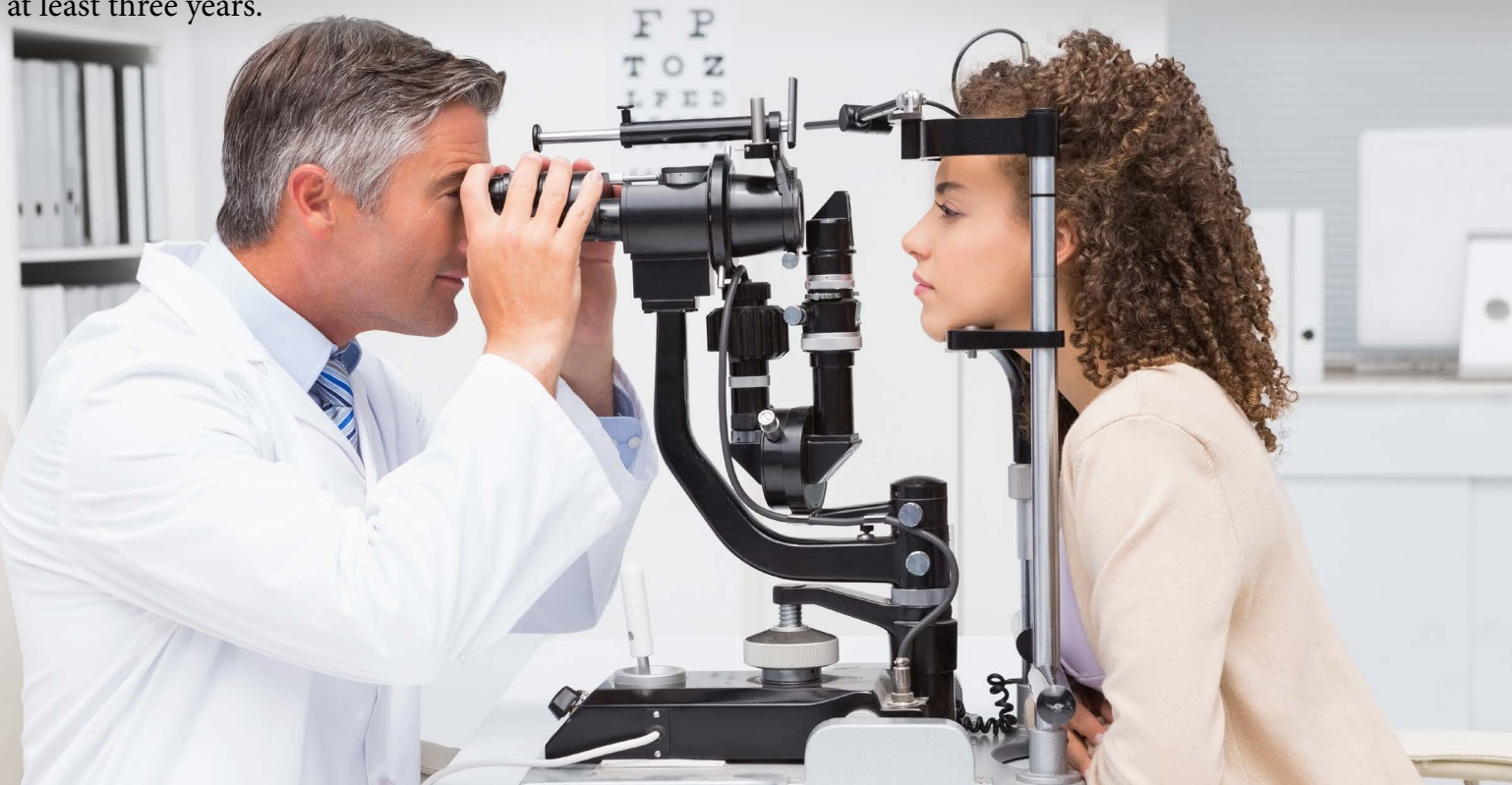
BUYING PRESCRIPTION GLASSES OR CONTACT LENSES

Prioritizing your eye health and monitoring your vision should be an important part of your overall health routine. If you wear glasses or contacts, you should be familiar with the Eyeglass Rule and Contact Lens Rule.

The [Eyeglass Rule](#) is a federal regulation requiring optometrists and ophthalmologists (eye doctors) to provide patients a copy of their prescription after the completion of an eye examination without extra cost. Eye doctors are required to provide the prescription even if the patient does not request it. Additionally, the rule prohibits eye doctors from conditioning the availability of an examination on a requirement that patients agree to purchase any eyeglasses.

The [Contact Lens Rule](#) has two key requirements. The first one is that contact lens prescribers (i.e., optometrists, ophthalmologists, and licensed opticians) must provide patients with a copy of their contact lens prescriptions at the completion of a contact lens fitting. A contact lens fitting may require a follow-up visit after using trial lenses for a few days. The second requirement is that a contact lens seller cannot provide contact lenses to its customer unless the seller either obtains a copy of the prescription or verifies the prescription information with the prescriber through procedures set forth in the Rule. The rules are designed to enhance consumer choice by protecting a person's right to shop around and look for the best deals and to promote competition among eyeglass and contact lens sellers.

Prescribers may provide you with a paper copy of the prescription or a digital copy. You must agree to receive the prescription digitally and to the specific method of delivery (e-mail, text, or online patient portal). If the prescription is sent digitally, you must be able to access, download, and print it. After giving you a copy of your prescription, prescribers are required to obtain a confirmation and keep it for at least three years.



The Eyeglass Rule and the Contact Lens Rule are administered by the Federal Trade Commission (FTC). The FTC offers the following tips for using your prescription:

- **If you want to buy glasses or contacts from someone other than your prescriber, give a copy of the prescription to the seller yourself.** This will ensure the seller has accurate information. Most online sellers will have a process for uploading or sending in a copy of your prescription.
- **If you don't give the seller a copy of the prescription, you can give them information about it and let the seller verify it with your provider.** Be sure to include all the information on your prescription: the brand or manufacturer of the recommended contacts, and the power, base curve, or diameter. Give the seller the contact information for your prescriber to verify the contact lens prescription information. It's important to give the seller the correct information. If you don't, and your prescriber doesn't respond to the seller's verification request within eight business hours, the seller can automatically fill your order — even if you gave them incorrect information. This is called “passive verification.” It means you can't count on a prescriber to catch errors in the prescription information you gave to a contact lens seller.
- **If you're not buying glasses or contacts anytime soon, keep a copy of your prescriptions in a safe place.** Or save a picture of your prescription on your phone or computer. It will help if you need to order glasses or contacts quickly.
- **You cannot use an expired prescription to purchase glasses or contact lenses.** State law determines when your prescription for eyeglasses or contact lenses will expire. Eyeglass prescriptions usually are good for a year or two, but state laws vary. The Contact Lens Rule says that contact lens prescriptions must be good for at least a year, unless your prescriber has a medical reason for making it shorter. Don't try to buy glasses or contact lenses with an expired prescription. Your eye health changes over time, so it's important to have regular comprehensive eye health exams.

If you suspect an eye care prescriber is violating the [Eyeglass Rule](#) or the [Contact Lens Rule](#), report it to the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint). For a more in-depth look at your prescription rights for contacts — and eyeglasses — take a look at [Understanding Your Prescription Rights for Glasses and Contact Lenses](#). It includes a list of what you should see in your prescription.



DON'T PAY FOR FREE GOVERNMENT FORMS

Companies that sell free government forms or persuade businesses they must file unnecessary paperwork have operated in Florida for several years. These companies send out mailers that mislead hard-working small business owners and consumers into paying unnecessarily to file corporate minutes or purchase posters that are available for free from the U.S. Department of Labor. In addition, some companies target students and persuade them into unnecessarily paying for forms that are available for free from the U.S. Department of Education.

The [Government Imposter and Deceptive Advertisement Act](#) (GIDAA) was enacted to protect individuals and businesses from being defrauded by companies that sell free government forms or impersonate government entities.

GIDAA prohibits these companies from using mailings, emails, or websites that target Floridians without prominent disclaimers stating that the sales materials are not related to any government filing and/or that the information or forms can be obtained free of charge. If forms are being offered, the disclaimer must also include the phone number of the agency that provides these documents for free. Additionally, GIDAA prohibits sending or posting online any advertisement that simulates a court summons, complaint, jury notice or other judicial document. Also prohibited is falsely representing that a company or offer is:

- part of or associated with a government entity,
- approved, authorized or endorsed by a government entity,
- or from a government entity.

Violations could result in substantial civil fines and/or administrative fines up to \$10,000 per violation. Additionally, GIDAA gives individuals and businesses the right to bring an action to enforce the act and seek punitive damages and attorneys' fees and costs.

Consumers and businesses are requested to report suspected violations to the Florida Department of Agriculture and Consumer Services. Visit [FloridaConsumerHelp.com](#) to file a complaint or call 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) en Español for more information.

ABOUT THE FDACS DIVISION OF CONSUMER SERVICES

FDACS is Florida's state consumer protection agency responsible for regulating charities and handling consumer complaints. FDACS handles more than 400,000 consumer complaints and inquiries, oversees more than 500,000 regulated devices, entities, and products like gas pumps and grocery scales, performs over 61,000 lab analyses on products like gasoline and brake fluid, performs nearly 9,000 fair ride inspections, and returned over \$2.8 million to consumers through mediations with businesses.



The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

CLICK THE ICON ABOVE TO SEE THE LATEST RECALLS, MARKET WITHDRAWALS, & SAFETY ALERTS.



The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

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The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who would like information about filing a complaint against a business or who believe fraud has taken place can visit us online at [FloridaConsumerHelp.com](https://www.floridacconsumerhelp.com) or contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) for Spanish speakers.