



FLORIDA CONSUMER NEWSLETTER

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HOME REPAIR FRAUD

All homes need repairs or improvements at some point. However, the large-scale damage seen during Florida's hurricane season often results in an uptick in the number of home repair fraud cases. Home repair fraud may be as simple as a disreputable repair company taking your money up front and failing to perform the promised repairs. Or...they may perform the work poorly and then disappear. Whatever form the fraud takes, a homeowner's best defense against it is to be careful, informed, and prepared.

Florida homeowners are encouraged to be cautious of repair businesses or individuals who –

- Solicit door-to-door,
- Arrive in unmarked vehicles,
- Have a post office box or temporary address as their business location address,
- Claim they are from another county or state and are in the area solely to help disaster victims, or
- Claim that they were doing work in the area and noticed that your home needed repairs.

Follow these tips to protect yourself against home repair fraud:

- **Get at least three itemized estimates.** Check each contractor's address, license, and complaint history by calling the Florida Department of Business and Professional Regulation (DBPR) at (850) 487-1395 or by visiting DBPR's website at MyFloridaLicense.com.
- **Never agree to a cash-only deal.** Ask for a written estimate and inspect the terms carefully before signing and agreeing to any offer.
- **Ask contractors to justify their bids by listing the work/materials that are included.** Always compare estimates carefully. The lowest bid/price is not always the best one.
- **Protect yourself from liens against your home.** Make sure your contract states that the contractor will obtain notarized, written releases of lien from all subcontractors and suppliers before you will pay each payment.

The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection, and information. Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or, for Spanish speakers, 1-800-FL-AYUDA (352-9832) or visit us online at FloridaConsumerHelp.com.

www.FloridaConsumerHelp.com

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

CAR BUYING: ADD-ONS ADD UP

Things like trust, transparency, and fairness at the dealership are all part of a good car-buying experience. On the other hand, misleading ads, bogus fees, and discriminatory practices are the exact opposite.

Car dealerships offer buyers lots of add-ons — like service or maintenance contracts, or special car paint coatings — that add up quickly. So, when buyers decline optional add-ons, they don't expect to end up paying for those extra things. The Federal Trade Commission (FTC) recently warned consumers to be aware of hidden fees tacked on by unscrupulous dealers that may significantly increase the final cost of a vehicle.

The FTC warned that some dealerships may advertise low vehicle prices to get people in the door, then charge them thousands of dollars more at the dealership. Sometimes the upcharge is blamed on a surprise “market adjustment.” Other times, dealers have slipped in add-ons — like theft protection, paint coating, nitrogen tires, or tinted windows — that people didn't want or agree to. These additional charges may be tacked on either secretly or by telling buyers they are required.

The FTC says that buyers have signed contracts on electronic devices that didn't show the terms — only where they needed to sign. So they might not find out about those charges until after they had driven off the lot — if ever.

While some illegal tactics are hard to spot, here are a few ways to protect yourself when buying a car:

- **Read the sales contract and financing agreement carefully.** Ask for a printed copy. Make sure the terms you agreed on match what's in the contract. Get answers about any extra fees you don't recognize and tell the dealer to remove any add-ons you don't want.
- **Know your total cost, not just the monthly payment.** Get it in writing and make sure it includes all charges, including any fees or add-ons. This will help you catch extra charges and add-ons dealers may try to tack on.
- **Shop around for financing.** Dealership financing often comes with marked-up interest rates. It's not your only option. Start with banks, credit unions, and other financing companies. Get pre-approved and use that offer to negotiate with the dealer.

Learn more at [ftc.gov/cars](https://www.ftc.gov/cars).

And if you think a dealership published misleading ads, charged hidden fees, or discriminated against you, tell the FTC: [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).

SHOPPING ONLINE FOR BACK-TO-SCHOOL

By Tyra Alexander, Public Affairs and Digital Media Intern, FTC

It's back-to-school season, which means parents and students are probably looking to save on college essentials online. And while the latest deals may save you some time and money, scammers may be looking to test you.

Back-to-school shopping can add up and if you're moving too quickly, it's easy to miss details. For example, the return and refund policies, in case what you get isn't what you were expecting. Or delivery times and fees, so there are no unwelcome surprises.

To avoid online shopping problems later, study this advice before you hit the order button.

- **Pay by credit card if you can.** This gives you the most protection. If you paid with a credit card and are charged twice, never got what you bought, or have other problems with the purchase, you should be able to get a full refund. If the vendor insists that you pay with gift cards, wire transfer, or cryptocurrency, that's a sign of scam.
- **Know who you're buying from.** Before you think about adding an item to your cart, do some research on the website. Read what people are saying, but be on the lookout for [fake reviews](#). Check several sources and consider where a review is posted, who wrote the review, and the reviewer's history.
- **Keep receipts.** Keep records of what you bought, how much you spent, where you bought it, and your receipt or credit card statements.
- **Account for shipping delays.** If you bought something online and never got it, tell the seller as soon as possible. If the seller hasn't shipped the item within the timeframe they promised when you bought it, the law says you can [cancel the order](#) for a full refund.

Learn more at [ftc.gov/OnlineShopping](https://www.ftc.gov/OnlineShopping). And then, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).



KEEP SCAMMERS AND HACKERS AT BAY

By Alvaro Puig, Consumer Education Specialist, FTC

We're living in the data age. The things we do on our phones and computers, on our internet-enabled smart devices, and on websites leave a trail of our activities and our personal information. That personal information has value — not just to us, but to scammers and hackers who want to steal our identities. Here are five things you can do to keep scammers and hackers at bay.

1. Secure your accounts so they're hard to crack. Use a [strong password](#). And enable [two-factor authentication](#) (2FA) on sensitive accounts like your email or financial accounts. 2FA adds an extra layer of security by requiring a second form of verification.
2. Keep your [security software, operating system and internet browsers and apps up to date](#) to defend against the latest threats.
3. Your [wireless network](#) is the gateway to all the Wi-Fi enabled devices in your home. To protect your connected devices, replace the default Wi-Fi network password and router admin password with a strong password. And encrypt your network to prevent unauthorized access.
4. Set your computer and phone to lock when you're not using them. That'll prevent unauthorized access to your computer if you step away or to your phone if you lose it.
5. Create a [backup copy](#) of your information. That way you can recover it if your device gets infected, hacked, stolen, or lost. Back up your data to the cloud or an external drive.

Report scammers and hackers at [ReportFraud.ftc.gov](#). If someone stole your personal information, report it, and get recovery steps, at [IdentityTheft.gov](#).



BOGUS JOB OFFERS

By Andrew Rayo, Consumer Education Specialist, FTC

You get a text message with a job offer that pays hundreds of dollars a day for doing remote work. It might sound tempting, but here's the catch: they ask you to text them your Social Security number. **Don't share it.** It's a scam.

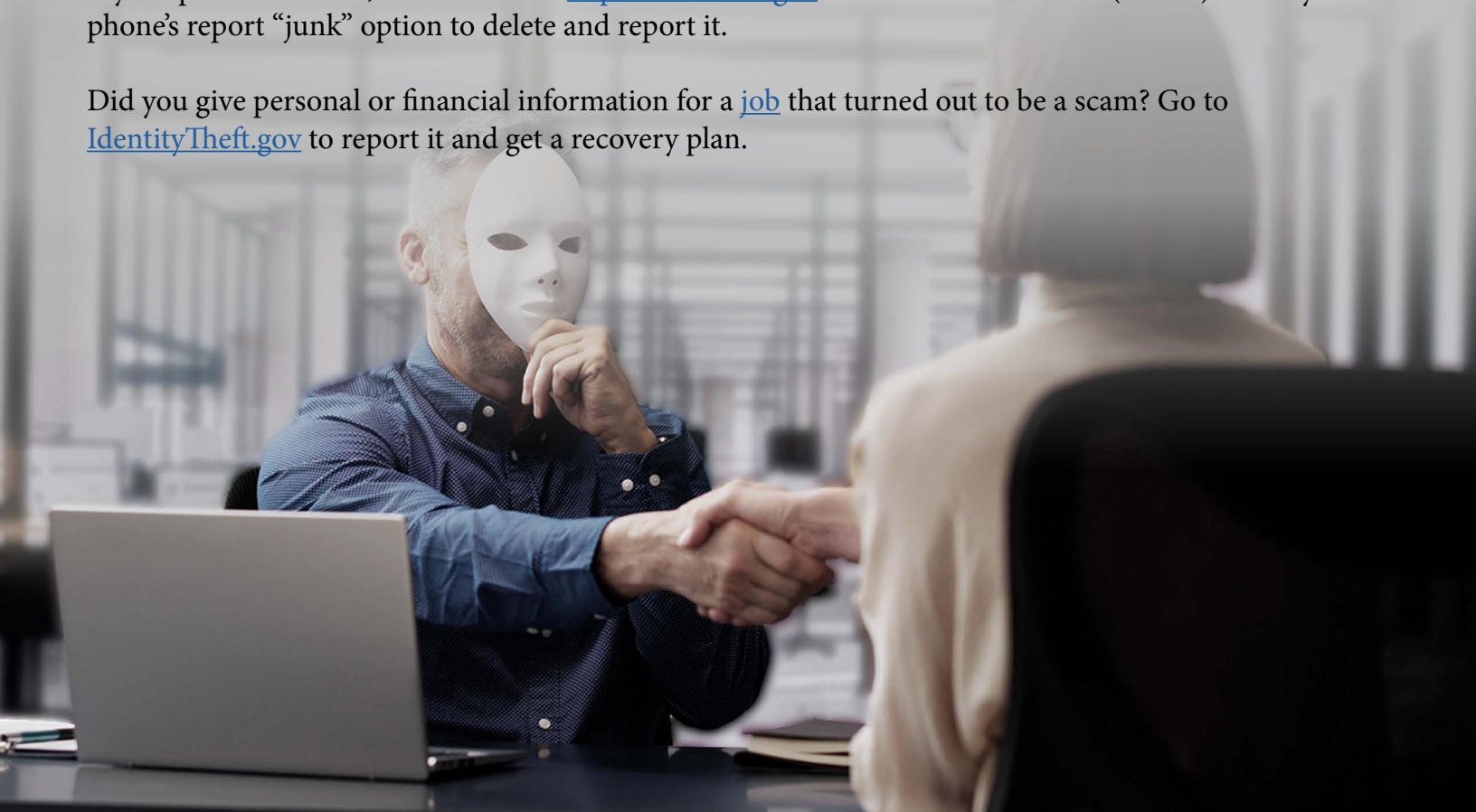
Scammers are sending texts on WhatsApp, pretending to offer [remote jobs](#) for positions like online data specialists. They promise they'll pay up to \$600 a day, but the company hiring is a total mystery. The text only says the job's age requirement and asks for a valid Social Security number. Before you act, know this: not only is the job not legit, but if you send your information, the scammer can use it to [steal your identity](#) and create serious problems for you.

Here's advice to help you deal with unexpected texts that could lead to job scams:

- **Don't click on links or respond to unexpected texts.** If you think the text could be legit, contact the company using a website or phone number you know is real — not the information in the text.
- **Do some research.** Scammers usually promise big rewards for little work, but don't give a lot of information. Search online for the name of the company and words like “review,” “scam,” or “complaint.” If you can't find the company online, steer clear.
- **Block unwanted texts.** Scammers send texts designed to get your attention. Some phone settings and call-blocking apps let you [block unwanted texts](#) so you don't hear from scammers in the first place.

If you spot a text scam, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/identitytheft) and forward it to 7726 (SPAM) or use your phone's report “junk” option to delete and report it.

Did you give personal or financial information for a [job](#) that turned out to be a scam? Go to [IdentityTheft.gov](https://www.ftc.gov/identitytheft) to report it and get a recovery plan.



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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