



# FLORIDA CONSUMER NEWSLETTER

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Agriculture and Consumer Services

## AFTERMATH OF A STORM

Even if you have an excellent disaster plan in place, dealing with the aftermath of a severe weather event is never easy. Here are a few tips to help with the recovery process after the storm passes by.

**Auto Damage:** The [Florida Motor Vehicle Repair Act](#) requires anyone who is paid to repair motor vehicles owned by other individuals to register with FDACS. Review estimates and contracts carefully for language that may assign your insurance policy benefits directly to the repair shop. Click [Motor Vehicle Repair](#) for more information or use the [Business License Lookup](#) to verify a license.

**Carbon Monoxide Safety:** Keep generators, grills, camp stoves or other gasoline, propane, natural gas or charcoal-burning devices outdoors and away from doors, windows, and vents that could allow carbon monoxide to come indoors.

**Charities:** All charities soliciting within the state of Florida (excluding religious, educational, political and governmental agencies) are required to register and file financial information with FDACS. Call 1-800-HELP-FLA (English) or 1-800-FL-AYUDA (Spanish) or use the online [Check-A-Charity](#) tool to find out if a charity is properly registered.

**Contractors:** Check the license and complaint history of contractors before signing a contract or agreeing to have anyone do work for you. Call the Department of Business and Professional Regulation at (850) 487-1395 or go to [MyFloridaLicense.com](#). Do not sign an "Assignment of Benefits" form for a contractor if you have not been instructed to do so by your insurance company.

**File a Complaint:** While FDACS cannot require businesses to take a particular action such as repairing or replacing a product or refunding money, the department may act as a mediator to attempt dispute resolutions. Click [File a Complaint](#) for more information.

**Food Safety:** Discard perishable food that has been stored in temperatures above 41° F for four or more hours or that has an unusual odor, color or texture or feels warm to the touch. If flooding occurs, discard any food not in a waterproof container that has come into contact with flood water. Contact your county Department of Health if you suspect that your well may be contaminated.

**Fuel:** The potential for water contaminated fuel incidents increase after a considerable storm. Always keep the receipt of purchase and report any possible contaminated fuel incidents to the department's Division of Consumer Services at 1-800-HELP-FLA (English) or 1-800-FL-AYUDA (Spanish).

**Insurance:** Don't respond to robocalls, text messages, or emails regarding your insurance premiums or coverage. Call your local insurance agent or the company's customer service number listed on your policy or insurance card to verify any messages you receive about your insurance.

**Landlord/Tenant:** If you live in a rental property that was damaged by the storm, you need to know the rights and responsibilities of you and your landlord. Visit [Landlord/Tenant Law](#) for more information or refer to Florida's Landlord/Tenant Law, [Chapter 83](#), Part II, Florida Statutes.

**Price Gouging:** Anyone who suspects price gouging should call the Office of the Attorney General at (866) 9NO-SCAM or file a complaint online at [MyFloridaLegal.com](#).

[www.FloridaConsumerHelp.com](#)

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

# DISASTER RECOVERY SCAMS

By Jim Kreidler, Consumer Education Specialist, FTC

Nobody knows how long it'll take to recover from the devastating flooding and destruction of the recent hurricanes that impacted Florida. But we do know it won't be long before scammers try to cash in on the storm. As you're working to get back on your feet, learn how scammers operate — and how to avoid them.

Here are a few ways that scammers might try to take your money or personal information after a natural disaster.

- **Spot [imposter scams](#).** Scammers might pretend to be someone “official” like safety inspectors, or someone from government. But anyone asking you for your money or personal information right away is a scammer. Don't give them money. Ask for identification and verify who you are dealing with.
- **Spot FEMA impersonators charging application fees.** If someone asks you for money to help you qualify for FEMA funds, it's a scam. That's not how FEMA works. Instead, once you have service, download the [FEMA Mobile App](#) to get alerts and information.
- **Spot [home improvement and debris removal scams](#).** Unlicensed contractors and scammers may appear in recovery zones with promises of quick repairs or clean-up services. Walk away if they demand cash payments up front, or refuse to give you copies of their license, insurance, and a contract in writing.

Check out recovery resources from FEMA for [Hurricane Debby](#), [Hurricane Helene](#), and [Hurricane Milton](#).



# PAYDAY LOANS

By Terri Miller, Consumer Education Specialist, FTC

With the holiday season approaching, you might be looking for extra funds to cover things like gifts and trips. But if you're planning to borrow the money, make sure a [payday loan](#) isn't your first — or only — choice. Sure, you might get the money fast, but the added fees and interest could make the payback really slow — or nearly impossible.

Payday loans offer quick cash for [a fee](#) to borrow the money for a short time. You walk out with the money you needed and a plan to pay it back in a few weeks. Easy, right? Not exactly. Learn how payday loans work and understand why paying them back isn't always as simple as it sounds.

## Payday Lending - Personal Finance Tips

The cost of taking out a payday loan racks up fast. The fees and interest alone could be in the triple digits. And if you can't pay the loan back right away (which happens often), you might need to do a rollover — or pay extra fees to extend the loan. In the end, you'll still owe the original loan amount and fees plus the new ones, too.

Before you get a payday loan, ask yourself: Are there any [less expensive \(and less risky\) options](#) to get the money? Maybe you ask for more time to pay your bills or see if you can borrow it from family or friends. Credit unions typically offer loans with lower interest rates than banks or other lenders. Check to see if a personal loan or "payday alternative loan" is a better choice. No matter what choice you make, make sure you [know the real cost of any loan before you sign](#), and learn more about [payday lending](#).

If you think a payday lender has been dishonest, report it to the Florida Office of Attorney General at [File Complaint](#) or 1-866-NO-SCAM and the FTC at [ReportFraud.ftc.gov](#).



# AVOID MOVING SCAMS

Congratulations! You found a new place to live. Now you have to coordinate a move. Whether you are moving across town or cross-country, you might need more than friends to haul your belongings. Here are some ways to avoid scams when you look for a moving company.

## Check the company's registration and reputation.

- A company that moves you across state lines (interstate) or outside the U.S must be registered with the U.S. Department of Transportation (DOT). Search the [DOT website](#) to check registrations and get details about the company.
- In Florida, companies moving within the state (intrastate) are required to register with FDACS. If you're moving within Florida, visit the FDACS [Business License Lookup](#) to verify the movers registration information. When you are on a mover's website, look for information the state requires, and a local address and the mover's contact information, registration, licenses, and insurance.
- To see what other people say about the company, [read reviews](#), and search the company name online plus the words "complaint" or "scam."

## Get information in writing.

- Get written price estimates from several movers. A company should look at your property in person or ask you to fully describe it before it sends the estimate. Review the estimates, make sure they list all your property, and then compare them.
- Ask each mover what they charge to insure your goods and what they pay if things are damaged.
- Keep a copy of the signed contract with you during the move.

## Say no if you see these signs of a scam.

- Don't hire anyone who asks you to sign paperwork that has blank spaces where prices, dates, signatures, or other important information should be.
- Don't hire anyone who demands cash or a big deposit before the move.
- Don't hire an interstate mover that isn't registered with [DOT](#).
- Don't hire an intrastate mover that isn't registered with [FDACS](#).

## Report problems.

If you have a problem with a company moving you in-state, [File a Complaint](#) with FDACS. If the company moves you across state lines or outside the U.S., [report to DOT](#). Learn [what to do if you paid someone](#) you think is a scammer. If you see a scam, tell the FTC at [ReportFraud.ftc.gov](#).



# SHRINKING PACKAGING

By Jennifer Leach, Division of Consumer and Business Education

If you've been grocery shopping lately, you might have noticed that the box, can, or bag you usually buy might feel a little lighter. Sure, sometimes brands repackage and freshen their designs — but sometimes everything is exactly as it was. Just maybe a little smaller with less inside.

Unless you have old packaging to compare to, it can be hard to know there's been a change. Brands rarely advertise that they're giving you less, especially if the price stayed the same (or went up). Some shoppers might feel the size or weight differences when they lift the familiar-looking packaging. Others remember that their recipe asked for a 15-ounce can...but now that can has 14.5 ounces, instead.

All packaging has to tell you how much you're getting for your money, but it's the unit price — usually posted on the shelf — that tells you what you're paying per ounce, pound, or count. The unit price is one way to comparison shop on the price of things now and vote with your wallet if your usual brand feels, suddenly, very expensive.

The Food and Drug Administration also says that labels on most food packages must give you the serving size, which can be another clue that something has changed. Are there fewer servings in the container, or is the serving size smaller? If that familiar container now has a change to its servings, chances are there's less inside.

Besides hitting your wallet, shrinking packaging can increase the frustration factor for many, particularly as Fall leads to a season of cooking, baking, and hosting family and friends. When you're standing in a crowded grocery store aisle the night before a holiday or gathering, it's hard to trust your family's old recipe that calls for a can, bag, or box of something. Combining some up-front investigation of required recipe ingredient amounts with some unit price sleuthing can help protect your wallet...and your blood pressure.

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FDACS regulates all commodities sold by weight in Florida to ensure that consumers are provided the full amount of what is paid for. Department inspectors check the scales at grocery stores and perform net content inspections of packaged goods. Additionally, the department conducts price verification inspections at retailers to make sure that the shelf price matches the register price. Consumers can visit [FloridaConsumerHelp.com](https://www.floridaclear.com) or call 1-800- 435-7352 (English) or 1-800-352-9832 (Spanish) for more information or to file a complaint.



# 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.*