



CONSUMER AFFAIRS DIVISION

115 S. Andrews Avenue, Room A460 • Fort Lauderdale, Florida 33301 • 954-357-5350 • FAX 954-765-5309

WHEN DISASTER STRIKES GUARD AGAINST CONSUMER FRAUD

Price-Gouging: Once a state of emergency is declared it is illegal to raise prices for essential goods to a level which grossly exceeds the average prices charged for these same goods in the 30-day period prior to the state of emergency. Examples of essential commodities include food, water, ice, fuel and lumber. Broward County consumers shopping for hurricane supplies should insist on a receipt. If you feel you've been cheated, document the incident and report it as soon as possible to the Consumer Affairs Division by calling 954-357-5350 or by sending an email to consumer@broward.org.

Home Repairs: Be careful of home repair scams. Make sure the home-repair business has an occupational license and that the contractor has a current Florida State or Broward County contractor's license. Make certain that all arrangements including the completion date, material costs and permit fees are written into a contract. Never make a complete payment until all work is completed and you have been given releases of all liens by the contractor or business working on your property. Under Florida law you have a three-day buyer's right to cancel a home improvement or repair contract which involves financing.

Advance Fee Loans: Do not be tempted by the promise of a guaranteed home repair loan, in exchange for an up-front fee. These fees can be substantial and there is a chance you may never see this money again. While legitimate lending institutions may require a processing fee, they will not guarantee loan approvals or promise that bad credit will not stand in the way of an individual's chance to obtain a loan.

Phony Insurance Adjusters: Persons posing as insurance adjusters, who falsely claim that they can expedite processing of claims for a fee, should be reported to the insurance company they claim to represent, as well as to the Department of Financial Services at 1-800-342-2762.

Door to Door Sales: Home solicitation sales over \$25, like home improvement financing contracts, have a three-day buyer's right to cancel. A home solicitation is any sale which takes place in a location other than the seller's fixed place of business.

Water Testing Scams: Consumers should be on the lookout for unscrupulous water testing or water treatment offers. To sell products that consumers really do not need, dishonest businesses will misrepresent that the water supply may be affected by a natural disaster. Instead of relying on a sales pitch, follow the public advisories which will be issued by such authorities as the Broward County Environmental Services and the Health Department.

Gasoline Price Signs: Gasoline service stations are required to post gasoline prices on a primary sign. If the price advertised on the primary sign is different from the price at the pump then a supplemental sign must be placed on top of the pump detailing the price of the higher-priced fuel.

Charitable Solicitations: After a disaster strikes, con artists often solicit funds for charities which do not exist. Charitable organizations are required to be registered with the Florida Department of Agriculture and Consumer Services. If you have questions about a charitable organization, check its registration with the Division of Consumer Services by calling 1-800-435-7352.

Complaints and Questions: To report incidents of consumer fraud please call the Consumer Affairs Division at 954-357-5350. Visit our website at www.broward.org.consumer