

# **e**FLORIDA CONSUMER **NEWSLETTER**

January 2021

**[www.FloridaConsumerHelp.com](http://www.FloridaConsumerHelp.com)**

**435-7352**  
**1-800-HELP-FLA**

**352-9832**  
**1-800-FL-AYUDA**

## **W-2 FORMS SIGNAL THE START OF TAX SEASON**

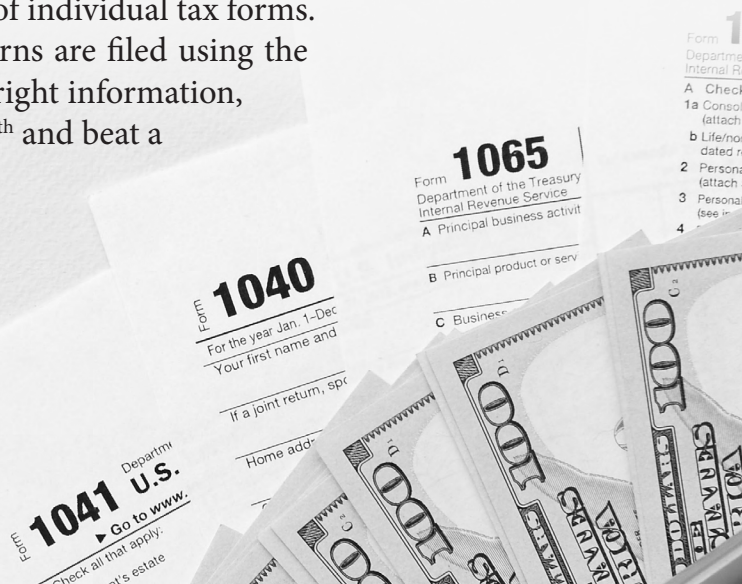
The W-2 Wage and Tax Statement is the form most people care about when preparing to file their federal taxes. Federal law requires all employers to send employees W-2 statements no matter how low earnings or wages are. These forms can be sent in either paper or digital form no later than January 31 for the purpose of reporting the previous year's wages. They are considered on time if they are properly addressed and mailed on or before January 31.

Identity theft is a real concern when filing taxes. Taxpayers who file via mobile, tablets and apps using shared wireless networks are at greater risk of having their tax identity compromised. Protecting personal information and Social Security numbers year-round is the most important step in safeguarding an individual's identity. Aside from that, filing a tax return as early as possible is the next best thing a taxpayer can do to prevent tax-related identity theft.

The Internal Revenue Service does not verify the validity of individual tax forms. The agency only becomes aware of issues when two returns are filed using the same Social Security number. If an identity thief has the right information, they can file a fraudulent tax return as early as January 20<sup>th</sup> and beat a legitimate taxpayer to their refund.



**Florida Department of Agriculture and Consumer Services**



The Federal Trade Commission recommends the following steps to help prevent tax-related identity theft:

- Use a secure Internet connection if you file electronically or mail your tax return directly from the post office.
- Shred copies of your tax return, drafts, or calculation sheets you no longer need.
- Respond to all mail from the IRS as soon as possible.
- Verify any emails or texts claiming to be from the IRS before responding to them by calling the local IRS office directly.
- Don't give out your Social Security number unless necessary and know who you are giving it to and why they need it.
- Research a tax preparer thoroughly before you hand over personal information.
- Check your credit report at least once a year for free to make sure no other accounts have been opened in your name.



If you think you have been a victim of identity theft, call 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) for Spanish speakers to talk with a consumer assistance representative.





# SAFELY SHOPPING ONLINE

Many consumers spent most of 2020 doing their shopping online. There are several steps consumers should take to order safely online and make sure they get what they ordered.

- **Confirm that the seller is legit.** Read reviews and recommendations about the product, seller, and warranties from sources you trust. Look for reviews about their reputation and customer service and be sure you can contact the seller if you have a dispute.
- **Look carefully at the shipping date before you order.** If there's no date given, the seller has 30 days to ship. If you're notified about a delay in shipping, you have the right to cancel the order and get a full refund. If you decide to cancel, let the seller know right away so you won't be billed.
- **Pay with a credit card** — that gives you many protections under the law. If you pay with a credit card, you may be able to dispute certain charges — and temporarily withhold payment for those charges pending an investigation.
- **Track — and guard — your delivery.** Keep a record of your order, including tracking numbers. That way you can see where your stuff is in the shipping process. Also, consider having your items held at the post office or delivered to a family member or neighbor in case you're not home. Some companies have their own secure locations where you can have your merchandise delivered.



# UNDERSTANDING BUILDING REQUIREMENTS

Floridians have been impacted by their fair share of hurricanes and tropical storms, and we never truly know how bad the aftermath of each storm will be. With each natural disaster, high winds and heavy rains damage many homes and buildings. How a building is constructed may determine whether or not it withstands a Florida hurricane season.

For many years, there existed a complex and confusing patchwork system of codes and regulations developed, amended, administered, and enforced differently by more than 400 local jurisdictions and state agencies with building code responsibilities. The Florida Building Code (FBC), developed and maintained by the Florida Building Commission, was first established in March 2002 to create a single minimum standard building code that is enforced by local governments.

In addition to the health, safety and welfare concerns addressed in it, the FBC also serves to protect property investments and save insurers, the state, and local governments money in mitigation costs linked to natural disasters. Under strictly defined conditions, local governments may amend requirements to be more restrictive than those in the FBC.

The FBC includes provisions that are designed to help protect property from damaging wind events, and in many instances, impact resistant windows are a viable option for meeting those requirements. However, the FBC provides for the use of wood structural panels under certain circumstances to meet the established protection standards.





Unfortunately, there have been reports of third-party window retailers misleading Florida consumers into purchasing impact resistant windows when they may not be required, specifically for residential properties. Some retailers have told consumers it would be illegal for them to sell any window in Florida that was not impact resistant.

Because the FBC requirements can be amended by local governments to be more restrictive, actual building requirements may vary from one part of the state to another. It is important for consumers to contact their local building code office to determine the specific requirements for their area before they begin a building project.



The Florida Department of Agriculture and Consumer Services recommends the following tips for consumers who are planning a new construction, remodel, or home repair project:

- Contact your local building code office and ask about the code requirements for the specific job you are planning.
- 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](http://www.dbpr.com).
- Never agree to a cash-only deal.
- Get at least three itemized estimates and inspect the terms carefully before signing any agreement or contract.
- Ask contractors to justify their bids/estimates by listing the work/materials that are included. This allows you to make valid comparisons between estimates.
- File a complaint with the Florida Department of Agriculture and Consumer Services at [www.FloridaConsumerHelp.com](http://www.FloridaConsumerHelp.com) if your contractor, builder, or vendor fails to meet the terms of your agreement/contract.



# CRACKDOWNS ON DECEPTIVELY MARKETING CBD PRODUCTS

The Federal Trade Commission (FTC) recently announced the first law enforcement crackdown on deceptive claims in the growing market for cannabidiol (CBD) products. The FTC is taking action against six sellers of CBD-containing products for allegedly making a wide range of scientifically unsupported claims about their ability to treat serious health conditions, including cancer, heart disease, hypertension, Alzheimer's disease, and others.

The FTC is requiring each of the companies, and individuals behind them, to stop making such unsupported health claims immediately, and several will pay monetary judgments to the agency. The orders settling the FTC's complaints also bar the respondents from similar deceptive advertising in the future and require that they have scientific evidence to support any health claims they make for CBD and other products.

The crackdown, Operation CBDeceit, is part of the FTC's ongoing effort to protect consumers from false, deceptive, and misleading health claims made in advertisements on websites and through social media companies such as Twitter. For more information on the six cases being brought by the FTC, click [here](#).

Call 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) for Spanish speakers for more information on filing a complaint or reporting suspected fraud.



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](http://FloridaConsumerHelp.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.*