



# Post-Disaster Consumer Tips

## Important Resources

### Know your Evacuation Zone

Pinellas County Emergency Management

**[Pinellas.gov/emergency](http://Pinellas.gov/emergency)**

(727) 464-3800

Interactive Voice Response Line (727) 453-3150

### Report Price Gouging

Florida Attorney General

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

(866) 966-7226

### Disaster Assistance

Federal Emergency Management Agency (FEMA)

**[www.fema.gov](http://www.fema.gov)**

(800) 621-3362

### Professional License Search

Department of Business & Professional Regulation

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

(850) 487-1395

### Florida Division of Emergency Management

**[www.floridadisaster.org](http://www.floridadisaster.org)**

### PCC-TV (Pinellas County Connection-TV)

Frontier 44 • Spectrum 637 • WOW! 18



## Introduction

June 1 through November 30 marks hurricane season in Florida. Being prepared before the storm is wise, but how can you protect yourself after a disaster strikes?

Pinellas County Consumer Protection has compiled this information based on past real-life experiences to assist citizens and visitors with these situations.

## Home Repair & Contractors

One of your most critical post-disaster recovery issues may be the hiring of a competent, licensed contractor. Pinellas County Consumer Protection offers the following suggestions:

1. Watch out for "fly-by-night" contractors who take deposits and do not do any work. Never deal with any contractor soliciting work at your house.
2. Deal only with licensed and insured contractors. Verify that the license is current and active by calling the Pinellas County Construction Licensing Board at (727) 582-3100.
3. Ask for and check references of previous customers.
4. Get at least three estimates. Be certain the estimates are itemized and for the same work.
5. Avoid a contractor who asks for advance payment in full. Pay upon completion or as the work progresses. Always avoid paying in cash.
6. Avoid contractors who ask you, as the homeowner, to obtain the building permit.
7. Beware of any contractor who tells you that extensive or structural repairs do not require a permit.
8. Take your time when signing a contract and consider asking a knowledgeable friend, relative or attorney to review it before you sign. Make sure the warranty information is included in the contract.
9. Require the contractor to supply a final affidavit indicating that all subcontractors and suppliers used on the job are paid in full. Ensure that the work is inspected by the building department before final payment.

## Warning!

***Never let anyone into your home without first asking for identification.***

Representatives of utilities, government offices and reputable businesses will have proper identification.

Because the demand for qualified contractors after a disaster usually exceeds the supply, do not lose your money to a home repair rip-off artist. A frustrated and anxious homeowner can be an ideal target for repair people who may overcharge, perform shoddy work or skip town without finishing your job. Although you may have a three-day right to cancel on a home solicitation over \$25, it may be difficult to do so if you are unable to locate the company.



Pinellas County complies with all federal, state and local laws related to persons with disabilities. To request alternate formats of this information, contact the Office of Human Rights at (727) 464-4062 (V/TDD) or email [accommodations@pinellas.gov](mailto:accommodations@pinellas.gov). Funding for this brochure was provided by Pinellas County Consumer Protection. 3,000 copies were printed at a cost of \$484.50 or \$0.16 each. Produced in cooperation with the Pinellas County Communications Department. 4/25



[Pinellas.gov/consumer](http://Pinellas.gov/consumer)



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## Insurance Claims & Adjusters for Hire

Beware of unlicensed and unscrupulous adjusters for hire.

1. Demand to see proper identification and proof of license. Verify the license at [www.myfloridacfo.com](http://www.myfloridacfo.com).
2. Hire an independent adjuster as a LAST resort. Remember, it is always better to use your insurance company's adjuster.
3. Adjusters for hire charge a commission, which YOU pay.
4. Adjusters for hire CANNOT speed up a claim.
5. Beware of adjusters for hire connected to building contractors.
6. Make sure your name is included on the claim check.
7. Make sure you know when the insurance check is issued.

## Motor Vehicle Repair

Vehicles may be damaged due to a natural disaster. Understand your rights under the Florida Motor Vehicle Repair Act.

1. If the repair will cost more than \$100, the repair shop must give you the option of:
  - a. Requesting a written estimate.
  - b. Being notified by the shop if the repairs exceed the amount you specify.
  - c. Not requesting a written estimate.
2. Ask for a written estimate. Shops cannot force you to waive this right. Keep your copy of the estimate.
3. Provide the shop with a telephone number where you can be reached. The shop must obtain your permission before exceeding the estimated cost of repairs by \$10 or 10%, whichever is greater.
4. If you cancel repairs because the final price exceeds the estimate, the shop must reassemble the vehicle, unless it is unsafe to drive. The shop may charge you for tear down and reassembly only if you were given notice of the charge on the estimate.
5. Ask for replaced parts when you authorize the repair work. Unless the part is under warranty it should be returned to you, although there may be a fee.
6. Get all guarantees in writing.

## Charitable Solicitations

Consider the following precautions to ensure that your donation dollars benefit the people and organizations you want to help.

1. All charities soliciting within Florida – excluding religious, educational and government entities – are required to register and file financial information with the Florida Department of Agriculture and Consumer Services. To check whether a charitable organization is properly registered, visit [www.fdacs.gov/Consumer-Resources/Charities](http://www.fdacs.gov/Consumer-Resources/Charities).
2. Beware of people soliciting on behalf of victims of natural disasters. Ask for the name of the organization they represent.
3. Ask for and review financial information.
4. Beware of pressure tactics to give immediately.
5. Some charitable groups employ paid solicitors, in which case, not all of your donation will go to the charitable cause.
6. Ask if donations are tax deductible.
7. Do not judge an organization based solely on the name. Many organizations use names similar to well-known charities.
8. Never give cash. Contribute by check made payable to the organization, never to an individual's name.

## Price Gouging

In accordance with Section 34-28 of the Pinellas County Code, it is unlawful to charge more than the normal average price for any merchandise sold during a Local State of Emergency.

To report price gouging, contact Consumer Protection at (727) 464-6200 and the Florida Attorney General at [www.myfloridalegal.com](http://www.myfloridalegal.com) or (866) 966-7226.

## Trash Removal

Local government is responsible for removing trash from the RIGHTS OF WAY ONLY. The property owner must transport and place their trash at the edge of the right of way at their own expense.

For more information, to file a complaint or check the complaint history of a business:

**Pinellas County  
Consumer Protection**  
**[Pinellas.gov/consumer](http://Pinellas.gov/consumer)**  
**(727) 464-6200**

