



FLORIDA CONSUMER NEWSLETTER

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RECOVER IN THE AFTERMATH OF A DISASTER

During a disaster, services could be impacted, including electric, water and sewer. When preparing, consider that you could be without utilities for an extended period of time. What should you know now?

Electric Outages

Research your electric utility company's outage reporting preferences; it may be by calling an automated system or an operator, or by text. Report electric outages immediately. Expect longer wait times during major events.

Food Safety

- **TWO DAYS:** The approximate time frozen items can be stored safely if you keep the freezer door shut.
- **FOUR HOURS:** If your refrigerator's power is out for longer than this time, move perishable foods into an ice-filled cooler.

Generators

If you are considering purchasing a permanently installed standby electric generator fueled by natural or propane gas, contact your local utility company and ask if there are any rebates or tax credit programs available.

If you are considering a portable generator, it can keep your appliances going after a disaster, but it comes with several dangers:

- **CARBON MONOXIDE:** Use generators outdoors, away from windows and doors, to avoid exposure to this deadly, colorless, odorless gas. Never operate a generator indoors. Consider installing a CO2 detector in your home.
- **FIRE:** Make sure the generator is cool when refilling the fuel tank and store flammable fuel away from fuel-burning appliances. Calculate the total wattage of all the appliances and light fixtures you want to connect to the generator. The total should be less than the generator's stated maximum power output.

- **ELECTRICAL SHOCK:** An electrical shock from your generator can kill you.
 - o Keep generator in a dry place.
 - o Plug appliances directly into the generator or use a heavy-duty, three-pronged extension cord.
 - o Never try to power the house wiring by plugging the generator into a wall outlet.

SEWER OUTAGE

If a sewer outage is announced, **DO NOT** flush your toilet. Powered sewer lift stations may be down, which could cause a sewage back-up in your home.

Emergency Toilets

Use a chemical toilet or create an emergency toilet by using one of the following methods:

- **5-GALL BUCKET:** Line with a heavy-duty trash bag and use household bleach as disinfectant. Make sure it has a tight lid.
- **TOILET BOWL:** Turn off your outside water supply and flush once to empty before lining with a trash bag. Do not use kitty litter unless it is marked as flushable.

WATER IMPACTS

If the drinking water supply is compromised by a disaster, a boil water notice will be issued, which means there's a possibility of contamination.

BOIL: Bring a pot of water to a rolling boil for 1 minute to kill bacteria, viruses, and parasites.

BLEACH: Add 1/8 tsp. of unscented bleach per gallon of water and let stand for 30 minutes; bleach used should contain 5.25 percent sodium hypochlorite. This is less effective but will work if you cannot boil water.

HOLIDAY SHOPPING SCAMS ON THE RISE

Did you know ?

- TransUnion reports that the most popular day for online fraud attempts in 2024 was November 28 - Thanksgiving Day.

Key takeaway: Although you should always be diligent when online, the holiday season is prime time for scammers. Enjoy your holiday shopping but be wary of anything that looks suspicious. Take precautions, ask others for their opinion, and do your research BEFORE providing any personal or payment information.

Source: [TransUnion Digital Holiday Fraud in 2024](#)

- An AARP study has found that fraud involving packages has risen in recent years. Over half of the respondents (56%) reported receiving fake texts regarding package shipment issues, and 25% had a package stolen.

Key takeaway: If you get a text or email telling you there is an issue with an item you ordered, check carefully. If you know you did not order the item or do not recognize the name of the sender or retailer, that message could be a phishing attempt, trying to get you to click on a malicious link or provide personal information such as a credit card number. If you are unsure, contact the business through means that you research yourself.

The best way to secure your packages is to take delivery when they arrive. Unfortunately, that is not always possible. One alternative is to have your packages shipped to a [USPS Smart Package Locker](#), which is an electronic, keyless parcel lockers that provide a safe, secure, and convenient package delivery and returns alternative for both package recipients and shippers. Another alternative is the Amazon Hub Locker or Counter, where you can pick up your packages. This is a self-service, automated kiosk where you can pick up or return Amazon packages securely, without needing to interact with a store employee.

If you are shopping on Amazon and know that you will be home on a certain day of the week, select that day as your Amazon Day so your packages will arrive on a day you know you will be available. To select this option, navigate to your account, and choose your Amazon Day under Ordering and Shopping Preferences.

Source: [AARP 2024 Survey](#)

- Is online shopping the new shopping mall? Of adults aged 18 to 34, nearly three-fifths of respondents had purchased through an online ad, and 36% said they had experienced fraud.

Key takeaway: Shop only with reputable retailers; if you are shopping online, ensure you are using the correct website. Although a website looks legitimate, it may be spoofed. Be vigilant when clicking links within social media posts. If the deal they advertise looks too good to be true, it probably is. If you fall victim to one of those sites, be sure to contact your card issuer and deactivate your card, and remove any credit card information you have on the reputable retailer's site.

Source: [AARP 2024 Survey](#)

- The AARP study also found that 56% adults are aware that using a credit card is much safer than a debit card to make purchases, but that number is down from 64% the year before.

Key takeaway: Using a credit card is much safer online than using a debit card or gift card. With a credit card, you may not be responsible for any fraudulent charges incurred on the card. There are other payment methods which are safe, as well. If your bank issues virtual credit cards, you can use that method. When you are ready to purchase, you will enter a randomly generated card number instead of your actual card online. Also, many sites will allow you to use Apple Pay, PayPal or GooglePay, so you do not have to directly enter your information on the site when shopping.

Source: [AARP 2024 Survey](#)

HOW TO EVALUATE ONLINE REVIEWS

Online reviews might help you decide what to buy or what company to hire. You should be able to trust that these reviews reflect the honest opinions of people who actually used a product or service. Unfortunately, some reviews are fake, deceptive, or manipulated — and that hurts both people and honest companies.

Consider the Source and Ask Questions

The FTC has brought a number of cases involving online reviews — likely more than any law enforcement agency in the world. Some involved companies that posted fake reviews of their own products and services. Others involved reviews by people who might have been real customers or users of a product but didn't say that they'd been paid to write a positive review.

When you use online reviews to help you make decisions, consider the source of the information. What do you know about this reviewer? Or about the site or platform where you're reading the review?

Using Reviews

For years, the FTC's main recommendation when considering reviews has been to look at a variety of sources, including well-known websites that have trustworthy and impartial expert reviews. That's still a very good place to start. Here are some other steps to take:

- Check how recent the reviews are, and watch for a burst of reviews over a short period of time. That can sometimes mean the reviews are fake.
- Check if the reviewer has written other reviews. If so, read those to get a better sense of how much to trust that reviewer. If it seems that the reviewer has created an account just to write one review for one product, that review may be fake.
- Don't assume that, just by looking, you can spot the difference between a real review and a fake one. Some reviews may look suspicious, and some may look real, but it can often be nearly impossible to tell for sure. For example, you already know to watch out for reviews that seem too positive to be real, but some fake positive reviews give less than the highest possible rating in order to seem more believable.
- Remember that fake reviews are not always positive. Sometimes, a company might post fake negative reviews to harm a competitor.

You won't always know if a reviewer got something — like a free product — in exchange for writing a review. But, on some websites, you'll see a label or badge next to the review that tells you the reviewer got an incentive. How you weigh those reviews is up to you.

Source: [Federal Trade Commission](#)



WHAT IS AI AND HOW IS IT USED TO SCAM PEOPLE?

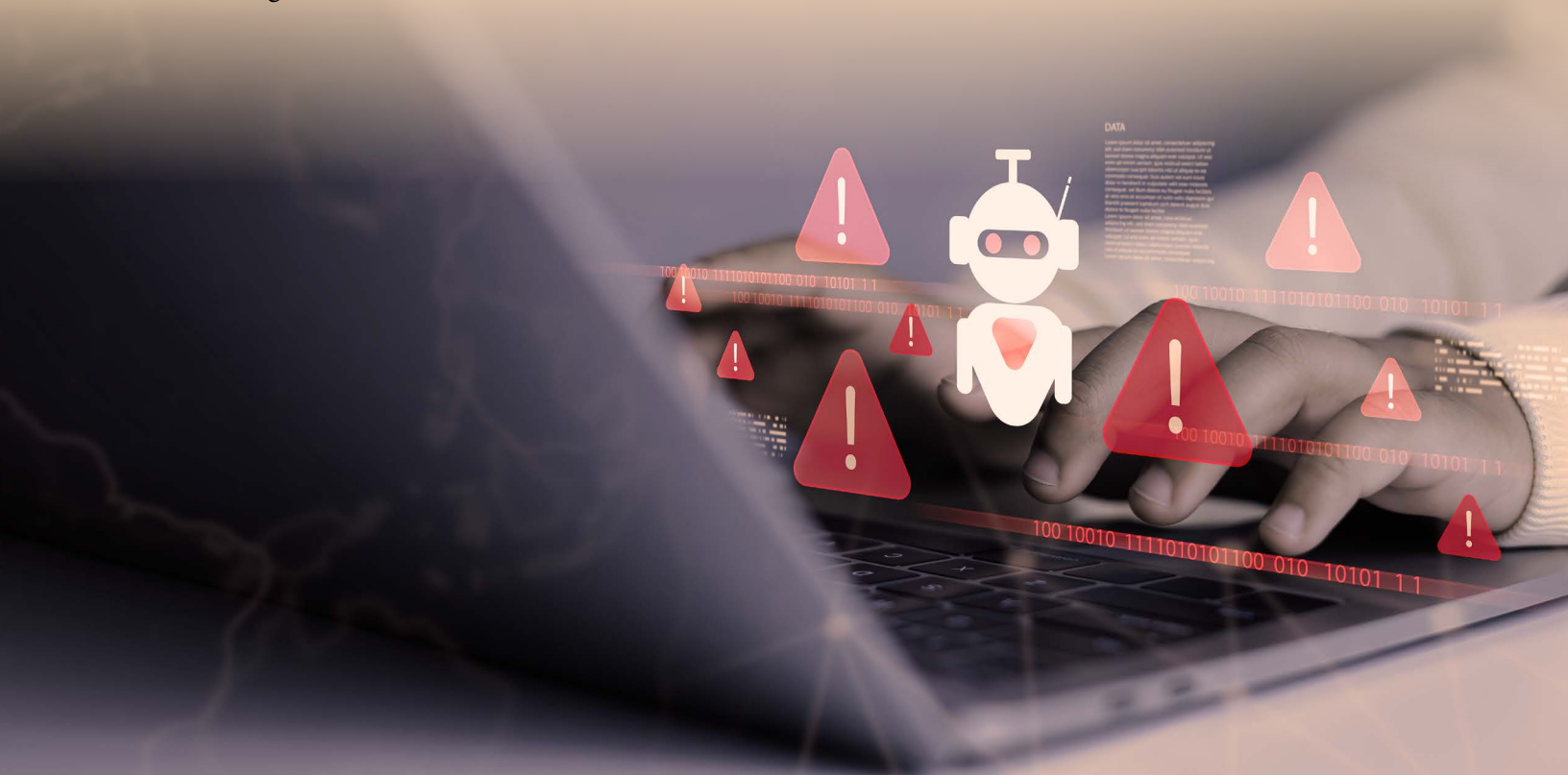
Lately, you are probably hearing more about AI, or artificial intelligence, and you likely have an idea of what it is and how it can be helpful. However, it is being used for unscrupulous purposes, too. Read on to learn about AI and how you can watch for scams using this technology.

[NASA](#) defines AI as, “computer systems that can perform complex tasks normally done by human-reasoning, decision making, creating, etc.” So, in essence, AI is machine learning, where computers learn to think or act human with the use of cognitive architecture. AI technology is being used in applications such as navigation (think Google Maps), digital assistants like Siri, Alexa, and Google Assistant, autocorrect, and the list goes on. AI is also being used in industry and professional sectors such as healthcare and finance. AI technology is an amazing tool to make our lives easier.

AI scams use the technology in multiple ways as well. It can be used to create fake websites or other online content, generate customized emails and texts for phishing, clone voices to impersonate other people, or produce videos that appear real but are not. Over the next few months, we will discuss one individual AI scam in detail each month, providing you with examples and specific measures to prevent yourself from becoming a victim.

The first step to safeguarding yourself against an AI scam, as in any scam, is to question the situation in which you are approached to send money or provide personal information, like login credentials, account numbers or payment information. Always be wary of the use of pressure in requesting money or information. Look for anything that looks or sounds “off” like poor grammar, spelling, and speech that sounds stilted. Do not be afraid to question the person requesting information from you. If they are legitimate, they will understand your caution.

In the coming months, look for more information on specific AI scams in the [Florida Department of Agriculture and Consumer Services' Florida Consumer E-Newsletter](#). We will be looking closely at the malevolent uses of AI, as well as the specific traits to look for scams with each use.



DONATE WISELY

As we approach the holidays, the season of giving, before you donate, make sure your donations are supporting the cause you want to support, not a scam artist. Unfortunately, some online donations do not always reach their intended recipient. The incident involving GoFundMe reminds us to check to whom or what we are donating.

GoFundMe recently issued an apology for producing over a million nonprofit organization fundraising pages on their site without asking for consent or notifying the organization of the creation of those pages. The National Council of NonProfits (NCN) approached GoFundMe directly, voicing their concerns about the creation of these pages. As stated by NCN, "Nonprofits depend on transparency, trust, and the ability to control their own fundraising. GoFundMe's actions were a breach of that trust."

The crowdfunding platform has offered an apology and agreed to modify their practices, and there are multiple concerns with their actions, but the most important concern for donors is that donations were reduced due to the fees and tips which benefit GoFundMe. Each donation through the platform charges a processing fee and donors are encouraged to also give a tip to help with expenses. While GoFundMe does get donations to recipients, many nonprofit organizations have over avenues in which you can donate, and 100% of the donation goes to the cause you choose.

How can you ensure your online donation is directed where you intend it? Type in the website address, rather than follow a link from an email or social media outlet. Does the website look professional, or is there outdated information or poor graphics? If so, it is likely not legitimate. Finally, verify the charity of your choice is registered with the Florida Department of Agriculture and Consumer Services by using the [Check-A-Charity](#). Enjoy your holidays and donate confidently!



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.