FLORIDA CONSUMER
NEWSLETTER

August 2026

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NEW LAWS PROTECTING CONSUMERS

Florida has more than a few new laws designed to protect consumers. Effective as of July 1, 2026, the laws below add or enhance current consumer protection efforts. We have outlined the basics of these new laws, what consumers should look for, and where to report violations. An informed consumer is a smart consumer!

In October 2025, lawmakers introduced SB 290, a broad consumer-protection bill that, according to Governor DeSantis, "builds on the Florida Department of Agriculture and Consumer Services' reforms to protect Florida agriculture, consumers, and rural communities . . . It also protects the health, security and freedom of Floridians." Here's a snapshot of some of those new laws:

- **Gas-Powered Equipment:** Local county or municipal governments are prohibited from enacting ordinances that restrict the use of gasoline-powered farm or landscape equipment. This does not restrict encouragement to use alternative fuels.
- **Commercial Solicitation:** A person may not engage in commercial solicitation at a dwelling that clearly displays a compliant "No Commercial Solicitation" sign. The sign must:
    - be at least 8.5 inches by 11 inches in size.
    - be clearly visible to approaching individuals.
    - contain the following language, or substantially similar language, in letters that are at least 1 inch high:

  "THIS DWELLING IS DESIGNATED PRIVATE PROPERTY. NO COMMERCIAL SOLICITATION IS PERMITTED PURSUANT TO SECTION 501.062, FLORIDA STATUTES."

  Consumers can report violations related to commercial solicitation to local law enforcement; providing the salesperson's name and the company name will assist in the investigation. For more information, visit our website.
- **Fumigation Insurance:** Insurance requirements have increased for pest control businesses who perform fumigations. These licensees must now meet the requirements for minimum financial responsibility for bodily injury and property damage, consisting of (a) bodily injury coverage of $1 million per person and $2 million per occurrence; and property damage coverage of $1 million per occurrence and $2 million in the aggregate; or (b) combined single-limit coverage of $2 million in the aggregate. For more information, visit Pest Control Compliance Assistance - Florida Department of Agriculture & Consumer Services.

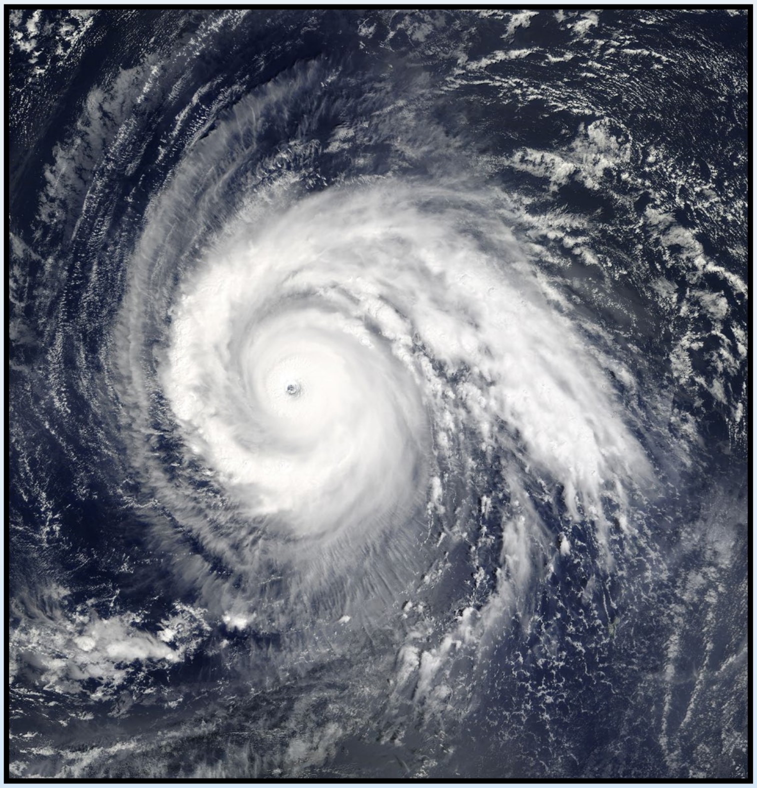
Approved in June 2025 but effective July 1, 2026, SB 606 revised section 509.214, Florida Statutes. Restaurants in Florida which include an “operations charge” on their bill must divulge the amount or percentage of the fee and explain the purpose of the fee to the public on menus, websites, mobile apps and the customers’ tab. Think credit card surcharges, delivery fees, automatic tips and other charges added, excluding taxes. Violations of this law can be reported at General Complaint Form – MyFloridaLicense.com.

Next is SB 386, which allows consumers to report defective farm equipment to the manufacturer or its authorized service agent and requires the manufacturer or service agent to replace or repair the equipment at no cost to the consumer. Violations of this law can be enforced by civil suit or you can enter a complaint for mediation on our website at File a Complaint - Florida Department of Agriculture & Consumer Services.

Lastly, there are updates to the Florida Pet Law, Section 828.29, Florida Statutes, which provides standardized health requirements for dogs and cats sold within Florida. These updates require that financing terms be disclosed to consumers before purchasing a new pet and allow consumers to terminate any financing agreements without penalty if the animal is later determined to be unfit for purchase due to disease or illness. It also requires pet dealers to provide veterinary records and written notices informing buyers of their consumer rights under Florida Law. Report violations on our website at File a Complaint - Florida Department of Agriculture & Consumer Services.

These updates reflect Florida’s continued commitment to strengthening consumer protection across many industries. When consumers understand their rights, they are empowered to make better decisions and ensure businesses operate responsibly, helping build a safer and more transparent marketplace for everyone.

NOW WHAT DO I DO? UNDERSTANDING THE FORECAST



There is a hurricane barreling directly toward your area, and the forecast is being updated hourly. How do you get ready, and when?

When a hurricane is threatening, you must make the decision to stay in your home, seek space in a local shelter, or drive miles away. Staying local may be advantageous (you're not fighting traffic) but also has its drawbacks (crowded shelters with little privacy). Use the guide below to be prepared whatever decision you make.

5-DAY CONE ACTIONS

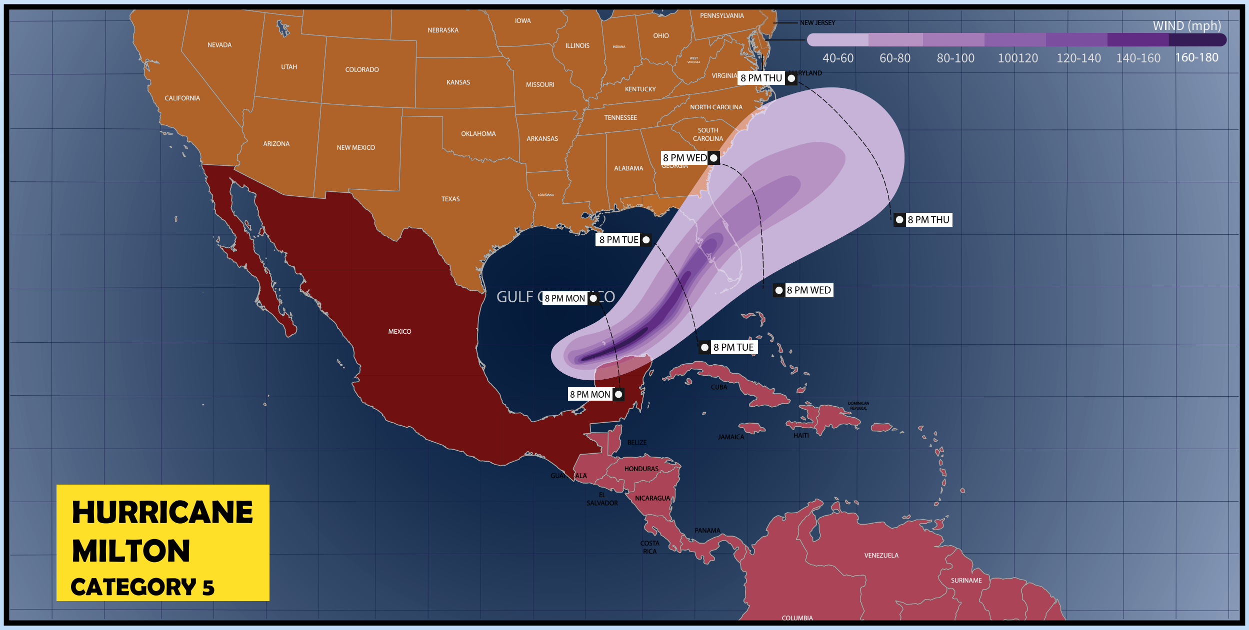
When your area is in the 5-day cone of a hurricane forecast, it indicates a high probability that the hurricane will impact the region within the next five days. This is a crucial moment to put your plans and preparations into action.

- Review your family disaster plan.
- Get your disaster bucket and important papers ready.
- Begin work to prepare your home and yard.
- If you or a family member have special needs, be sure to implement your plan and, if needed, register for a special needs shelter.

3-DAY CONE ACTIONS

As a storm moves closer to land, the accuracy of the forecast will increase, and residents should step up their preparation with the following actions:

- Double check your disaster bucket and make necessary purchases.
- Gather special supplies for children, seniors and pets.
- Be sure you have all the materials and tools necessary to shutter windows.
- If your plans are to evacuate, make arrangements, book reservations and pack what you can in your vehicle.



HURRICANE WATCH ACTIONS (48 hours ahead)
Prepare as if the storm is headed directly for your home. Be ready for a Hurricane Warning within a few hours.
- Fill your vehicle's gas tank.
- Get cash and secure important papers and valuables.
- Refill medications.
- Fill containers and tubs with water, even if evacuating – you may need the water when you return.
- Secure yard equipment and furniture.
- Shutter your windows.
- If your plans are to evacuate the area, secure your home so you can leave as soon as an evacuation order is issued.
- If you plan to travel or be transported to a public shelter, be sure you have everything you need in your disaster bucket.

HURRICANE WARNING ACTIONS (36 hours ahead)
- Be prepared for an evacuation order to be issued.
- Stay tuned to local news and get your weather radio ready.
- Complete final preparations to evacuate or to shelter in your home.
- If your plan is to travel out of the local area and you can leave at this point, go.

WHEN A HURRICANE STRIKES
Prepare for the storm before the arrival of tropical force winds. When hurricanes move onto land, the heavy rain, strong winds, storm surge and crashing waves can damage buildings, trees, cars and other infrastructure.

Along with hurricane warnings, meteorologists provide information about the predicted category of a hurricane at landfall. There are five categories of hurricanes according to the Saffir-Simpson Hurricane Wind Scale:
- **Category 1 Hurricane** – sustained wind speeds of 74-95 mph that can produce some damage
- **Category 2 Hurricane** – sustained wind speeds of 96-110 mph that can cause extensive damage
- **Category 3 Hurricane** – sustained wind speeds of 111-129 mph that can cause devastating damage
- **Category 4 Hurricane** – sustained wind speeds of 130-156 mph that can cause catastrophic damage
- **Category 5 Hurricane** – sustained wind speeds of 157+ mph that cause catastrophic damage

A SCAM AS OLD AS TIME

TIMELESS LESSONS FROM THE HISTORY OF FRAUD

What do the Roman Empire, the Eiffel Tower, a baker's dozen, and one of history's earliest currency reforms have in common? More than you might think.

Each tells a fascinating story about deception, fraud, or consumer protection, and together they reveal an important truth: Scams are as old as civilization itself.

When we think about fraud today, we often picture phishing emails, fake text messages, identity theft, or scammers hiding behind computer screens. Technology has certainly changed the way scams are carried out, but the core tactics behind them remain the same. Long before smartphones, computers, or even paper money, fraudsters were already exploiting trust, authority, urgency, fear, greed, and confusion to separate people from their possessions.

Put another way, technology may evolve, but human psychology remains much the same. In the spirit of honoring these stories, and the timeless lessons they carry, we're introducing A Scam as Old as Time, a new recurring series that explores the fascinating history of fraud and the insights it continues to offer today's consumers.

Every other month, we'll travel to a different place and time to uncover a remarkable story of deception. Some involve legendary con artists. Others reveal how consumer protection laws came to be, how counterfeiters challenged entire civilizations, or how periods of social and economic change created new opportunities for fraud.

While every story is rooted in history, each one offers practical lessons that remain surprisingly relevant today. In the coming months, you'll discover stories such as:
- The Roman senator who believed he had legally purchased the Roman Empire.
- The con artist who "sold" the Eiffel Tower for scrap metal. Twice.
- How one of history's earliest currency reforms created opportunities for counterfeiters and fraudsters.
- Why the phrase baker's dozen has its roots in consumer protection.
- And many other memorable cases showing how familiar scam tactics echo across centuries.

Some of these stories may sound unbelievable today, but they all point to the same lesson: **Scammers don't look for intelligence. They look for opportunity.**

Every one of us has moments when we're distracted, excited, frightened, rushed, or simply trusting. Successful scams take advantage of those moments, not a person's education, profession, or intelligence. History reminds us that victims have included emperors, merchants, investors, government officials, and everyday citizens from many cultures and walks of life.

Whether a scam arrives as a phone call, an email, a text message, a social media post, or an unexpected knock on the door, its goal is usually the same: to convince us to act before we think.

One lesson appears again and again throughout history: **whenever societies experience change, scammers adapt.** New currencies, new technologies, new laws, and new ways of communicating often create confusion, and confusion creates opportunity for fraud. The details may differ from one era to another, but the underlying tactics remain surprisingly consistent.

This series isn't just about fascinating history. It's about becoming a more informed consumer.

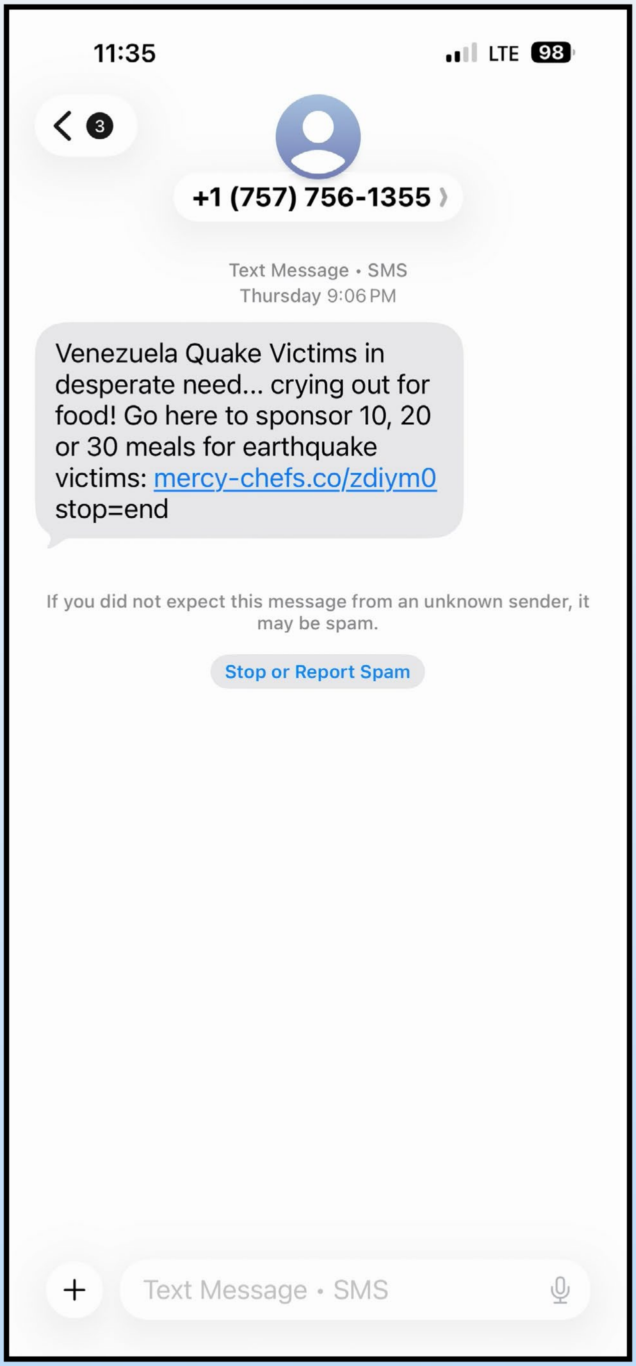
Throughout this series, we invite you to enjoy the stories, but also to look for the timeless patterns hidden within them. Each article will end by connecting a historical case to modern scams and outlining practical steps to stay protected. Like we often emphasize in our newsletter, awareness is one of the strongest defenses against fraud. And understanding yesterday's scams is one more way to recognize tomorrow's. History, after all, has a habit of repeating itself.

Next Issue:
Could someone really buy the Roman Empire?
In a moment of political chaos and rapid change, emotional pressure and the illusion of authority convinced one Roman senator that he could. Next time, we'll examine how instability and manipulation created the perfect conditions for this extraordinary event, and why those same tactics still matter today.

DISASTER RELIEF BY TEXT?

After natural disasters, we often see the best in humanity, as people give time and money in hopes of easing the anguish of those who are suffering. However, scammers are ready at any moment to exploit empathy in hopes that donations will be made to their bank account and not reach the intended recipients.

After the recent devastating earthquakes in Venezuela, a friend received this text message. At first glance, it sounds like a great way to give, but let's take a closer look and see if you can spot the red flags.



Be wary of unsolicited requests. Is this number familiar to you? If you don't have it in your contacts or get regular texts, it's likely not something you solicited.

Research contact information. Verify the charity's contact details. Look for a physical address and a working phone number and compare these with reliable sources.

Verify the legitimacy of the charity. Research the charity on your own (do not use the link provided) and determine if the charity actually exists. If it does and you decide to give, go through a trusted method of giving, not through the text or other communication you received.

Check the Website URL. Scammers often create websites with URLs similar to legitimate charities. Ensure the website you are donating through is authentic and secure (look for "https" in the URL).

The Florida Solicitation of Contributions Act regulates solicitation of public contributions and requires full disclosure of certain information from persons soliciting contributions in Florida. Consumers can view the online Check-A-Charity tool to look up financial summaries of charitable organizations which are registered with the FDACS. You can also review charities at Give.org, through the Better Business Bureau, or at CharityWatch, an independent charity watchdog.

If you have a favorite charity which you trust and that works with disaster victims, give to it. Charities which have demonstrated their good works in the past are usually safer and have an established reputation to uphold.

When donating, consider donating by credit card. If a charity insists that you give cash, gift cards, or cryptocurrency, it is likely a scam. Credit card donations provide you with more protection should an issue arise.

If you want to learn more about giving safely, visit Donating Safely and Avoiding Scams | Consumer Advice.

AT&T BEGINS SUNSET OF LEGACY, COPPER-BASED SERVICES IN FLORIDA

AT&T has begun communications with a small number of customers in select communities across Florida in advance of AT&T's sunset of legacy, copper-based services.

As consumer preferences have evolved, traditional copper-based landline services have become increasingly outdated and difficult to maintain. Nationwide, fewer than one percent of households rely solely on these legacy services today, while modern fiber and wireless technologies now serve as the primary communications platforms for most consumers and businesses.

As part of a federally approved transition process, AT&T is moving its remaining legacy copper-service customers to newer technologies designed to maintain reliable voice and 911 access while improving long-term service resiliency. This transition was reviewed and authorized by the Federal Communications Commission and applies only to a limited number of customers still using older copper-based services.

AT&T has indicated that impacted customers will receive multiple notifications over an extended period of time, including mailed letters, phone calls, and text messages explaining the transition and available support options. The company has also shared that no customer will lose access to voice or emergency 911 service as part of this process.

AT&T customers that have been contacted by AT&T about this transition and have questions should reach out to AT&T directly at 800-288-2020 for assistance with their transition or go to https://www.att.com/home-phone/phone-advanced/ for more information about AT&T's available replacement services.

CONSUMER PROTECTION SPEAKER REQUEST

Do you need a guest speaker for your organization's next event or meeting?

Scams and fraudulent schemes bilk people out of millions of dollars annually. At your next event or meeting, let one of our consumer protection representatives provide your group with information on how to recognize the signs of a scam and what to do if you have been a victim of one.

We believe an educated consumer is the best protection against fraud and deception, so just complete a Speaker Request Form to invite a consumer protection representative to present to your group, or contact our consumer assistance team at 1-800-HELP-FLA (1-800-435-7352). Whether your preference is for a virtual presentation or an in-person one, we're here for you.

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 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.