



# Chief Financial Officer Jeff Atwater's DOLLARS & SENSE

Florida Department of Financial Services

## Dear Fellow Floridians:

Firefighters perform one of the most dangerous jobs on earth. Like all first responders, they risk their lives each day for the safety of perfect strangers. Many times, the only thing standing between life and death is the safety equipment that is built to protect them from peril.

However, far too often and especially with volunteer fire departments, that equipment is aging or out-of-date with current technologies. An estimated 12 million Floridians depend on the services and protection provided by volunteer firefighters yet over



the years, we discovered that a wide variety of fire departments, particularly in rural areas, were lacking the financial resources needed to adequately supply firefighters with current safety equipment and protective bunker gear or important elements of firefighter training.

To help ensure that fire departments across Florida have access to life-saving supplies, my office set out to secure a funding solution. In consultation with our State Fire Marshal's Office and with the help of Senator Jeff Brandes and Representative Halsey Beshears, we championed and established the Firefighter Assistance Grant Program during the 2016 Legislative Session.

The program aims to advance the emergency response capabilities of volunteer and combination fire departments across Florida by making grant funding available to fulfill these critical needs.

Years in the making, I am proud to tell you that we're in the final stages of preparations before issuing our first wave of grant funding to nine fire service providers across Florida. These departments applied for funds, outlined their need, and were selected by a panel of fire professionals.

The first nine grant recipients are:

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- Allentown Volunteer Fire Department;
- Baker Fire District;
- Chiefland Fire Rescue;
- Grand Ridge Volunteer Fire Department;
- High Springs Fire Department;
- Monticello Volunteer Fire Department;
- Wausau Volunteer Fire Department;
- Williston Volunteer Fire Department; and
- Windsor Volunteer Fire Department.

When the day comes, we will share stories about how these taxpayer funded grants addressed an unmet need and protected these fire professionals from the harmful impacts of fire. It is my hope that in the years to come this program will continue to grow and help provide support to the men and women who put their lives in danger while answering our calls of distress and rushing to the aid of those in need.

For additional information on the 2016 grant recipients, eligibility requirements and how to apply for funding from the Firefighter Assistance Grant Program for 2017, visit

<http://www.myfloridacfo.com/division/sfm/VOLFF/FF-Grant.htm>. For more information on the activities of the Division of State Fire Marshal, please visit <http://www.myfloridacfo.com/Division/SFM/>.

Sincerely,



*Jeff Atwater  
Chief Financial Officer  
State of Florida*

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## News of Interest

Insurance Journal: [\*\*Florida's Chief Fraud Fighter Moves On: Atwater Recalls Successes, Frustrations With Industry\*\*](#)

WFTV Action 9: [\*\*Action 9 exposes contractor taking thousands from many homeowners\*\*](#)

WLRN: [\*\*The State of Entrepreneurship In The Sunshine Economy\*\*](#)

Florida Record: [\*\*Consumers paying for Florida legislature's inaction on Assignment of Benefits \(AOB\) 'scams'\*\*](#)

Florida Politics: [\*\*Governor and Cabinet to take up environmental land-acquisition priorities\*\*](#)

Miami Herald: [\*\*Hatching a tech future: South Florida startups are gaining strength\*\*](#)

## Florida's Bottom Line: SB 708 — The Homeowner Claims Bill of Rights

Florida Senator Aaron Bean guest-authored a column in our latest edition of *Florida's Bottom Line* that focuses on the the Homeowner Claims Bill of Rights. Here is an excerpt:

Imagine that it is two o'clock in the morning, and you are awoken from your sleep by the sound of water. A pipe has burst, and your kitchen is quickly flooding. While frantically trying to stop the rush of water and sop up the mess, you realize that no number of towels is going to solve this problem. There's no choice but to call-in a 24-hour repairman for help. They arrive like valiant knights with trusty toolboxes at their side. The leak was no match for their tenacity and handiwork. With the problem resolved, you head back to bed, leaving a call to the insurance company for the morning. You know that filing your claim will likely prove to be another exhaustive struggle.



Many don't fully understand the insurance claims-filing process, or what to expect from their insurance company once they do file a claim. To offer Floridians a better understanding of the process, and clearly define the claim timeline, I championed the Homeowner Claims Bill of Rights, a much-needed resource for homeowners. This simple, easy-to-read document is given to the policyholder once a claim has been filed, offering them peace of mind and reassurance that they will be treated fairly during a stressful situation.

Read more from Senator Bean in the Spring edition of *Florida's Bottom Line*. A one-stop shop for the latest news and valuable insight on Florida's economy and financial health, *Florida's Bottom Line* is CFO Atwater's award-winning quarterly economic magazine and website.

*Florida's Bottom Line* website reports the latest Florida financial news, with detailed charts showing the trends of Florida's economy and jobs over the past eight years, updated when new stats are released.

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## Operation S.A.F.E., Be Scam Smart Workshop in Jacksonville on June 23

Florida Chief Financial Officer Jeff Atwater invites you to participate in **Operation S.A.F.E., Be Scam Smart**, a free workshop for seniors, their families, and caregivers.

The Florida Department of Financial Services launched Operation S.A.F.E. (Stop Adult Financial Exploitation) as part of CFO Atwater's **On Guard for Seniors** initiative. Be Scam Smart workshops help inform, empower, and protect Florida's seniors from financial scams and fraud. If you want to make sure your savings are protected, register for this workshop



and get a better understanding of how scam artists and scams work.

Be Scam Smart by learning more about:

- How to Spot Fraudulent Behavior – Are you at risk?
- Common Scams that Target Seniors – Is this too good to be true?
- How to Fight Identity Theft – Protect, Prevent, Police

Feedback from seniors who attended a Be Scam Smart workshop:

*“Really learned a lot of valuable information.” - Jacksonville*

*“This was a very valuable topic of interest in our present world.” - Arcadia*

*“I live alone and learned a lot of helpful information that I can share with other seniors.” - Zephyrhills*

*“As a result of this presentation I will be more aware of what is going on around me.” - Pensacola*

*“The info was very good and eyes opened more than ever.” - Ormond Beach*

Find out more about us in the [About Us](#) section or [Register](#) for an upcoming event, including the following workshop:

**Friday, June 23 – Jacksonville**

11:00 a.m. – 12:30 p.m.

Emmett Reed Community Center

1093 W. 6th Street, Jacksonville, FL 32209

[Register](#) | [Directions](#) | [Flyer](#)

Please let us know if you would like to [request a workshop](#) in your area.

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## Florida Economic Briefs

### Gas prices down in May

The average price of a gallon of gas dropped in Florida last month from \$2.53 to \$2.45, a decrease of three percent. This represents a larger decrease than the national average, which only decreased by \$0.02, or 0.8 percent.

Source: **U.S. Energy Information Administration**

Source:

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