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**A New Resident's Guide to Living in Florida**

**By Bob Lippy**

If you're new to Florida, then you've probably already realized how diverse culture is in the Sunshine State. The cost of living, schools, and people will vary from the Georgia, Tennessee and Alabama connections of life in the Panhandle, to Latino influences in the most southern tip. The good news about getting adjusted to life in Florida is that you're not alone. Most of the people who live there have relocated from another state; therefore, you are surrounded by millions who know exactly what it feels like to be a newbie. Besides contacting the Chamber of Commerce in whichever community you end up in to get all of their new resident information, you can count on the following to be consistent throughout most parts of Florida.

Big tax breaks on property and personal income tax are some of the big bonuses to living in Florida. Be sure to file for the Homestead Exception to see if you qualify for further cuts. Unlike getting a driver's license, filing for the Homestead Exception, registering to vote, or filling out a declaration of domicile, will establish your residency in Florida. A driver's license will only establish your intent to reside in Florida.

Various permits, forms, and licenses are also necessary for boats, the use of beaches and coastal areas, docks, burning, vehicles and fishing. These will often vary according to county. StateofFlorida.com offers information specific to each of these needs and breaks them down into categories. It also has links to Florida State agencies to help relocating individuals or businesses.

Getting the right insurance for your Tampa Bay Florida real estate property and belongings while you live in Florida is a necessity. The recent rash of hurricanes has inspired the Office of Insurance Regulation to reorganize themselves to serve this important aspect of Florida living. Crosscheck some of their links to make sure that your insurance covers all of the possibilities.

Be sure to call or visit the website for the Florida Department of Education to find out how local schools rate in your area. In fact, selecting your property according to school districts may be a good idea if you have, or expect to start, a family in Florida. Each school also has a report on it done by the School Advisory Council Report which rates schools on performance, attendance and various features.

Afternoon thunderstorms are a part of life almost everyday for Floridians during the summertime. This is just one of the features of Florida's weather that relocators should know about. Being prepared for

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Florida's weather will make the transition of relocating much easier. Be sure to ask your neighbors how they prepare for hurricanes and heavy rain. Make sure that you have supplies on hand throughout the year. Also, ask your local authorities about what you should have on hand, what to expect, and who to contact for help.

Expect to see a lot more of your friends and families now that you live in Florida. Visiting you will become a vacation for many of them. It may save you money in the long run to buy year passes to some of the attractions in or around your town or city. It also wouldn't hurt to collect some brochures from the local Chamber of Commerce, so you have a mini-library of resources at your fingertips for day trips and exciting attractions. Remember that Florida relies on tourism for one of its biggest economies. Your loved ones will still consider Florida one of the top vacation spots long after you have become accustomed to living in the Sunshine State. Be sure to keep any welcome packages you

receive from your real estate agent or home owner's association at finger's reach for yourself, and for visitors.

Bob Lippy is a licensed broker associate with Remax Realtec in Palm Harbor, Florida. He has many years of experience in selling

Tampa Bay Florida Real Estate

and has helped many families relocate

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### **The Lemon Law In Florida – Stating The Law As It Affects Consumers**

#### **By Earl Powers**

The Florida Legislature in 1988 revised a law that makes car manufacturers responsible for replacing defective vehicles or refunding consumers' money if the vehicle applies to certain conditions set forth by the Legislature. This law is commonly known as Florida's automobile 'Lemon Law,' or popularly known as lemon law Florida.

Most of the states in United States protect consumers from vehicles with manufacturing or other defects. The law stated to prevent consumers from defective vehicles is known as Lemon Law. Lemon law Florida applied to new or demonstrator vehicles sold or long term leased in Florida. Lemon law Florida enables consumer to get repaid within a certain period of time if the vehicle turns out to be a

lemon. According to lemon law Florida a vehicles is termed to be a lemon if it calls for multiple repairs in a short span of time. Usually a lemon car works cheaply or breaks down several times immediately after the purchase.

Lemon law Florida applies to only new or demonstrator vehicles sold in state of Florida. Lemon law Florida also applies to vehicles leased in Florida, if such vehicles are lease–purchased. Lemon law Florida is also applicable to vehicles in cases where lessee is responsible for the repair of the vehicle. Lemon law Florida does not cover trucks weighing more than ten thousand pounds gross vehicle weight, off–road vehicles, vehicles which are purchased for purposes of resale, motorcycles and mopeds, or the living facilities of recreational vehicles.

Information on lemon law Florida can be obtained from various websites that provide information about automobiles in Florida or United States. Consumer guide for lemon law Florida can be obtained from hotline number 1–800–321–5366, or 1–850–488–2221 for consumers outside Florida. This phone line should be answered between the hours of 8:30 a.m. to 4:30 p.m., Eastern Time. To file a suit for lemon law Florida one should consult lemon law attorneys who specialize in lemon law for Florida. Consumer guide to the Florida Lemon law explains consumer rights, gives steps to follow to resolve problems and contains a toll–free number for the Lemon Law Hotline and a form the consumer can use to notify the manufacturer of chronic defects and time out of service for repair.

Lemon law Florida covers defects or conditions that impair the use of the automobile. The automobile can also be proved to be hazardous or unsafe for use. According to lemon law Florida any defects pertaining to the automobile should be duly reported to the manufacturer or any authorized servicing agency. Lemon law Florida states the first 24 months after the purchase of any automobile as Lemon Law Period for that automobile. If the manufacturer fails to conform the vehicle to the warranty after a reasonable number of attempts to repair these defects, the law requires the manufacturer to buy back the defective vehicle and give the consumer a purchase price refund or a replacement vehicle. The law does not cover defects that result from accident, neglect, abuse, modification or alteration by persons other than the manufacturer or its authorized service agent.

Earl Powers, US Lawyer and Lemon Law Attorney expert at Aquest Group LLC (

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and

<http://www.what-is-the-lemon-law.com>



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