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Governor Sherrill Signs EO Directing State Agencies to Report on Recommendations to Reduce or Eliminate Fees



TRENTON – Governor Mikie Sherrill and Attorney General Jennifer Davenport today announced coordinated executive actions aimed at reducing and eliminating junk fees in New Jersey to advance their shared goal of making New Jersey more affordable for working families and cost-burdened residents.

Americans pay billions of dollars a year in junk fees – hidden, unnecessary, or unexpected add-on charges that drive up the advertised price of goods and services, often with little or no value to consumers.

In [Executive Order 19](#), signed today, Governor Sherrill directed all state agencies to review the industries they regulate to identify and analyze the impact of junk fees on consumers and report recommendations on legislative and regulatory measures to reduce or eliminate them.

In addition, Attorney General Davenport and the Division of Consumer Affairs (DCA) published an [Enforcement Statement on Junk Fees](#) that explains how certain conduct related to junk fees may violate New Jersey law, and they have published new educational materials encouraging New Jerseyans to report their junk fees to DCA.

“New Jersey consumers deserve transparency and costs that aren’t loaded with hidden fees,” **said Governor Sherrill**. “These ‘junk’ fees fuel the affordability crisis for families and undermine confidence in the prices they see advertised. This Executive Order will help us tackle junk fees, strengthen consumer protections, and promote greater price transparency. As we continue working to make New Jersey more affordable, we are committed to ensuring that consumers can make informed decisions and pay the price they were promised.”

“Hidden and worthless junk fees are increasing costs for families, and we are putting New Jersey businesses on notice that we won’t hesitate to act when we see them,” **said Attorney General Davenport**. “Working families are tired of being exploited by businesses hiding the true cost of goods and services, and we’ve seen junk fees turn everyday purchases into unaffordable and opaque traps. We are stepping up to crack down on junk fees, and we’re calling on anyone who has experienced a junk fee in New Jersey to share their experiences with us.”

“As the Chair of the Assembly Consumer Affairs Committee, making sure consumers aren’t paying more than they need to has long been a priority of mine” **said Assemblyman William Sampson (D-Hudson)**. “From hidden rental costs to surprise add-ons for food-delivery bills and more, junk fees contribute to rising costs. They disproportionately harm working families, renters, seniors, and low-income consumers. And that’s simply not right. New Jerseyans should not see one price advertised and then suddenly be stuck with an inflated price tag at checkout due to these deceptive surcharges. It is more important than ever that we eliminate or reduce these costs whenever we can and starting a whole-of-government review across industries and departments is a fantastic step in the right direction.”

“While New Jersey families are struggling to make ends meet, a growing number of financial service companies have built or expanded their business models around piling on fees that add no value, improve no product, and enhance no service,” **said Beverly Brown Ruggia, Financial Justice Program Director for New Jersey Citizen Action (NJCA)**. “They exist for one reason: to extract money from people who have no real choice but to pay them. Governor Sherrill’s executive order does not come a moment too soon, and we applaud her for calling on her administration to investigate junk fee practices. We thank her especially for having the Office of the Attorney General step-up enforcement of consumer protection laws to get rid of junk fees.”

Governor Sherrill and Attorney General Davenport are also encouraging consumers to report junk fees to DCA, publishing new “Fight the Fees” educational materials explaining how to file a report with DCA. The view the “Fight the Fees” educational flier and explainer video or to file a junk fees complaint, go to www.njoag.gov/junk-fees.

Governor Sherrill's Executive Order on Junk Fees

By September 14, [Executive Order 19](#) requires Executive Branch departments and agencies to provide the following to the Governor's Office: (i) an assessment of prevalent junk fees and their impact on New Jersey consumers; (ii) if applicable, proposed rulemaking to curtail or eliminate junk fees; (iii) proposed measures to ensure that "all in" pricing and transparent fee disclosure is standard across the state; and/or (iv) any other recommended measures to eliminate junk fees.

This EO and the resulting activities to combat junk fees are particularly important in light of the Trump Administration's repeated attempts to undermine the work of the Consumer Financial Protection Bureau and the Federal Trade Commission.

Attorney General Davenport's Enforcement Statement on Junk Fees

Meanwhile, in the Enforcement Statement published today, Attorney General Davenport and DCA call out common junk fees across the marketplace, explain how those junk fees make everyday life less affordable, and describe how New Jersey's landmark consumer-protection statute, the New Jersey Consumer Fraud Act, prohibits conduct by businesses that fuels junk fees and drains household finances.

The Enforcement Statement identifies several common practices in charging junk fees, including:

- Bait-and-switch pricing that excludes mandatory fees from the advertised price but then tacks them on later in the purchasing process;
- Hiding costs in fine print or using websites and apps deceptively designed to make them difficult to spot;
- Misrepresenting the purpose of a fee, or whether it is mandatory, in order to obtain payment consent; and
- Using obscure or vague language to tack on excessively overpriced or useless fees that provide little or no benefit to consumers.

"The Consumer Fraud Act is one of the strongest consumer protection laws in the nation and is uniquely equipped to protect New Jerseyans from the trickery and manipulation that often accompany junk fees," said **Jeremy Hollander, Acting Director of the Division of Consumer Affairs**. "We urge businesses to review the Division's Enforcement Statement on the Division's website and correct any practices that violate the CFA before facing enforcement action."

The initiative announced today is the latest in the Sherrill Administration's ongoing efforts to address the growing problem of junk fees.

- In May 2026, in preparation for an influx of visitors to the FIFA World Cup tournament, DCA [issued guidance](#) warning hotels and short-term rental housing providers against hidden fees and deceptive pricing tactics.
- In April 2026, Attorney General Davenport [lead a bipartisan coalition](#) of 27 attorneys general urging the Federal Trade Commission to propose a rule that regulates hidden and deceptive rental housing fees.
- In April 2026, DCA published [guidance](#) putting landlords on notice, and vowing to crack down on violations, of New Jersey's new law imposing a \$50 cap on rental application fees charged to prospective tenants, which became effective on May 1, 2026.
- In March 2026, the Attorney General's office and DCA [sued](#) one of the nation's largest subprime installment lenders, OneMain Financial, Inc., for deepening the affordability crisis by selling consumers exorbitantly priced loans laden with hundreds of millions of dollars in hidden junk fees. The lawsuit was filed by a bipartisan coalition of 12 state attorneys general.

What They're Saying

"Junk fees have no place in a fair economy. Hidden costs and inflated prices are not unique to any one sector, so we applaud the whole-of-government approach that Governor Sherrill is taking in today's executive order to increase transparency and affordability across New Jersey. Other states should take note and follow the Garden State's lead." - Winston Berkman-Breen, Legal Director, Protect Borrowers

"Costs are out of control across the whole economy, making predatory junk fees even more infuriating and unfair to consumers. We're thrilled New Jersey is taking an aggressive and innovative approach, making an example in how to lead in making a fairer and more affordable economy." - Ben Winters and Emily Peterson-Cassin, Consumer Federation of America.

"The use of hidden, mandatory junk fees costs American families billions of dollars every year, allowing dominant corporations to mislead consumers and undermine honest local businesses. Today, Gov. Sherrill and Attorney General Davenport are sending a clear message that such predatory pricing tactics will no longer be tolerated in New Jersey. State governments have been leading the way on eliminating junk fees nationwide, and we commend New Jersey's leaders for joining this critical fight to ensure that prices are fair and transparent." - Pat Garofalo, Director of State and Local Policy at the American Economic Liberties Project and founder of the End Junk Fees campaign.

"At a time when housing costs are already stretching family budgets, no one should be forced to pay excessive, predatory and/or hidden fees when renting apartments. These charges disproportionately burden low-income renters and can make staying in their homes even more expensive. We applaud Governor Sherrill for taking action to curb unwarranted junk fees and help ensure a fairer, more affordable housing market for New Jersey residents" - Al-Tariq Witcher, Managing Director of External Affairs, Fair Share Housing

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Office of Governor
PO Box 001
Trenton, NJ 08625