

EXECUTIVE SUMMARY

Renters across the country face a dizzying number of junk fees that cost them hundreds of millions of dollars per year and push safe, affordable, and sustainable housing out of reach. These junk fees disproportionately harm people of color who are more likely to rent homes and pay steep application fees. The National Consumer Law Center (NCLC) 2023 report, [*Too Damn High: How Junk Fees Add to Skyrocketing Rents*](#), shined a light on the harmful junk fees that people must pay to secure and maintain rental housing. *Too Damn High* provided detailed information through survey data collected from legal services and nonprofit attorneys about these fees and urged the Federal Trade Commission (FTC) to rein them in through rulemaking and enforcement actions. While the FTC's final rule on junk fees—issued in the wake of the 2024 election—does not include rental housing, the FTC has taken [bipartisan action](#) against Invitation Homes, the country's largest provider of single-family homes, and [filed a complaint](#) against Greystar, the country's largest multi-family rental property manager, for its junk fees-related practices.

This companion report to *Too Damn High* takes its title from an individual renter's comment to the FTC on rental housing junk fees (captured in endnote 1) and focuses on steps that state and local governments and advocates can take to address junk fees. State and local governments play a central role in landlord-tenant law in the United States, as they have traditionally been the entities regulating rental housing. Picking up where the federal government left off, they can and should fully protect vulnerable renters from widespread and abusive junk fees. State and local laws are a traditional, straightforward, and potentially stronger tool for imposing fee prohibitions and price limits in rental housing.

State and local policymakers and advocates have already started to regulate rental housing junk fees where federal law does not through legislation, regulation, state enforcement of existing and new laws, and private litigation. The updated edition of this report, [originally published in September 2024](#), now includes research through September 2025. Since NCLC first published this report, additional states have passed new junk fees legislation and others have amended existing laws to refine their approaches. Local governments also have enacted laws and regulations, and both private and government lawyers are using litigation to hold landlords and property management companies accountable for unlawful junk fees-related practices.

This report provides a detailed description and appendix of actions taken by more than 20 states, including laws:

- Targeting application and screening fees.
- Regulating other specific types of fees, such as late fees.
- Imposing conditions on landlords before they can charge fees.
- Requiring disclosure and documentation of fees.

We also describe innovative steps that local governments, such as Montgomery County, Maryland, and Olympia, Washington, have taken that are more protective of tenants than many statewide laws.

Finally, we highlight steps that government, private, and non-profit attorneys have taken to limit fees through the enforcement of relevant laws and lease provisions.