Consumer and
Worker Protection

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Remarks as Prepared: DCWP General Counsel Michael Tiger Delivers Keynote Address at 2026 Association of National Advertisers Conference

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Good afternoon!

I'm Michael Tiger, General Counsel of the New York City Department of Consumer and Worker Protection.

Thank you to Katten for organizing this convention—and for inviting me to share some remarks. It's a pleasure to be here.

Let me start with a question: What do newsstands, storage facilities, destination hotels, and the largest online delivery apps on the planet all have in common?

That's right! These industries all fall, in some way, under DCWP's jurisdiction.

As New York City's economic justice watchdog, we enforce the City's Consumer Protection Law – under which we protect New Yorkers from deceptive and unconscionable trade practices *wherever* they may appear. Together with our licensing powers, and our rulemaking authority, the Consumer Protection Law allows us to safeguard fair, transparent markets that allow our communities to thrive.

Because whether New Yorkers are picking up a morning paper or putting their winter clothes away for safekeeping; whether they are booking a hotel room or ordering food for delivery, they have essential rights as consumers. It's our job to enforce these rights, and it's a responsibility we take seriously.

Today, I want to explain why – and what it means for you and your clients.

I'll touch on three main things: where we come from, how we use our authority, and where we're heading next.

One thing is already quite clear. It's an inflection point for our line of work.

Guardrails are not just receding in Washington; they are being dismantled. At a time when the federal government has gutted the CFPB and rolled back key consumer protections, new technologies – algorithmic pricing, data surveillance, automated customer interfaces – are reshaping how consumers experience the marketplace, often in ways that are opaque at best and exploitative at worst.

That combination raises the stakes. And it puts more weight on local enforcement.

In New York City, we've stepped in where the federal government has retreated.

Under Mayor Mamdani and our new Commissioner, Sam Levine, DCWP has become the cornerstone of the city's affordability agenda, taking aggressive legal action against corporate cheats, implementing nation-leading rules that restrict junk fees and restore agency to New Yorkers, and returning millions of dollars in restitution back into the pockets of consumers, workers, and small businesses who were ripped off.

This posture reflects a stark reality: New Yorkers are getting squeezed.

A quarter of our residents are living below the poverty line. Meanwhile, costs are rising across the board.

Fees appear everywhere, often hidden until checkout. For many working families, the question is whether anyone in government is willing to do anything about it.

This moment, however, is not without precedent. New York has been here before.

In the late 1960s, amid rising grocery prices and widespread consumer frustration, city leaders reached a clear conclusion. Protecting consumers was not a peripheral concern – it was a core responsibility of local government.

In 1969, the New York City Council launched an agency with real enforcement authority, charging it with confronting abusive business practices and grounding it in an abiding belief that city government can make markets freer and more just for ordinary citizens.

That agency? DCWP's predecessor: The Department of Consumer Affairs – the first municipal department of its kind in the country.

It came with an old-fashioned, straightforward set of directives:

Inspect weights and measurements at gas stations and grocery stores. Ensure accurate, honest labelling on store shelves. License businesses applying to operate in our city. And enforce the then-newly created Consumer Protection Law, the nation's first municipal UDAP statute. These tools still exist. But today, they operate at a different scale – and against more complex conduct.

Today, DCWP licenses over 45,000 businesses in 45 industries across the city, and we deploy the full ambit of our authority – licensing, rulemaking, and litigation – to address modern forms of deception, including in advertising. And, in fact, to that end, effective 2022, the City Council amended and modernized the Consumer Protection Law.

But we also use the most tried and true method: listening to everyday New Yorkers. Every year, DCWP gets tens of thousands of complaints from consumers across the five boroughs. Those complaints tip us off to scammers and tell us where we need to create new rules to ensure a fair marketplace.

Here is one great example. We license used car dealerships in the City. In the 2020's, we have seen a burst of complaints about so-called certified pre-owned cars. Based on those complaints, we have sued dealerships to get money back in the pockets of New Yorkers deceived by false certified pre-owned claims.

But we did not stop there. We adopted a rule, 6 RCNY 5-14 for those taking notes, that created a required framework for claiming that your car – *and, importantly, any product* – is certified pre-owned. If you missed that rule when it came out, you should definitely look it up, and make sure your clients are in compliance.

But we never rest on our laurels. 2026 is on pace to be our busiest year ever. The Mayor has made clear that DCWP will be central to his Affordability agenda. In his first month, he issued three executive orders, each targeting an important and emergent consumer issue: rental ripoffs, junk fees, and subscription tricks and traps.

Let me give you a few examples from the first 100 days of the Mamdani administration alone of how we have implemented these executive orders and beyond.

On the rulemaking front, we promulgated a rule prohibiting hotels from tacking on hidden "resort" or "destination" fees to receipts, bringing clearer prices and transparency to the city's hotel industry.

DCWP's rule, modeled after a Federal Trade Commission rule, makes it a deceptive trade practice to offer, display, or advertise a price for a hotel without clearly and conspicuously disclosing the total price of the stay, including all mandatory fees. And, it sets new standards for disclosures of credit card holds at hotels.

Leading economists estimate that the rule will save consumers over $45 million a year.

We've also adopted the SHIELD Rule, the nation's strongest consumer protection rules against predatory debt collection – expanding consumers' ability to dispute debts, limiting how often collectors can contact you every week, and addressing medical debt collection.

And earlier this month, DCWP proposed a first in the nation consumer protection – a municipal Click to Cancel rule that would ban subscription traps on the city level.

We're not stopping there. Wherever junk fees and misleading pricing appear, we will act. Enforcement is the other side of that coin.

In February, we brought a major case against Radiant Solar, a solar panel installation company that we allege defrauded New Yorkers seeking lower energy bills.

Our Petition alleges that, in addition to advertising a fraudulent "free Tesla sweepstakes," Radiant Solar coerced New Yorkers into large loans without disclosing terms or obtaining consent – and baked in baseless "dealer fees" into final costs.

DCWP is seeking $18 million in restitution and about $1.7 million in penalties from Radiant Solar and its president – the largest sum the city has ever sought from a solar installation home improvement contractor.

We're also targeting large, publicly traded companies for unscrupulous conduct. Later in February, we sued Extra Space the self-storage company that operates approximately 60 locations across New York City.

As we allege in our Complaint, DCWP's investigation found that Extra Space precipitously raised prices with little to no notice, charged previously concealed "late fees" for allegedly delayed payment, and threatened to auction off consumers' belongings unless the consumer paid the entirety of the unexpected fees.

If proven, these are all textbook violations of the City's Consumer Protection Law.

What was advertised as low-cost units were not, in fact, low cost. What was advertised as clean units were not, in fact, clean. In New York City, what you advertise must match reality. Material terms must be expressed. And consumers must not be misled.

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I know this is an advertising conference, so I have been focusing on our consumer protections, but, of course, DCWP is not just about protecting consumers anymore. Protecting workers is also an essential part of our mandate. As just one example, from Mayor Mamdani's first 100 Days, we reached a $5M settlement with three delivery apps – Uber Eats, Fantuan, and Hungry Panda – for wrongfully deactivating delivery workers.

As always, these actions – protecting consumers and workers – did not emerge in a vacuum. These cases were made possible by New Yorkers themselves. They started from real complaints filed by real New Yorkers.

Where the CFPB is now discouraging Americans from filing complaints – we are taking the opposite approach. We are growing our avenues of engagement.

Take Mayor Mamdani's Rental Ripoff Hearings, held in every borough over the past two months. At each one, DCWP met directly with tenants, listening to their experiences navigating bogus fees and spurious charges that have no place in the renting process. It was candid, genuine engagement that demonstrated to New Yorkers that government was listening.

This bottom-up policy isn't random. As I mentioned before, we rely on consumer complaints – on everyday New Yorkers – not just to resolve individual disputes, but to identify patterns, build cases with teeth, and root out systemic misconduct.

What we are seeing – and hearing – today is a whole new generation of consumer ripoffs.

AI chatbots and algorithmic customer service tools designed to obfuscate and deflect inquiries, offering anything but the human assistance that consumers want.

Pricing models that adjust based on a consumer's intimate data profile and perceived willingness to pay, models that surge prices instantly, for any reason at all.

Financial products like earned wage access that blur the line between convenience and exploitation.

These are not theoretical concerns. They are already on our doorstep.

And our message is clear: if you do business in New York City, or direct your business to New York City consumers, these practices will be scrutinized under our consumer protection framework. The law must hold all companies to the same standard, without exceptions.

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DCWP is also committed to tackling these emerging consumer protection challenges, before they become entrenched. Take chatbots, for example. We all encounter them every day online. And they can be helpful. But they can also deceive and delay.

We are considering whether NYC needs to adopt rules that set a framework for chatbots. For example, should chatbots be required to give consumers an easy-to-use option to talk to a real, live person to address their issue? This is an issue DCWP plans to dive into further as we move on past these first 100 days.

Now, let me close on a point that matters for everyone in this room.

There is a misconception that being pro-consumer is anti-business. But that couldn't be further from the truth.

Earlier this month, for example, DCWP reached close to a $1 million settlement with the delivery app, Hungry Panda, for illegally overcharging hundreds of mom-and-pop restaurants for deliveries. That money is going back where it belongs: to those businesses.

The reality is that clear standards and strong enforcement reward the vast majority of businesses that are trying to stay on the right side of the law. They prevent bad actors from gaining an unfair advantage by cutting corners. And they build trust in the market itself.

That's good for consumers. And it's good for your clients. And, please remember, your clients are also employers. From a worker protection perspective, the exact same principle applies. And, speaking for DCWP, we are a city agency committed to making compliance consistent and reasonable. We are reducing unnecessary red tape, reexamining fees and penalties, and supporting small businesses operating in good faith.

We're proud of our 4-minute license processing wait time, and our Free Tax Prep services, which saves small-business owners and self-employed New Yorkers tens of thousands of dollars every year.

The goal is not to make New York harder to do business in. It's to make it fairer, to level the field for the honest businesses that make NYC's economy thrive – for the newsstands, storage facilities, destination hotels, and yes, even tech companies, playing by the rules.

New Yorkers deserve a marketplace defined by transparency, respect, and accountability – for consumers, for workers, and for businesses alike. That is the standard we enforce. That is DCWP's commitment.

Thank you.