Jan 20, 2026

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OFFICE OF THE ATTORNEY GENERAL STATE OF FLORIDA

Florida Attorney General's Office News Release

Attorney General James Uthmeier Releases Economic Report Showing Deceptive Pet Sales Cost Floridians More Than $25 Million Annually; Launches Investigation into Predatory Credit Practices

TALLAHASSEE, Fla.—Attorney General James Uthmeier released findings from an economic report commissioned by the Office of the Attorney General and conducted by the University of West Florida's Haas Center, leading to a Consumer Protection investigation into deceptive pet sales, sick animals, and predatory financing schemes that cost Floridians over $25.1 million each year.

"Florida families deserve fair and honest business practices," **said Attorney General James Uthmeier.** "This report exposes how deceptive retailers and shady lenders are preying on consumers who are bringing a pet into their family. Our office is opening a formal investigation into the lenders and retailers pushing these predatory loans for sick puppies."

The report warns that more than 80% of puppies sold in Florida are sourced from large, out-of-state breeders known for keeping them in puppy mills. These animals frequently arrive sick or misrepresented, leaving unsuspecting families with staggering veterinary bills.

Upwards of 120 puppies are often crammed into vans and transported thousands of miles, with little oversight and no required veterinary exams upon arrival. This allows deadly diseases to spread undetected. Alarmingly, only 3% of affected consumers file complaints, ensuring the true financial damage is likely much greater than $25 million annually.

Large-scale pet retailers also rely on aggressive financing to make high-priced pets appear affordable. Store-branded credit cards, some with APR rates as high as 35.99%, include hidden fees, misleading "deferred interest" promotions, and contract terms that strip consumers of basic rights. A $5,000 pet purchase can ultimately cost families as much as $16,000 under these terms.

The report shows that complaint rates are clustered in Central and South Florida, particularly in Orange, Pinellas, Duval, Miami-Dade, Broward, and Palm Beach counties. After Orange County enacted retail-sale restrictions and the Office of the Attorney General secured a consent judgment against a Petland franchise, complaints in the area fell 55%, demonstrating the effectiveness of coordinated enforcement.

The Haas Center recommends strengthening consumer protections by restricting predatory financing, improving oversight of breeders and transporters, and modernizing Florida's Pet

Lemon Law.

To read the full report, click here.

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