



## Instructions for Sending a Cease Debt Collection Communication Letter

Under New York City and federal law, consumers may request at any time that a debt collector stop communicating with them permanently about a debt or alleged debt. In addition, if you are facing financial hardship due to the coronavirus (COVID-19) crisis, you can request that debt collection agencies stop contacting you temporarily about the debt\*.

Please complete the form letter on the next page and mail it to the debt collection agency that contacted you. Keep a copy for your records. Upon receipt, the debt collector cannot contact you until the State of Emergency covering New York City has ended, except in limited circumstances. If they continue to contact you, please file a complaint (include a copy of the letter you sent) with the Department of Consumer Affairs (DCA) by calling 311 or visiting [nyc.gov/consumers](https://nyc.gov/consumers).

### **\*Important:**

- If you don't know the name or address of the debt collector, check past statements, ask the debt collector who calls you, or look up the name of the company in any voicemails they leave.
- Learn about your rights when a debt collector contacts you in DCA's [Debt Collection Guide](https://nyc.gov/consumers), available at [nyc.gov/consumers](https://nyc.gov/consumers).
- If you are contacted by a debt collector about an alleged debt that you do not recognize, do not think you owe, or that you had already paid in full, you should request that the debt collector send you written verification of the alleged debt.
- Certain debt payments are suspended without penalty because of the COVID-19 crisis; contact your creditor or loan servicer (NOT the debt collector) to understand the status of the debt.
- Requesting that a debt collector stop contacting you about a debt or alleged debt does not mean the collector must stop collecting it, including by working with the creditor to file a lawsuit about the debt or reporting it to a consumer reporting agency.
- If you need help with managing your debt or drafting letters to creditors, book an appointment for free financial counseling over the phone at [nyc.gov/TalkMoney](https://nyc.gov/TalkMoney)

Note: This letter is not legal advice.



Lorelei Salas  
Commissioner

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nyc.gov/dca

\_\_\_\_\_  
(Your Name)

\_\_\_\_\_  
(Address Line 1)

\_\_\_\_\_  
(Address Line 2)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Debt Collector Name)

\_\_\_\_\_  
(Debt Collector Address Line 1)

\_\_\_\_\_  
(Debt Collector Address Line 2)

Re: Ceasing Debt Collection Communication \_\_\_\_\_  
(Account Number for Debt, if available)

Dear \_\_\_\_\_,  
(Debt Collector Name)

By signing this letter, \_\_\_\_\_ is formally  
(Your Name)  
requesting that you cease all debt collection communications during the COVID-19 crisis, as required by the Rules of the City of New York, title 6, section 5-77(b)(4) and the Fair Debt Collection Practices Act, 15 U.S.C. section 1692c(c).

You are directed to stop all communication with \_\_\_\_\_  
(Your Name)

at \_\_\_\_\_  
(Your Address)

about this account until the State of Emergency covering New York City has ended. Any further communication beyond what is legally allowed will be a violation of the law and the New York City Department of Consumer Affairs will respond accordingly.

This letter is not meant in any way to be an acknowledgment that the consumer owes any money.

Your cooperation will be appreciated.

Sincerely,

NYC Department of Consumer Affairs

\_\_\_\_\_  
Print Your Name

\_\_\_\_\_  
Your Signature