

April 2021

Debt Collection: Sample Disclosure Language

Sample language for COVID-19 Tenant Eviction Protection disclosures



Consumer Financial
Protection Bureau

Introduction

The following sample disclosure language illustrates the requirements in Regulation F, as amended by the [2021 Debt Collection COVID-19 Interim Final Rule](#) (2021 IFR). The 2021 IFR is effective May 3, 2021. Note that the Bureau's 2020 Debt Collection Rules will not yet be in effect and the 2021 IFR revises Regulation F as it currently exists.

The 2021 IFR added 12 CFR 1006.9(c)(1) to current Regulation F, and generally requires debt collectors to disclose certain COVID-19 rental tenant eviction protections. The 2021 IFR provides sample language that debt collectors may use to comply with this disclosure requirement. This document reprints that sample language for ease of reference. The sample language is just one way to comply with the requirements in the 2021 IFR, and does not include all possible ways to satisfy the disclosure requirement in 12 CFR 1006.9(c)(1).

This is a Compliance Aid issued by the Consumer Financial Protection Bureau. The Bureau published a Policy Statement on Compliance Aids, available at <https://www.consumerfinance.gov/policy-compliance/rulemaking/final-rules/policy-statement-compliance-aids/>, that explains the Bureau's approach to Compliance Aids.

EXAMPLE 1

Below is sample language a debt collector may use if the debt collector is disclosing that a consumer may be eligible for temporary protection from eviction solely under the CDC Order. Comment 1006.9(c)(1)-5.i.

Because of the global COVID-19 pandemic, you may be eligible for temporary protection from eviction under Federal law.

Learn the steps you should take now:

- Visit www.cfpb.gov/eviction
- Or call a housing counselor at 800-569-4287

EXAMPLE 2

Below is sample language a debt collector may use if the debt collector is disclosing that the consumer may be eligible for temporary protection from eviction under the CDC Order or under State, local, territorial, or tribal law. Comment 1006.9(c)(1)-5.ii.

Because of the global COVID-19 pandemic, you may be eligible for temporary protection from eviction under the laws of your State, territory, locality, or tribal area, or under Federal law.

Learn the steps you should take now:

- Visit www.cfpb.gov/eviction
- Or call a housing counselor at 800-569-4287

EXAMPLE 3

Below is a Spanish translation of the sample language a debt collector may use if the debt collector is disclosing that a consumer may be eligible for temporary protection from eviction solely under the CDC Order. Comment 1006.9(c)(1)-5.i.

Debido a la pandemia mundial de COVID-19, bajo la ley federal, usted puede ser elegible para protección temporal contra el desalojo bajo la ley federal.

Sepa cuáles pasos debe tomar ahora:

- Visite www.cfpb.gov/es/desalojo
- O llame a un asesor de vivienda al 800-569-4287

EXAMPLE 4

Below is a Spanish translation of the sample language a debt collector may use if the debt collector is disclosing that the consumer may be eligible for temporary protection from eviction under the CDC Order or under State, local, territorial, or tribal law. Comment 1006.9(c)(1)-5.ii.

Debido a la pandemia global del COVID-19, bajo las leyes del estado, territorio, localidad o área tribal donde viva, o bajo la ley federal, usted puede ser elegible para protección temporal contra el desalojo.

Sepa cuáles pasos debe tomar ahora:

- Visite www.cfpb.gov/es/desalojo
- O llame a un asesor de vivienda al 800-569-4287