

New York City Department of Consumer and Worker Protection

Notice of Public Hearing and Opportunity to Comment on Proposed Rules

What are we proposing? The Department of Consumer and Worker Protection (“DCWP” or “Department”) is proposing to amend rules relating to the effective date of the February 2026 Stopping Harassment and Intimidation and Ensuring Lawful Debt Collection (“SHIELD”) Rule.

When and where is the hearing? DCWP will hold a public hearing on the proposed rule. The public hearing will take place at 11:00 AM on September 17, 2026. The public hearing will be accessible by phone and videoconference.

- To participate in the public hearing via phone, please dial +1 646-893-7101
 - Phone Conference ID: 985 629 196#
- To participate in the public hearing via videoconference, please follow the online link:
 - <https://tinyurl.com/mr48kmfa>
 - Meeting ID: 237 627 892 468 728
 - Passcode: m8vQ9ha2

How do I comment on the proposed rules? Anyone can comment on the proposed rules by:

- **Website.** You can submit comments to DCWP through the NYC rules website at <http://rules.cityofnewyork.us>.
- **Email.** You can email comments to Rulecomments@dcwp.nyc.gov.
- **By speaking at the hearing.** Anyone who wants to comment on the proposed rule at the public hearing must sign up to speak. You can sign up before the hearing by emailing Rulecomments@dcwp.nyc.gov. You can also sign up on the phone or videoconference before the hearing begins at 11:00 AM on September 17, 2026. You can speak for up to three minutes. Please note that the hearing is for accepting oral testimony only and is not held in a “Question and Answer” format.

Is there a deadline to submit comments? Yes. You must submit any comments to the proposed rule on or before **September 17, 2026**.

Can I review the comments made on the proposed rules? You can review the comments made online on the proposed rules by going to the website at <http://rules.cityofnewyork.us>. A few days after the hearing, all comments received by DCWP on the proposed rule will be made available to the public online at <http://www1.nyc.gov/site/dca/about/public-hearings-comments.page>.

What if I need assistance to participate in the hearing? You must tell DCWP’s External Affairs division if you need a reasonable accommodation of a disability at the hearing. You must tell us if you need a sign language interpreter. You may tell us by email at Rulecomments@dcwp.nyc.gov. Advance notice is requested to allow sufficient time to arrange the accommodation. Please tell us by September 10, 2026.

What authorizes DCWP to make this rule? Sections 1043 and 2203(f) of the New York City Charter and Sections 20-104(b), 20-493(a), and 20-702 of the New York City Administrative Code authorize the Department of Consumer and Worker Protection to make these proposed rules.

This proposed rule not was included in the Department of Consumer and Worker Protection’s regulatory agenda for this Fiscal Year.

Where can I find DCWP’s rules? The Department’s rules are in title 6 of the Rules of the City of New York.

What laws govern the rulemaking process? DCWP must meet the requirements of section 1043 of the City Charter when creating or changing rules. This notice is made according to the requirements of section 1043 of the City Charter.

Statement of Basis and Purpose Proposed Rule

The Department of Consumer and Worker Protection (“DCWP” or “Department”) is amending its rules to change the effective date of the Stopping Harassment and Intimidation and Ensuring Lawful Debt Collection (“SHIELD”) Rule, which was published in the City Record on February 26, 2026. Specifically, DCWP is moving the effective date of the SHIELD Rule from September 1, 2026 to January 1, 2027, to provide additional time for the Department to answer questions and for the regulated community to make operational changes.

Because the effective date of September 1, 2026, appears in the text of the rule itself, the Department is publishing an updated version of the rule changing that date to January 1, 2027 throughout.

This proposed rule does not otherwise make any substantive changes to the SHIELD Rule.

Sections 1043 and 2203(f) of the New York City Charter, and Sections 20-104(b), 20-493(a), and 20-702 of the New York City Administrative Code authorize the Department to make these amendments.

New material is underlined.

[Deleted material is in brackets.]

“Shall” and “must” denote mandatory requirements and may be used interchangeably in the rules of the Department, unless otherwise specified or unless the context clearly indicates otherwise.

Section 1. Paragraph (1) of subdivision (f) of section 5-77 of part 6 of subchapter A of chapter 5 of Title 6 of the Rules of the City of New York is amended to read as follows:

(1) *Validation notice.* Within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector must send the consumer a written notice containing any and all information required by federal and state law, as well as the following information in a clear and conspicuous manner, unless the consumer paid the debt or such information was contained, clearly and conspicuously, in an initial written communication sent by U.S. mail or other delivery service, or if the initial communication with the consumer occurred before [September 1, 2026] January 1, 2027 and a validation notice was already sent to such consumer:

Section 2. Subparagraph (i) of paragraph (6) of subdivision (f) of section 5-77 of part 6 of subchapter A of chapter 5 of Title 6 of the Rules of the City of New York is amended to read as follows:

(i) A consumer may dispute or request a verification of the debt orally, in writing, or electronically (if the debt collector uses electronic communications to collect debt) at any time during the period in which the debt collector owns or has the right to collect the debt. For accounts where a validation notice is required to be sent pursuant to paragraph (1) of this subdivision on or after [September 1, 2026] January 1, 2027, excluding those accounts purchased before [September 1, 2026] January 1, 2027, a debt collector must cease collection on such disputed debt after receiving the first dispute or the first request for verification by a consumer, unless and until the consumer receives verification of the debt in accordance with paragraph (7) of this subdivision. If a debt collector provides consumers the ability to submit disputes or requests for verification electronically through a website, such website must automatically generate a copy of each written dispute or request for verification that a consumer can print, save, or have emailed to them. A consumer shall not be required to waive any rights to make use of such an online submission option.

Section 3. Paragraph (7) of subdivision (f) of section 5-77 of part 6 of subchapter A of chapter 5 of Title 6 of the Rules of the City of New York is amended to read as follows:

(7) *Verification of debt.* For accounts where a validation notice is required to be sent pursuant to paragraph (1) of this subdivision on or after [September 1, 2026] January 1, 2027, excluding those accounts purchased before [September 1, 2026] January 1, 2027, a debt collector must provide a written response to a consumer's first dispute or first request for verification of the debt under paragraph (6) of this subdivision in accordance with the following requirements:

Section 4. Paragraph (8) of subdivision (f) of section 5-77 of part 6 of subchapter A of chapter 5 of Title 6 of the Rules of the City of New York is amended to read as follows:

(8) *Notice of unverified debt.* For accounts where a validation notice is required to be sent pursuant to paragraph (1) of this subdivision on or after [September 1, 2026] January 1, 2027, excluding those accounts purchased before [September 1, 2026] January 1, 2027, a debt collector must do the following when sending a Notice of Unverified Debt:

Section 4. This rule takes effect January 1, 2027.

**NEW YORK CITY LAW DEPARTMENT
DIVISION OF LEGAL COUNSEL
100 CHURCH STREET
NEW YORK, NY 10007
212-356-4028**

**CERTIFICATION PURSUANT TO
CHARTER §1043(d)**

RULE TITLE: Amendment of Debt Collectors Rule Effective Date

REFERENCE NUMBER: 2026 RG 059

RULEMAKING AGENCY: Department of Consumer and Worker Protection

I certify that this office has reviewed the above-referenced proposed rule as required by section 1043(d) of the New York City Charter, and that the above-referenced proposed rule:

- (i) is drafted so as to accomplish the purpose of the authorizing provisions of law;
- (ii) is not in conflict with other applicable rules;
- (iii) to the extent practicable and appropriate, is narrowly drawn to achieve its stated purpose; and
- (iv) to the extent practicable and appropriate, contains a statement of basis and purpose that provides a clear explanation of the rule and the requirements imposed by the rule.

/s/ STEVEN GOULDEN
Senior Counsel

Date: August 5, 2026

**NEW YORK CITY MAYOR'S OFFICE OF OPERATIONS
253 BROADWAY, 10th FLOOR
NEW YORK, NY 10007
212-788-1400**

**CERTIFICATION / ANALYSIS
PURSUANT TO CHARTER SECTION 1043(d)**

RULE TITLE: Amendment of Debt Collectors Rule Effective Date

REFERENCE NUMBER: DCWP-82

RULEMAKING AGENCY: Department of Consumer and Worker Protection

I certify that this office has analyzed the proposed rule referenced above as required by Section 1043(d) of the New York City Charter, and that the proposed rule referenced above:

- (i) Is understandable and written in plain language for the discrete regulated community or communities;
- (ii) Minimizes compliance costs for the discrete regulated community or communities consistent with achieving the stated purpose of the rule; and
- (iii) Does not provide a cure period because it does not establish a violation, modification of a violation, or modification of the penalties associated with a violation.

/s/ Francisco X. Navarro
Mayor's Office of Operations

August 05, 2026
Date