

Matthew Corwin Quoted in Collector Magazine on New York City's New Foreign Language Services Rules

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Matthew Corwin was quoted in an article titled “Say What?,” published in the December 2020 issue of ACA International’s *Collector* magazine. The article focuses on New York City’s new Foreign Language Services Rules, which are specific to debt collection activity within New York City and which the city’s Department of Consumer Affairs (DCA) began enforcing on October 1, 2020.

Under the rules, debt collection agencies must “inform consumers—in any initial collection notice and on any public-facing websites maintained by the collector—of the availability of any language access services provided by the collector and of a translation and description of commonly used debt collection terms in a consumer’s preferred language through a link to the department’s website. Corwin noted that the rules do not require debt collectors to offer any foreign language services, but rather obligate collectors to “identify what language access services they currently have and make that public to consumers in New York City.”

Corwin added that these rules represented “the first time we’ve seen an obligation to solicit a language preference from consumers . . . But, it’s for informational purposes only. DCA has opined that you may continue collection in English if you don’t have language access services in the consumer’s preferred language, but they want you to ask and record that information.”

Corwin cautions, however, that “[w]e all see the writing on the wall. . . . This is a fact-finding expedition that appears to be setting the industry up for something more substantial like multiple language communication requirements. That will be a real burden for any agency to comply with.” He expects New York state regulators to consider similar rules at some future point.

“Say What?” was published by *Collector* magazine, December 2020.

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