

New York City Department of Consumer and Worker Protection Announced Another Delay to the Effective Date for its Final Rules Relating to Debt Collectors

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July 28, 2025, Update: The DCWP has announced that the rules will not go into effect on October 1, 2025, and will provide an update at least three months before the new effective date.

In January 2025, the New York City Department of Consumer and Worker Protection (DCWP) issued a Notice of Change of Effective Date (Notice), further delaying the effective date for the final rules relating to debt collectors (Rules) to **October 1, 2025**.

The Notice was published in the City Record on January 29, 2025. The DCWP also released an updated version of its Frequently Asked Questions, reflecting the new effective date.

As we discussed last month, the DCWP had previously delayed the effective date for the Rules from December 1, 2024, to April 1, 2025.

The new effective date of **October 1**, **2025**, could mean that the DCWP is considering making additional changes to the Rules in response to industry concerns.

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