

LAWS OF NEW YORK, 2021

CHAPTER 461

AN ACT to amend the general business law, in relation to requiring debt collectors to inform debtors that written communications are available in large print format

Became a law October 8, 2021, with the approval of the Governor.  
Passed by a majority vote, three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Section 600 of the general business law is amended by adding three new subdivisions 5, 6 and 7 to read as follows:

5. "Communication" shall mean the conveying of information regarding a debt directly or indirectly to any person through any medium.

6. "Debt" means any obligation or alleged obligation of a consumer to pay money arising out of a transaction in which the money, property, insurance, or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment.

7. "Debt collector" means an individual who, as part of his or her job, regularly collects or attempts to collect debts: (a) owed or due or asserted to be owed or due to another; or (b) obtained by, or assigned to, such person, firm or corporation, that are in default when obtained or acquired by such person, firm or corporation.

§ 2. The general business law is amended by adding a new section 601-b to read as follows:

§ 601-b. Large print notices. 1. Each and every principal creditor or debt collector shall, in each initial communication, clearly and conspicuously disclose to the debtor that each communication can be provided in an alternative, reasonably accommodatable, format. Such disclosure shall substantively contain the following:

(a) A statement that the consumer may request the letter in an alternative, reasonably accommodatable format selected by the principal creditor or debt collector such as large print, braille, audio compact disc, or other means; and

(b) A business phone number that the consumer may call to make such a request.

2. For the purposes of this section, a principal creditor or debt collector providing reasonable accommodation in compliance with the Americans with Disabilities Act of 1990 shall not be deemed to have violated any provision herein.

§ 3. Subdivision 1 of section 602 of the general business law, as added by chapter 753 of the laws of 1973, is amended to read as follows:

1. Except as otherwise provided by law, any person who [~~shall violate~~] violates the terms of section six hundred one of this article [~~shall be~~] is guilty of a misdemeanor, and each such violation shall be deemed a separate offense. A violation by any person of section six hundred one-a of this article, if such violation constitutes the first such offense by such person, is punishable by a civil penalty not to exceed

EXPLANATION--Matter in italics is new; matter in brackets [~~-~~] is old law to be omitted.

two hundred fifty dollars. The second offense and any offense committed thereafter is punishable by a civil penalty not to exceed five hundred dollars.

§ 4. This act shall take effect on the thirtieth day after it shall have become a law.

The Legislature of the STATE OF NEW YORK ss:

Pursuant to the authority vested in us by section 70-b of the Public Officers Law, we hereby jointly certify that this slip copy of this session law was printed under our direction and, in accordance with such section, is entitled to be read into evidence.

ANDREA STEWART-COUSINS  
Temporary President of the Senate

CARL E. HEASTIE  
Speaker of the Assembly