

Debt Collection in the District During the Pandemic: Your Rights

In these difficult times, you may be facing financial strain and struggling to address your debts, whether new or old. Both federal and District of Columbia law provide protections against unfair, deceptive, or abusive debt collection for consumer debts, and the District has extra protections during the current public health emergency and for 60 days afterwards. Listed below are some of the protections you have. If you believe your rights have been violated, contact an attorney for assistance.

Debt collectors cannot, during the pandemic or at any other time:

- Call you before 8 AM or after 9 PM
- Call you at work if you tell them your employer does not allow it
- Contact your friends, family, or employer about the debt
- Threaten you with violence or use obscene language
- Lie to you about the debt or their right to collect it
- Threaten you with arrest for not paying

Debt collectors must, during the pandemic and at any other time:

- Warn you before talking to you that they are a debt collector
- Provide you with the amount of the debt, the name of the original creditor, and your dispute rights
- Stop collecting until they verify the debt if you dispute the debt in writing
- Stop contacting you if you ask them in writing to do so

During the pandemic, debt collectors cannot:

- Start any new garnishment
- Initiate communication with you
- Visit your home or workplace or confront you in public
- File a new lawsuit against you

Note that emergency protection for mortgages and car loans are different. Consult an attorney if you have concerns about these debts.



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