



INDIANA SUPREME COURT

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Office of Judicial Administration

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To: Trial Court Judges

From: Jeff Wiese, IOCS Deputy Director
Michelle Goodman, Supervisor

Date: April 28, 2021

RE: Consumer Financial Protection Bureau (CFPB) interim final rule re debt collection and evictions for non-payment of rent

The Federal Consumer Financial Protection Bureau (CFPB) issued an [interim final rule](#) amending Regulation F at 12 CFR 1006, effective May 3, 2021, outlining requirements for debt collectors and attorneys seeking evictions for non-payment of rent to provide clear, written notice of the tenant's rights under existing eviction moratoria. The PDF document linked above contains a lengthy preamble and explanation, so the text of the amended regulation begins on page 18 followed by the official commentary to the rule. The CFPB notes if the CDC Order is extended beyond June 30, 2021, this rule will remain in effect until any extensions of the CDC Order expire.

The CFPB issued a [Fast Facts document](#) detailing:

- the application and definition of terms in the rule that apply to the eviction and debt collection process with related citations within the regulations,
- specifying the requirement to timely disclose, in writing, the eligibility for temporary protections from eviction and timing of such disclosure with sample disclosure text, and
- prohibition on falsely representing or implying ineligibility for temporary protections from eviction.

The CFPB also has posted information on [renters' rights and resources](#).

MARY KAY HUDSON, EXECUTIVE DIRECTOR

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