

CALIFORNIA DEPARTMENT OF CHILD SUPPORT SERVICES

P.O. Box 419064, Rancho Cordova, CA 95741-9064



March 1, 2016

CSSP LETTER: 16-06

ALL IV-D DIRECTORS
 ALL COUNTY ADMINISTRATIVE OFFICERS
 ALL BOARDS OF SUPERVISORS

SUBJECT: CONSUMER CREDIT REPORT REQUESTS

<u>Reason for this Transmittal</u>
<input type="checkbox"/> State Law, Regulation and/or Change
<input type="checkbox"/> Federal Law, Regulation and/or Change
<input type="checkbox"/> Court Order or Settlement Change
<input type="checkbox"/> Clarification requested by One or More Counties
<input checked="" type="checkbox"/> Initiated by DCSS

This letter provides policy regarding requests for consumer credit reports and supersedes Child Support Services Letter 03-14, dated July 10, 2003.

The federal Fair Credit Reporting Act (FCRA), 15 U.S.C. §1681b et seq., provides local child support agencies (LCSAs) with statutory authority for obtaining consumer credit report information on non-custodial parents (NCP) in various circumstances.

On December 4, 2015, paragraph (4) of section 604(a) of the FCRA (15 U.S.C. 1681b(a)(4)) was amended by passage of *H.R. 22: Fixing America's Surface Transportation Act (Title LXXX, Child Support Assistance, Sec. 80001. Requests for consumer reports by State or local child support enforcement agencies)*. The amendments repealed requirements to provide a "ten-day notice" when requesting credit reports in these circumstances:

- **Locate**

Notice to the NCP consumer is **not required** when LCSAs request credit information to locate a NCP. The LCSA will receive header information that includes the individual's name, current and former addresses, and current and former places of employment.

- **Establishment**

Notice to the consumer is **not required** when LCSAs request a credit report to determine how to set an initial or modified child support order.

- **Enforcement**

Notice to the consumer is **not required** when LCSAs request a credit report for use in enforcing an existing child support order.

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- **Third-Party Verification of Employment Providers**

Notice to the NCP consumer is **not required** by verification of employment (VOE) providers. Many employers contract with third-party VOE providers to respond to employment status requests. The VOE providers, including The Work Number, are considered consumer reporting agencies under the FCRA.

If you have any questions regarding this matter, please contact the Policy and Program Branch at (916) 464-5883.

Sincerely,

o/s

VICKIE K. CONTRERAS
Deputy Director
Child Support Services Division