



CSSD Policy			
Subject:	Consumer Credit Reporting	Number:	2010-3
Approval Date:		Pages:	
Approved by:	Benidia A. Rice, Director	Revision	FINAL

- I. **PURPOSE:** (1) To report Non-Custodial Parents (NCPs) who owe \$1,000 or more in arrears to consumer reporting agencies in order to enable Child Support Services Division (“CSSD”) to enforce support orders with the intent to increase collections of past due child support; and (2) To afford the NCP an opportunity to make a payment on his or her arrears to avoid the reporting of the arrears to consumer reporting agencies.
  
- II. **AGENCY IMPACT:** This policy impacts the various units of the Child Support Services Division (CSSD), in particular the Enforcement Unit, the Interstate Unit, the Locate Unit, and the First Response Unit.
  
- III. **REFERENCES:** 42 U.S.C. § 666(a)(7), Requirement of statutorily prescribed procedures to improve effectiveness of child support enforcement; 15 U.S.C. § 1681a, Definitions; rules of construction; 15 U.S.C. § 1681b, Permissible purposes of consumer reports; 45 C.F.R. § 303.6, Enforcement of support obligations; D.C. Official Code § 46-225, Reporting and publication of delinquent accounts.
  
- IV. **DEFINITIONS:**
  - A. **Consumer Credit Reporting Agency.** A company to which business firms apply for credit information or data on prospective customers. Consumer reporting agencies are sometimes referred to as credit bureau agencies. Some of the recognized credit reporting agencies are Equifax and Transunion.
  
  - B. **Consumer Report.** Any written, oral, or other communication of any information by a consumer reporting agency bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the consumer's eligibility for credit, employment purposes; or any other purpose authorized under Federal law. Also referred to as a credit report.
  
  - C. **Past Due Child Support or Arrears.** The amount of child support owed by the non-custodial parent that is more than thirty (30) days late and due under a court order for the support and maintenance of a child.

- D. Non-Custodial Parent.** Parent who has a legal obligation to pay child support for the minor child or children. This parent does not have physical custody of the child or children. CSSD also refers to this parent as the obligor.
- E. Custodial Parent.** This is the parent to whom child support is owed. CSSD also refers to this parent as the obligee.
- F. IV-D case.** Cases exclusively handled by a state/local agency that runs a child support program under Title IV-D, part D of the Social Security Act of 1975, in this case the Child Support Services Division.
- G. Obligor.** Person who owes the child support. CSSD also refers to this person as the non-custodial parent.
- H. Obligee.** Person to whom the child support is owed. CSSD also refers to this person as the custodial parent.
- V. INQUIRIES:** Direct all inquiries to the Policy, Outreach and Training Section, (202) 724- 2131; or the Enforcement Unit, (202) 724-2316; or the Interstate Unit, (202) 442-4651; or the Locate Unit (202) 724-6196; or the First Response Unit (202) 724-8562.
- VI. POLICY:** Federal and the District of Columbia statutes require each state to report periodically to consumer reporting agencies the name of any NCP who is delinquent in the payment of child support and the exact amount of overdue child support owed by such parent. An NCP is deemed delinquent if his/her child support is more than thirty (30) days past due. Once the NCP becomes delinquent in his/her child support and his/her arrears are \$1,000 or more, CSSD will mail a credit reporting notice to the NCP informing him/her of its intention to report him/her to consumer credit reporting agencies. The notice will also inform the NCP that if he/she believes that the reporting is in error, he/she may contest the action within thirty (30) days of the date of the notice. If the NCP does not object or if the NCP objects and CSSD denies his or her objection, CSSD will report the NCP to the consumer credit reporting agency. Once the NCP reduces his arrears below \$1,000, CSSD will continue to send monthly updates to the consumer credit reporting agency reflecting the current balance and the amount last submitted by the NCP. When the NCP arrears balance is reduced to \$0 (zero dollars balance), CSSD will report that the NCP's final balance is zero and will no longer report the NCP to the consumer credit reporting agency.