

WAC 388-14A-2160 On what authority does DCS share my confidential information with a credit bureau?

(1) Under 42 U.S.C. §666 (a)(7), the division of child support (DCS) may report to consumer reporting agencies the name and identifying information of any noncustodial parent (NCP) who is delinquent in support and the amount of overdue support owed by that parent. Consumer reporting agencies are sometimes also called credit bureaus.

(2) Once DCS has reported an NCP to the credit bureaus, DCS updates the information on a regular basis as long as DCS continues to enforce the support order, even after the NCP brings the account current.

(3) Before releasing information to the consumer reporting agency, DCS sends a written notice to the NCP's last known address concerning the proposed release of the information.

(4) The notice gives the NCP ten days from the date of the notice to request a conference board under WAC 388-14A-6400 to contest the accuracy of the information. If the NCP requests a conference board, DCS does not release the information until a conference board decision has been issued.

(5) An NCP who disagrees with the information supplied by DCS to a consumer reporting agency or credit bureau may file a notice of dispute under the federal Fair Credit Reporting Act, 15 U.S.C. 1681.

(6) DCS reports to credit bureaus according to the requirements of federal IV-D program rules. In interstate or intergovernmental cases, DCS may report:

(a) As the responding jurisdiction; and

(b) As the initiating jurisdiction when the responding jurisdiction does not report.

[Statutory Authority: RCW 26.23.120, 43.20A.550, 74.04.055, 74.08.090, 74.20.040(9), 74.20A.310, and 45 C.F.R. Parts 301.1, 302.35, 302.36, 303.3, 303.7, 303.11, 303.20, 305.63, 307.13, and 308.2. WSR 11-22-116, § 388-14A-2160, filed 11/2/11, effective 12/3/11. Statutory Authority: RCW 26.23.120, 74.08.090, 74.20A.310. WSR 06-06-076, § 388-14A-2160, filed 2/28/06, effective 3/31/06. Statutory Authority: RCW 74.08.090. WSR 01-03-089, § 388-14A-2160, filed 1/17/01, effective 2/17/01. Formerly WAC 388-14-030 and 388-14-410.]