

Office of Child Welfare Programs

Jason Walling, Child Welfare Deputy Director

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Number: CW-IM-15-011

Issue date: 09/30/2015

Topic: Foster Care

Subject: Providing consumer credit reports to teens in care

Applies to (check all that apply):

- | | | | |
|-------------------------------------|------------------------------------|--------------------------|--------------------------------|
| <input type="checkbox"/> | All DHS employees | <input type="checkbox"/> | County DD Program Managers |
| <input type="checkbox"/> | Area Agencies on Aging | <input type="checkbox"/> | County Mental Health Directors |
| <input type="checkbox"/> | Aging and People with Disabilities | <input type="checkbox"/> | Health Services |
| <input checked="" type="checkbox"/> | Child Welfare Programs | <input type="checkbox"/> | Other (please specify): |

Message:

Information Memorandum Number CW-IM-13-004 is no longer effective with the issuance of this Information Memorandum.

On September 29, 2014, the President signed into law the Preventing Sex Trafficking and Strengthening Families Act (Public Law 113-183). This act replaces the previous requirements (in Public Law 112-34, The Child and Family services Improvement and Innovation Act) that each child age 16 and older in foster care receives a copy of a consumer credit report each year until discharged from foster care.

Effective September 29, 2015, the Department is required to run reports for youth in the legal custody of DHS beginning at the age of 14.

Because child welfare is a Title IV-E agency, we are obligated to comply with the provisions of this legislation. More importantly, an annual review of a youth's consumer credit report ensures there is some oversight of such a report and that no one is fraudulently using the youth's identity or misusing any of the youth's resources.

Credit reports are free for the youth. Helpful information about understand and talking to youth about credit reports can be found at:

<http://www.aecf.org/~media/Pubs/Topics/Child%20Welfare%20Permanence/Other/YouthandCredit/YouthandCredit.pdf>

DHS Central Office will run credit reports for 14 to 17-year-olds following the month of their birthday. Central Office is also running reports for young adults over 18 with a signed authorization form ([CF0036](#)) and upon request from the ILP Provider or caseworker.

Central Office holds contracts with all three of the credit bureaus for the sole purpose of obtaining credit reports for youth in foster care. These contracts establish the ability to obtain credit reports electronically.

Once the credit reports are retrieved, a secure email will be sent to the caseworker with instructions on how to ensure proof of compliance with the law. The caseworker will be asked to print out two copies of the report, to provide the youth with one copy of the report, and ask the youth to sign the other copy. The signed paper copy must be uploaded into OR-Kids and then the paper copy should be shredded.

If you have any questions about this information, contact:

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