AN ACT CONCERNING CREDIT PROTECTION FOR FOSTER CARE CHILDREN.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. (NEW) (Effective July 1, 2010) (a) The Commissioner of Children and Families, pursuant to the federal Fair and Accurate Credit Transactions Act, shall request a free credit report on behalf of each child or youth who is in the custody of the commissioner and placed in foster care. The commissioner shall make such request not later than fifteen days after the issuance of an order assigning custody of the child or youth to the commissioner or, if the child or youth is in the custody of the commissioner and has been placed in foster care on or before July 1, 2010, the commissioner shall make such request not later than July 31, 2010. Upon receipt of the credit report, the commissioner or a designee of the commissioner shall review the report for evidence of identity theft, as defined in section 53a-129a of the general statutes. If the commissioner or the commissioner's designee finds evidence of identity theft, not later than five business days after receipt of the credit report, the commissioner shall: (1) Report such findings to the Attorney General, the police department that has jurisdiction over the geographic area where the child or youth resides and the Federal Trade Commission; and (2) request, pursuant to section 36a-699f of the general statutes, that each of the three major national credit rating agencies block and not report the information appearing on the credit report as a result of identity theft.
(b) Not later than five business days after receipt of the credit report requested pursuant to subsection (a) of this section, the commissioner or the commissioner's designee shall make a request to place a security freeze on the child's or youth's credit report pursuant to section 36a-701a of the general statutes. The commissioner or the commissioner's designee shall request removal of the security freeze not later than five business days after the child or youth is released from the commissioner's custody. Nothing in this section shall prohibit the commissioner or the commissioner's designee from requesting a temporary lifting of a security freeze on behalf of a child or youth for good cause.

(c) The commissioner shall maintain (1) the child's or youth's credit report; (2) documentation of the request for a security freeze; (3) documentation of the request for removal of the security freeze; and (4) all other related information for a period of not less than five years after the child or youth is released from the commissioner's custody.

This act shall take effect as follows and shall amend the following sections:

| Section 1 | July 1, 2010 | New section |

HS Joint Favorable Subst.-LCO

APP Joint Favorable