



General Assembly

February Session, 2010

**Substitute Bill No. 5196**

\*        HB05196APP        042010        \*

**AN ACT CONCERNING CREDIT PROTECTION FOR FOSTER CARE CHILDREN.**

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

1       Section 1. (NEW) (*Effective July 1, 2010*) (a) The Commissioner of  
2 Children and Families, pursuant to the federal Fair and Accurate  
3 Credit Transactions Act, shall request a free credit report on behalf of  
4 each child or youth who is in the custody of the commissioner and  
5 placed in foster care. The commissioner shall make such request not  
6 later than fifteen days after the issuance of an order assigning custody  
7 of the child or youth to the commissioner or, if the child or youth is in  
8 the custody of the commissioner and has been placed in foster care on  
9 or before July 1, 2010, the commissioner shall make such request not  
10 later than July 31, 2010. Upon receipt of the credit report, the  
11 commissioner or a designee of the commissioner shall review the  
12 report for evidence of identity theft, as defined in section 53a-129a of  
13 the general statutes. If the commissioner or the commissioner's  
14 designee finds evidence of identity theft, not later than five business  
15 days after receipt of the credit report, the commissioner shall: (1)  
16 Report such findings to the Attorney General, the police department  
17 that has jurisdiction over the geographic area where the child or youth  
18 resides and the Federal Trade Commission; and (2) request, pursuant  
19 to section 36a-699f of the general statutes, that each of the three major  
20 national credit rating agencies block and not report the information  
21 appearing on the credit report as a result of identity theft.

22 (b) Not later than five business days after receipt of the credit report  
23 requested pursuant to subsection (a) of this section, the commissioner  
24 or the commissioner's designee shall make a request to place a security  
25 freeze on the child's or youth's credit report pursuant to section 36a-  
26 701a of the general statutes. The commissioner or the commissioner's  
27 designee shall request removal of the security freeze not later than five  
28 business days after the child or youth is released from the  
29 commissioner's custody. Nothing in this section shall prohibit the  
30 commissioner or the commissioner's designee from requesting a  
31 temporary lifting of a security freeze on behalf of a child or youth for  
32 good cause.

33 (c) The commissioner shall maintain (1) the child's or youth's credit  
34 report; (2) documentation of the request for a security freeze; (3)  
35 documentation of the request for removal of the security freeze; and (4)  
36 all other related information for a period of not less than five years  
37 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	<i>July 1, 2010</i>	New section

**HS**      *Joint Favorable Subst.-LCO*

**APP**      *Joint Favorable*