518A.685 CONSUMER REPORTING AGENCY; REPORTING ARREARS.

- (a) If a public authority determines that an obligor has not paid the current monthly support obligation plus any required arrearage payment for three months, the public authority may report this information to a consumer reporting agency.
- (b) Before reporting that an obligor is in arrears for court-ordered child support, the public authority must:
- (1) provide written notice to the obligor that the public authority intends to report the arrears to a consumer reporting agency; and
- (2) mail the written notice to the obligor's last known mailing address at least 30 days before the public authority reports the arrears to a consumer reporting agency.
- (c) The obligor may, within 21 days of receipt of the notice, do the following to prevent the public authority from reporting the arrears to a consumer reporting agency:
 - (1) pay the arrears in full;

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- (2) request an administrative review. An administrative review is limited to issues of mistaken identity, a pending legal action involving the arrears, or an incorrect arrears balance; or
- (3) enter into a written payment agreement pursuant to section 518A.69 that is approved by a court, a child support magistrate, or the public authority responsible for child support enforcement.
- (d) A public authority that reports arrearage information under this section must make monthly reports to a consumer reporting agency. The monthly report must be consistent with credit reporting industry standards for child support.
- (e) For purposes of this section, "consumer reporting agency" has the meaning given in section 13C.001, subdivision 4, and United States Code, title 15, section 1681a(f).

History: 2015 c 71 art 1 s 86; 1Sp2020 c 2 art 5 s 95; 2021 c 30 art 10 s 71