



BECOMING CERTIFIED TO ASSIST HUMAN TRAFFICKING SURVIVORS THROUGH THE DEBT BONDAGE REPAIR ACT

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New Credit Repair Process for Survivors

- As a result of the federal Debt Bondage Relief Act, as of July 25, 2022, many victims and survivors of human trafficking can have information that resulted from their trafficking experience blocked from their credit reports.
- Many victims of human trafficking and organizations serving victims are unaware of this new, powerful form of relief available to help survivors repair their credit and seek a fresh start.
- The law requires proof of their status as a victim of human trafficking to obtain relief, which may also be a barrier.
- To help, NC DOJ is seeking organizations to become authorized to provide victim verification documentation.



Credit Reports Impact Fundamental Necessities



THE ABILITY TO RENT AN
APARTMENT OR BUY A
HOME



OBTAIN INSURANCE



FIND A JOB



OBTAIN FAIRLY PRICED
CREDIT

To get the free annual credit reports you're entitled to by
law: AnnualCreditReport.com



Survivors submit information directly to credit bureaus

- Survivors or their representatives will submit:
 - Proof of identity (no single way to prove)
 - Documentation created or signed by a government agency or **authorized non-governmental organization** that states they are a survivor of trafficking; and
 - Identification of what specific information should be blocked
- After receiving a submission, consumer reporting agencies must temporarily block the adverse information within 4 business days and make a final determination within 25 business days



What information can be blocked?

- Broad discretion!
- Examples:
 - Prior evictions
 - Non-payment of rent
 - Loan defaults
 - Unpaid bills that went to a collection agency
 - Bankruptcy filings
 - Criminal convictions that were the result of their trafficking experience



How can NC organizations help?

- Apply to become authorized to provide victim verification documentation
- Organizations are eligible to **apply** if they meet one of the following three categories: (1) currently enrolled in the NC DOJ Address Confidentiality Program, (2) are listed on the NC Human Trafficking Commission Resource List, or (3) are Council for Women and Youth Involvement grantees.



QUESTIONS?

