

LEGISLATIVE SERVICES AGENCY
OFFICE OF FISCAL AND MANAGEMENT ANALYSIS
FISCAL IMPACT STATEMENT

LS 6956

BILL NUMBER: HB 1280

NOTE PREPARED: Dec 31, 2025

BILL AMENDED:

SUBJECT: Social Security Number Search Requests.

FIRST AUTHOR: Rep. Lauer

BILL STATUS: As Introduced

FIRST SPONSOR:

FUNDS AFFECTED:

**GENERAL
DEDICATED
FEDERAL**

IMPACT: No Fiscal Impact

Summary of Legislation: This bill defines "Social Security number search request" (search request) as a request made by a consumer to a consumer reporting agency to conduct a search of all files maintained by the consumer reporting agency to determine if the consumer's Social Security number is associated with one or more consumer credit files not associated with the consumer.

The bill provides that after December 31, 2026, upon receiving a search request from a consumer, a consumer reporting agency shall fulfill the consumer's search request if: (1) the consumer reporting agency maintains a file on the consumer; and (2) the consumer provides proper identification and written consent for the consumer reporting agency to verify with the Social Security Administration that the consumer's Social Security number belongs to the consumer.

The bill provides that in fulfilling a search request, a consumer reporting agency shall: (1) verify with the Social Security Administration that the Social Security number supplied by the consumer belongs to the consumer; and (2) conduct a search of all files maintained by the consumer reporting agency to determine if the consumer's Social Security number is associated with one or more files not associated with the consumer.

The bill provides that if the search indicates that the consumer's Social Security number is associated with any files not associated with the consumer, the consumer reporting agency must provide information as to: (1) the number of such files; and (2) each person that procured a consumer report in connection with those files during the one year period immediately preceding the date of the consumer's search request.

The bill also prohibits a consumer reporting agency from charging or increasing certain fees in connection with a search request.

Effective Date: July 1, 2026.

Explanation of State Expenditures:

Explanation of State Revenues:

Explanation of Local Expenditures:

Explanation of Local Revenues:

State Agencies Affected:

Local Agencies Affected:

Information Sources:

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