

## SENATE BILL No. 50

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### DIGEST OF INTRODUCED BILL

**Citations Affected:** IC 32-31-13.2.

**Synopsis:** Hard credit inquiries by landlords. Prohibits a landlord from doing the following in connection with an applicant's application for the rental of a rental unit: (1) Making a hard inquiry to a consumer reporting agency or to a specialty consumer reporting agency for an applicant's consumer report or for information in an applicant's consumer report. (2) Obtaining or using a tenant screening report that includes information that is obtained through a hard inquiry to a consumer reporting agency or to a specialty consumer reporting agency for an applicant's consumer report or for information in an applicant's consumer report. Defines "hard inquiry" for purposes of these provisions as an inquiry that: (1) is noted on the consumer report of the applicant for a period of time following the inquiry; and (2) negatively impacts the applicant's credit score. Provides that a landlord that violates the bill's provisions commits a deceptive act that is actionable by an applicant and the attorney general under the Indiana statute concerning deceptive consumer sales.

**Effective:** July 1, 2026.

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December 8, 2025, read first time and referred to Committee on Local Government.

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Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

## SENATE BILL No. 50

A BILL FOR AN ACT to amend the Indiana Code concerning property.

*Be it enacted by the General Assembly of the State of Indiana:*

1       SECTION 1. IC 32-31-13.2 IS ADDED TO THE INDIANA CODE  
2       AS A **NEW** CHAPTER TO READ AS FOLLOWS [EFFECTIVE  
3       JULY 1, 2026]:

4       **Chapter 13.2. Tenant Applications and Credit Screenings**

5       **Sec. 1. As used in this chapter, "applicant" means an individual**  
6       **who has submitted an application to a landlord for the rental of a**  
7       **rental unit in Indiana.**

8       **Sec. 2. As used in this chapter, "consumer report" means any**  
9       **written, oral, or other communication of any information that:**

- 10       (1) is made by a consumer reporting agency;  
11       (2) bears on a consumer's creditworthiness, credit standing,  
12       credit capacity, character, general reputation, personal  
13       characteristics, or mode of living; and  
14       (3) is used or expected to be used or collected in whole or in  
15       part for the purpose of serving as a factor in establishing a  
16       consumer's eligibility for:

17       (A) credit or insurance to be used primarily for personal,



1 family, or household purposes;

2 (B) employment purposes; or

3 (C) any other purpose authorized under Section 604 of the  
4 federal Fair Credit Reporting Act (15 U.S.C. 1681b).

5 Sec. 3. As used in this chapter, "consumer reporting agency"  
6 means any person that, for monetary fees or dues, or on a  
7 cooperative nonprofit basis, regularly engages in whole or in part  
8 in the practice of assembling or evaluating consumer credit  
9 information or other information on consumers for the purpose of  
10 furnishing a consumer report to third parties.

11 Sec. 4. As used in this chapter, "credit score" means a numerical  
12 value or a categorization that:

13 (1) is derived from a statistical tool or modeling system; and

14 (2) is used to predict the likelihood of certain credit behaviors,  
15 including default;

16 regardless of whether the numerical value or categorization is  
17 referred to as a credit score, risk predictor, risk score, or some  
18 other term, or by a proprietary name.

19 Sec. 5. As used in this chapter, "hard inquiry" means an inquiry  
20 that:

21 (1) is made by a landlord to:

22 (A) a consumer reporting agency; or

23 (B) a specialty consumer reporting agency;

24 for an applicant's consumer report or for information in an  
25 applicant's consumer report;

26 (2) is noted on the consumer report of the applicant for a  
27 period of time following the inquiry; and

28 (3) negatively impacts the applicant's credit score.

29 Sec. 6. As used in this chapter, "landlord" means:

30 (1) the owner, lessor, or sublessor of a rental unit; or

31 (2) a person authorized to exercise any aspect of the  
32 management of a rental unit.

33 Sec. 7. As used in this chapter, "rental unit" has the meaning set  
34 forth in IC 32-31-3-8.

35 Sec. 8. As used in this chapter, "specialty consumer reporting  
36 agency" means a consumer reporting agency that compiles and  
37 maintains files on consumers relating to residential or tenant  
38 history.

39 Sec. 9. As used in this chapter, "tenant screening report" means  
40 a report that:

41 (1) is prepared from files compiled and maintained with  
42 respect to an applicant; and



(2) describes the applicant's credit characteristics, rental history, or criminal history.

**Sec. 10. A landlord may not do either of the following in connection with an applicant's application for the rental of a rental unit:**

**(1) Make a hard inquiry to:**

**(A) a consumer reporting agency; or**

**(B) a specialty consumer reporting agency;**

**for an applicant's consumer report or for information in an applicant's consumer report.**

**(2) Obtain or use a tenant screening report that includes information that is obtained through a hard inquiry to:**

**(A) a consumer reporting agency; or**

**(B) a specialty consumer reporting agency;**

**for an applicant's consumer report or for information in an applicant's consumer report.**

**Sec. 11. A landlord that violates section 10 of this chapter commits a deceptive act that is actionable by an applicant and the attorney general under IC 24-5-0.5-4.**

