

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

LS 6220
BILL NUMBER: SB 50

NOTE PREPARED: Nov 13, 2025
BILL AMENDED:

SUBJECT: Hard Credit Inquiries by Landlords.

FIRST AUTHOR: Sen. Jackson L
FIRST SPONSOR:

BILL STATUS: As Introduced

FUNDS AFFECTED: X GENERAL
 X DEDICATED
 FEDERAL

IMPACT: State & Local

Summary of Legislation: This bill 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.

It 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.

It also 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 Date: July 1, 2026.

Explanation of State Expenditures: *Office of Attorney General:* Deceptive acts are actionable by either the Attorney General or the consumer which may lead to a minor administrative workload increase for the Attorney General.

Explanation of State Revenues: *Deceptive Acts:* This bill may increase revenue to the state General Fund from civil penalties if the number of deceptive acts also increases. Under current law, a deceptive act is punishable with a civil penalty of \$500 per violation. Knowingly committing a deceptive act is punishable with a civil penalty of \$5,000 per violation. Actual increases in revenue depend on the number of deceptive acts committed.

If additional civil cases occur and court fees are collected, revenue to the state General Fund will increase.

The total revenue per case would range between \$100 and \$122. The amount deposited will vary depending on whether the case is filed in a court of record or a municipal court. The following linked document describes the fees and distribution of the revenue: [Court fees imposed in civil, probate, and small claims cases](#).

Explanation of Local Expenditures:

Explanation of Local Revenues: If additional cases occur, revenue will be collected by certain local units. If the case is filed in a court of record, the county will receive \$32 and qualifying municipalities will receive a share of \$3. If the case is filed in a municipal court, the county receives \$20, and the municipality will receive \$37. The following linked document describes the fees and distribution of the revenue: [Court fees imposed in civil, probate, and small claims cases](#).

State Agencies Affected: Office of the Attorney General.

Local Agencies Affected: Trial courts, city and town courts.

Information Sources: Indiana Supreme Court, Indiana Trial Court Fee Manual.

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