

SB0187S01 compared with SB0187

~~{Omitted text}~~ shows text that was in SB0187 but was omitted in SB0187S01

inserted text shows text that was not in SB0187 but was inserted into SB0187S01

DISCLAIMER: This document is provided to assist you in your comparison of the two bills. Sometimes this automated comparison will NOT be completely accurate. Therefore, you need to read the actual bills. This automatically generated document could contain inaccuracies caused by: limitations of the compare program; bad input data; or other causes.

1

Renter Credit Reporting Amendments
2026 GENERAL SESSION
STATE OF UTAH
Chief Sponsor: Stephanie Pitcher
House Sponsor:



2

3 **LONG TITLE**

4 **General Description:**

5 This bill enacts provisions relating to renter credit reporting.

6 **Highlighted Provisions:**

7 This bill:

8 ▶ defines terms;

9 ▶ provides that a ~~{public funds recipient}~~ housing authority shall provide a renter an offer of rent reporting at the time the ~~{public funds recipient}~~ housing authority and renter enter into a rental agreement;

11 ▶ provides that a ~~{public funds recipient}~~ housing authority shall provide an offer of rent reporting at least once annually;

13 ▶ provides that a ~~{public funds recipient}~~ housing authority may charge a fee for rent reporting that may not exceed the actual cost of the rent reporting;

15 ▶ provides the consequences for a renter failing to pay the fee for rent reporting;

16 ▶ provides that a renter may enroll and unenroll in rent reporting at any time during the duration of the rental agreement;

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- 18 ▶ prohibits a renter from reenrolling in rent reporting for at least six months if the renter fails to
pay the fee for rent reporting or the renter unenrolls in rent reporting;and
- 20 ▶ { ~~provides that the provisions this bill enacts apply only to a public funds recipient that
owns 50 or more residential rental units; and~~ }
- 22 ▶ makes technical changes.

21 Money Appropriated in this Bill:

22 None

23 Other Special Clauses:

24 This bill provides a special effective date.

25 Utah Code Sections Affected:

26 AMENDS:

27 **63I-2-257 , as enacted by Laws of Utah 2024, Third Special Session, Chapter 5**

28 ENACTS:

29 **57-22-8** , Utah Code Annotated 1953

30

31 *Be it enacted by the Legislature of the state of Utah:*

32 Section 1. Section **1** is enacted to read:

33 **57-22-8. Renter credit reporting.**

34 (1) As used in this section:

35 (a) "City of the first class" means a municipality designated as a city of the first class under Section
10-2-301.

35 (a){(b)} "Housing authority" means {~~the same as that term is defined in Section 35A-8-401.~~} a housing
authority:

38 (i) created:

39 (A) in accordance with Section 53A-8-402; and

40 (B) by a city of the first class; and

41 (ii) that enters into a rental agreement with a renter.

36 (b){(c)} "Nationwide consumer reporting agency" means the same as the term "consumer reporting
agency that compiles and maintains files on consumers on a nationwide basis" is defined in 15
U.S.C. Sec. 1681a(p).

39 (c){(d)} "Offer of rent reporting" means a written statement that states:

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- 40 (i) that the ~~{public funds recipient}~~ housing authority reporting the renter's rent payments is optional;
- 41 (ii) the nationwide consumer reporting agency to which the ~~{public funds recipient}~~ housing authority
will report the renter's rent payments;
- 43 (iii) if the ~~{public funds recipient}~~ housing authority will charge the renter a fee in accordance with
Subsection (3), the dollar amount of the fee;
- 45 (iv) that a renter may enroll and unenroll in rent reporting at any time during the duration of the rental
agreement;
- 47 (v) instructions on how the renter may enroll and unenroll in rent reporting; and
- 48 (vi) if the renter opts out of rent reporting or fails to pay the fee described in Subsection (3), that the
renter may not reenroll in rent reporting for six months after the day on which the renter opts out or
fails to pay the fee.
- 51 ~~{(d) }~~
- ~~{(i) {"Public funds" means funds this state provides to a person to increase housing affordability.} }~~
- 53 ~~{(ii) {"Public funds" includes funds distributed through:} }~~
- 54 ~~{(A) {a housing authority;} }~~
- 55 ~~{(B) {the Olene Walker Housing Loan Fund in accordance with Section 35A-8-505; and} }~~
- 57 ~~{(C) {the Utah low-income housing tax credit described in Section 59-10-1010.} }~~
- 58 ~~{(e) {"Public funds recipient" means an owner that:} }~~
- 59 ~~{(i) {receives public funds; and} }~~
- 60 ~~{(ii) {owns four or more residential rental units.} }~~
- 61 (f) ~~(e)~~ "Rent reporting" means a service that a ~~{public funds recipient}~~ housing authority offers in
which a renter may enroll where ~~{a public funds recipient}~~ the housing authority reports each rent
payment that a renter makes to a nationwide consumer reporting agency, regardless of whether that
rent payment complies with the terms of the rental agreement.
- 65 (2) On or after ~~{May 6,}~~ July 1, 2026:
- 66 (a) at the time a ~~{public funds recipient}~~ housing authority enters into a rental agreement with a renter,
the ~~{public funds recipient}~~ housing authority shall provide the renter an offer of rent reporting;
and
- 68 (b) at least once annually, a ~~{public funds recipient}~~ housing authority shall provide a renter an offer of
rent reporting.

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(3) A ~~{public funds recipient}~~ housing authority may charge a fee for reporting a renter's rent payment that may not exceed the ~~{public funds recipient's}~~ housing authority's actual cost of reporting a renter's rent payment.

72 (4) If a renter fails to pay the fee described in Subsection (3), a ~~{public funds recipient}~~ housing
73 authority:

74 (a) may stop reporting the renter's rent payments; and

75 (b) may not:

76 (i) impose a fee for failing to pay the fee described in Subsection (3);

77 (ii) treat the renter's failure to pay the fee described in Subsection (3) as a violation of the rental
78 agreement; or

79 (iii) treat the renter's failure to pay the fee described in Subsection (3) as grounds for evicting the renter.

80 (5) If a ~~{public funds recipient}~~ housing authority stops reporting the renter's rent payments in
81 accordance with Subsection (4)(a), the renter may not reenroll in rent reporting for at least six
82 months after the day on which the renter fails to pay the fee described in Subsection (3).

83 (6)

(a) A renter may:

84 (i) subject to Subsections (5) and (6)(b)(i), enroll and reenroll in rent reporting at any time during
85 the duration of the rental agreement; and

86 (ii) unenroll in rent reporting at any time during the duration of the rental agreement by submitting
87 a written statement to the ~~{public funds recipient}~~ housing authority that states the renter opts
88 out of rent reporting.

89 (b) If a renter opts out of rent reporting in accordance with this Subsection (6):

90 (i) the renter may not reenroll in rent reporting for six months after the day on which the renter opts out;
91 and

92 (ii) the ~~{public funds recipient}~~ housing authority may not report a rent payment the renter makes after
93 the renter unenrolls from rent reporting unless the renter reenrolls in rent reporting.

90 Section 2. Section 63I-2-257 is amended to read:

91 **63I-2-257. Repeal dates: Title 57.**

[Reserved.] Section 57-22-8, Renter credit reporting, is repealed December 31, 2027.

93 **Section 3. Effective date.**

Effective Date.

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This bill takes effect on ~~{May 6.}~~ July 1, 2026.

2-25-26 6:58 AM