

**Residential Rental Payment Reporting Amendments**

2026 GENERAL SESSION

STATE OF UTAH

**Chief Sponsor: Jen Plumb**

House Sponsor:

**LONG TITLE****General Description:**

This bill enacts provisions relating to residential rental reporting requirements.

**Highlighted Provisions:**

This bill:

- ▶ defines terms;
- ▶ provides that an owner shall provide a renter an offer of rent reporting at the time the owner and renter enter into a rental agreement;
- ▶ provides that an owner shall provide an offer of rent reporting at least once annually;
- ▶ provides that an owner charge a fee for rent reporting that may not exceed the actual cost of the rent reporting;
- ▶ provides the consequences for a renter failing to pay the fee for rent reporting;
- ▶ provides that a renter may enroll and unenroll in rent reporting at any time during the duration of the rental agreement;
- ▶ 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
- ▶ provides that the provisions this bill enacts apply only to an entity that owns one or more residential rental units or an individual that owns 16 or more residential rental units.

**Money Appropriated in this Bill:**

None

**Other Special Clauses:**

This bill provides a special effective date.

**Utah Code Sections Affected:****ENACTS:**

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

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

Section 1. Section **57-22-8** is enacted to read:

31           **57-22-8 . Renter credit reporting.**

32           **(1) As used in this section:**

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

36            (b) "Offer of rent reporting" means a written statement that states:

37              (i) the owner reporting the renter's rent payments is optional;  
38              (ii) the nationwide consumer reporting agency to which the owner will report the  
39              renter's rent payments;  
40              (iii) if the the owner will charge the renter in accordance with Subsection (3), the  
41              dollar amount of the fee;  
42              (iv) that a renter may enroll and unenroll in rent reporting at any time during the  
43              duration of the rental agreement;  
44              (v) instructions on how the renter may enroll and unenroll in rent reporting; and  
45              (vi) if the renter opts out of rent reporting or fails to pay the fee described in  
46              Subsection (3), that the renter may not reenroll in rent reporting for six months  
47              after the day on which the renter opts out or fails to pay the fee.

48            (c) "Rent reporting" means a service an owner offers in which a renter may enroll where  
49            an owner reports each rent payment that a renter makes to a nationwide consumer  
50            reporting agency, regardless of whether that rent payment complies with the terms of  
51            the rental agreement.

52           **(2) On or after May 6, 2026:**

53            (a) at the time an owner enters into a rental agreement with a renter, the owner shall  
54              provide the renter an offer of rent reporting; and  
55            (b) at least once annually, an owner shall provide a renter an offer of rent reporting.

56            (3) An owner may charge a fee for reporting a renter's rent payment that may not exceed the  
57            owner's actual cost of reporting a renter's rent payment.

58           **(4) If a renter fails to pay the fee described in Subsection (3):**

59            (a) an owner:

60              (i) may stop reporting the renter's rent payments; and  
61              (ii) may not:

62                (A) impose a fee for failing to pay the fee described in Subsection (3);  
63                (B) treat the renter's failure to pay the fee described in Subsection (3) as a  
64                violation of the rental agreement; or

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

(b) if the owner stops reporting the renter's rent payments in accordance with Subsection (4)(a)(i), the renter may not reenroll in rent reporting for at least six months after the day on which the renter fails to pay the fee described in Subsection (3).

(5)(a) A renter may:

- (i) subject to Subsections (4)(b) and (5)(b)(i), enroll and reenroll in rent reporting at any time during the duration of the rental agreement; and
- (ii) unenroll in rent reporting at any time during the duration of the rental agreement by submitting a written statement to the owner that states the renter opts out of rent reporting.

(b) If a renter opts out of rent reporting in accordance with this Subsection (5):

- (i) the renter may not reenroll in rent reporting for six months after the day on which the renter opts out; and
- (ii) the owner may not report a rent payment the renter makes after the renter unenrolls from rent reporting unless the renter reenrolls in rent reporting.

(6) The provisions of this section apply only to:

- (a) an entity that is an owner that owns one or more residential rental units; or
- (b) an individual that is an owner that owns 16 or more residential rental units.

## Section 2. Effective Date.

This bill takes effect on January 1, 2027.