

Jen Plumb proposes the following substitute bill:

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 may provide a renter an offer of rent reporting at the time the owner and renter enter into a rental agreement;
- 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:

57-22-8 . Renter credit reporting.

(1) As used in this section:

- (a) "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).
 - (b) "Offer of rent reporting" means a written statement that states:
 - (i) the owner reporting the renter's rent payments is optional;
 - (ii) the nationwide consumer reporting agency to which the owner will report the renter's rent payments;
 - (iii) if the owner will charge the renter in accordance with Subsection (3), the dollar amount of the fee;
 - (iv) that a renter may enroll and unenroll in rent reporting at any time during the duration of the rental agreement;
 - (v) instructions on how the renter may enroll and unenroll in rent reporting; and
 - (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.
 - (c) "Rent reporting" means a service an owner offers in which a renter may enroll where an owner 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.
- (2) On or after May 6, 2026, at the time an owner enters into a rental agreement with a renter, the owner may provide the renter an offer of rent reporting.
- (3) An owner may charge a fee for reporting a renter's rent payment that may not exceed the owner's actual cost of reporting a renter's rent payment.
- (4) If a renter fails to pay the fee described in Subsection (3):
 - (a) an owner:
 - (i) may stop reporting the renter's rent payments; and
 - (ii) may not:
 - (A) impose a fee for failing to pay the fee described in Subsection (3);
 - (B) treat the renter's failure to pay the fee described in Subsection (3) as a violation of the rental agreement; or
 - (C) treat the renter's failure to pay the fee described in Subsection (3) as grounds

63 for evicting the renter.

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

67 (5)(a) A renter may:

68 (i) subject to Subsections (4)(b) and (5)(b)(i), enroll and reenroll in rent reporting at
69 any time during the duration of the rental agreement; and

70 (ii) unenroll in rent reporting at any time during the duration of the rental agreement
71 by submitting a written statement to the owner that states the renter opts out of
72 rent reporting.

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

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

76 (ii) the owner may not report a rent payment the renter makes after the renter
77 unenrolls from rent reporting unless the renter reenrolls in rent reporting.

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

79 (a) an entity that is an owner that owns one or more residential rental units; or

80 (b) an individual that is an owner that owns 16 or more residential rental units.

81 **Section 2. Effective Date.**

82 This bill takes effect on January 1, 2027.