

Stephanie Pitcher proposes the following substitute bill:

Renter Credit Reporting Amendments

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Stephanie Pitcher

House Sponsor:

LONG TITLE

General Description:

This bill enacts provisions relating to renter credit reporting.

Highlighted Provisions:

This bill:

- defines terms;
- provides that a housing authority shall provide a renter an offer of rent reporting at the time the housing authority and renter enter into a rental agreement;
- provides that a housing authority shall provide an offer of rent reporting at least once annually;
- provides that a housing authority may 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
- makes technical changes.

Money Appropriated in this Bill:

None

Other Special Clauses:

This bill provides a special effective date.

Utah Code Sections Affected:

AMENDS:

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

ENACTS:

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

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

32 Section 1. Section **57-22-8** 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
 36 under Section 10-2-301.

37 (b) "Housing authority" means 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 ~~§~~ → **for a rental unit that is owned**
 41a **by the housing authority** ← ~~§~~ .

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

45 (d) "Offer of rent reporting" means a written statement that states:

46 (i) that the housing authority reporting the renter's rent payments is optional;

47 (ii) the nationwide consumer reporting agency to which the housing authority will
 48 report the renter's rent payments;

49 (iii) if the housing authority will charge the renter a fee in accordance with
 50 Subsection (3), the dollar amount of the fee;

51 (iv) that a renter may enroll and unenroll in rent reporting at any time during the
 52 duration of the rental agreement;

53 (v) instructions on how the renter may enroll and unenroll in rent reporting; and

54 (vi) if the renter opts out of rent reporting or fails to pay the fee described in
 55 Subsection (3), that the renter may not reenroll in rent reporting for six months
 56 after the day on which the renter opts out or fails to pay the fee.

57 (e) "Rent reporting" means a service that a housing authority offers in which a renter
 58 may enroll where the housing authority reports each rent payment that a renter makes
 59 to a nationwide consumer reporting agency, regardless of whether that rent payment
 60 complies with the terms of the rental agreement.

61 (2) On or after July 1, 2026:

- 62 (a) at the time a housing authority enters into a rental agreement with a renter, the
63 housing authority shall provide the renter an offer of rent reporting; and
64 (b) at least once annually, a housing authority shall provide a renter an offer of rent
65 reporting.
- 66 (3) A housing authority may charge a fee for reporting a renter's rent payment that may not
67 exceed the housing authority's actual cost of reporting a renter's rent payment.
- 68 (4) If a renter fails to pay the fee described in Subsection (3), a housing authority:
69 (a) may stop reporting the renter's rent payments; and
70 (b) may not:
71 (i) impose a fee for failing to pay the fee described in Subsection (3);
72 (ii) treat the renter's failure to pay the fee described in Subsection (3) as a violation of
73 the rental agreement; or
74 (iii) treat the renter's failure to pay the fee described in Subsection (3) as grounds for
75 evicting the renter.
- 76 (5) If a housing authority stops reporting the renter's rent payments in accordance with
77 Subsection (4)(a), the renter may not reenroll in rent reporting for at least six months
78 after the day on which the renter fails to pay the fee described in Subsection (3).
- 79 (6)(a) A renter may:
80 (i) subject to Subsections (5) and (6)(b)(i), enroll and reenroll in rent reporting at any
81 time during the duration of the rental agreement; and
82 (ii) unenroll in rent reporting at any time during the duration of the rental agreement
83 by submitting a written statement to the housing authority that states the renter
84 opts out of rent reporting.
- 85 (b) If a renter opts out of rent reporting in accordance with this Subsection (6):
86 (i) the renter may not reenroll in rent reporting for six months after the day on which
87 the renter opts out; and
88 (ii) the housing authority may not report a rent payment the renter makes after the
89 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.**

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

93 Section 3. **Effective Date.**

94 This bill takes effect on July 1, 2026.