

HB 1355

2026

A bill to be entitled
An act relating to rent reporting to credit reporting agencies; creating s. 83.684, F.S.; defining the terms "credit reporting agency" and "rent reporting service"; authorizing a landlord to report a tenant's rent payment history to credit reporting agencies under certain circumstances; requiring a tenant to provide written consent to participate in rent reporting; providing requirements for such consent form; authorizing a tenant to opt out of rent reporting at any time without penalty; providing notice requirements; authorizing a landlord to charge a specified fee for providing rent reporting services; prohibiting a landlord from taking certain actions; authorizing a landlord to stop reporting a tenant's rental payments under certain circumstances; prohibiting a tenant from participating in rent reporting for a specified amount of time under certain circumstances; prohibiting a landlord from taking retaliatory actions if a tenant refuses, declines, or opts out of rent reporting; providing applicability; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

26 **Section 1. Section 83.684, Florida Statutes, is created to**
27 **read:**

28 83.684 Rent reporting.—

29 (1) As used in this section, the term:

30 (a) "Credit reporting agency" means an agency that, for
31 monetary fees, dues, or on a cooperative nonprofit basis,
32 regularly engages in whole or in part in the practice of
33 assembling or evaluating consumer credit information or other
34 information on consumers for the purpose of furnishing consumer
35 reports to third parties, and that uses any means or facility of
36 interstate commerce for the purpose of preparing or furnishing
37 consumer reports. The term includes agencies such as Equifax,
38 Experian, and TransUnion.

39 (b) "Rent reporting service" means a third-party service
40 that collects, verifies, and reports rent payment information to
41 a credit reporting agency.

42 (2) A landlord may report a tenant's rent payment history
43 to one or more credit reporting agencies. Rent reporting must be
44 conducted through a rent reporting service or the landlord may
45 report directly to one or more credit reporting agencies if the
46 landlord complies with all applicable state and federal
47 regulations.

48 (3) (a) A landlord must obtain written consent to report
49 rent payments from a tenant when a rental agreement is executed
50 or renewed.

51 (b) The written consent must clearly outline the potential
52 benefits and risks associated with rent reporting, including the
53 possibility of negative reporting if rent payments are not made
54 on time.

55 (c) A tenant must be informed that his or her consent for
56 rent reporting is voluntary and that the tenant may opt out of
57 rent reporting at any time without penalty by mailing or
58 delivering to the landlord a true copy of a written notice to
59 opt out.

60 (d) A landlord must, in accordance with s. 83.56(4),
61 provide a tenant with at least 30 days' written notice if the
62 landlord decides to start or stop reporting rent payments.

63 (4) (a) If a landlord elects to engage in rent reporting,
64 the landlord may require the tenant to pay to the landlord a fee
65 for such service. The fee may not exceed the lesser of the
66 actual cost to the landlord to provide rent reporting services
67 or \$10 per month. If the landlord does not incur actual expenses
68 relating to rent reporting, the landlord may not charge the
69 tenant a fee under this subsection.

70 (b) A landlord may not do any of the following:
71 1. Report the payment or nonpayment of the fee to a credit
72 reporting agency.

73 2. Terminate a tenant's rental agreement because the
74 tenant did not pay the fee.

75 3. Deduct the amount of the fee from the tenant's deposit

76 money or rent.

77 (c) If the fee is unpaid for 30 days or more, the landlord
78 may stop reporting the tenant's rental payments to the credit
79 reporting agency or rent reporting service.

80 (5) If a tenant opts out of rent reporting or the tenant
81 fails to pay a fee for rent reporting services under subsection
82 (4), the tenant may not elect to again participate in rent
83 reporting for at least 6 months after the date on which the
84 landlord received the written request to opt out or the date on
85 which the fee under subsection (4) first becomes due.

86 (6) A landlord may not terminate a tenant's rental
87 agreement, increase a tenant's rent, or engage in any other form
88 of retaliation solely because a tenant refuses, declines, or
89 opts out of participating in rent reporting.

90 (7) This section does not apply to a landlord of a
91 residential building that contains 15 or fewer dwelling units
92 unless both of the following apply:

93 (a) The landlord owns more than one residential building,
94 regardless of the number of dwelling units in each building.

95 (b) The landlord is:

96 1. A real estate investment trust;

97 2. A corporation; or

98 3. A limited liability company in which at least one
99 member is a corporation.

100 **Section 2.** This act shall take effect July 1, 2026.