



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB5528

Introduced 2/13/2026, by Rep. Jaime M. Andrade, Jr.

SYNOPSIS AS INTRODUCED:

765 ILCS 705/35 new

Amends the Landlord and Tenant Act. Provides that a landlord may not automatically report any tenant's rental payment history to a rent reporter without first obtaining consent from the tenant in writing. Provides that a landlord may not propose a credit building agreement to the tenant until the tenant has entered into a signed residential lease agreement.

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1 AN ACT concerning civil law.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Landlord and Tenant Act is amended by
5 adding Section 35 as follows:

6 (765 ILCS 705/35 new)

7 Sec. 35. Reporting rental payment history.

8 (a) As used in this Act:

9 "Rent reporter" means a program, account, or similar
10 feature that reports a tenant's rent history to credit
11 bureaus.

12 "Credit bureaus" means one or more of the 3 major credit
13 bureaus in the United States that now includes Equifax,
14 TransUnion, and Experian.

15 "Credit building agreement" means an agreement between a
16 landlord and a tenant or tenants allowing the landlord to
17 report the tenant's or tenants' rent payment history to a rent
18 reporter or credit bureau.

19 (b) A landlord may not automatically report any tenant's
20 rental payment history to a rent reporter without first
21 obtaining consent from the tenant in writing. A landlord shall
22 not propose a credit building agreement to the tenant until
23 the tenant has entered into a signed residential lease

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1 agreement.