

SENATE BILL 1684

By Lamar

AN ACT to amend Tennessee Code Annotated, Title 13;
Title 45; Title 47 and Title 66, relative to credit
data.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 47, Chapter 18, is amended by adding
the following as a new part:

47-18-5701.

As used in this part:

(1) "Consumer report" has the same meaning as defined by 15 U.S.C. §
1681a(d);

(2) "Consumer reporting agency" has the same meaning as defined by
15 U.S.C. § 1681a(f); and

(3) "Utility" means:

(A) An entity subject to the jurisdiction of the Tennessee board of
utility regulation in accordance with § 7-82-701;

(B) A cooperative, as defined in § 65-25-102; or

(C) A county-owned or municipal-owned utility that provides
electric, natural gas, or propane services to the public.

47-18-5702.

(a) Beginning July 1, 2024, a consumer reporting agency shall include reported
payments of rent and utilities on a consumer report.

(b) If a consumer reporting agency does not include the information required by
subsection (a) in a consumer report, the person to whom the consumer report applies

may dispute the completeness or accuracy of such information, as provided under the federal Fair Credit Reporting Act (15 U.S.C. § 1681i).

47-18-5703.

(a) A violation of this part constitutes a violation of the Tennessee Consumer Protection Act of 1977, compiled in part 1 of this chapter. A violation of this part constitutes an unfair or deceptive act or practice affecting trade or commerce and is subject to the penalties and remedies as provided in the Tennessee Consumer Protection Act of 1977, in addition to the penalties and remedies of this part.

(b) The attorney general and reporter has all of the investigative and enforcement authority that the attorney general and reporter has under the Tennessee Consumer Protection Act of 1977 relating to alleged violations of this part. The attorney general and reporter may institute any proceedings involving alleged violations of this part in Davidson County circuit or chancery court or any other venue otherwise permitted by law.

(c) Costs of any kind or nature cannot be taxed against the attorney general and reporter or the state in actions commenced under this part.

SECTION 2. This act takes effect July 1, 2024, the public welfare requiring it.