



January 23, 2026

SENATE BILL No. 118

DIGEST OF SB 118 (Updated January 21, 2026 5:50 pm - DI 149)

Citations Affected: IC 26-3.

Synopsis: Self-service storage facilities. Provides that the owner of a self-storage facility may tow or remove a motor vehicle, trailer, or watercraft if the renter is in default for at least 60 days. Specifies that a rental agreement is considered accepted if a person does not return the signed rental agreement but continues to use the storage space for at least 30 days. Provides that an owner of a self-service storage facility may terminate or choose not to renew a contract with a renter if certain conditions are met. Allows an owner of a self-service storage facility to dispose of a former renter's personal property not less than 30 days after terminating the rental agreement. Provides that a rental agreement may be delivered and executed electronically.

Effective: July 1, 2026.

Doriot, Rogers, Freeman

December 9, 2025, read first time and referred to Committee on Judiciary.
January 22, 2026, amended, reported favorably — Do Pass.

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January 23, 2026

Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

SENATE BILL No. 118

A BILL FOR AN ACT to amend the Indiana Code concerning commercial law.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 26-3-8-3, AS AMENDED BY P.L.144-2014,
2 SECTION 2, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
3 JULY 1, 2026]: Sec. 3. As used in this chapter, "last known address"
4 means the postal address or electronic mail address provided to the
5 owner by the renter:

6 (1) for the purposes of the latest rental agreement; or
7 (2) **subject to the requirements in the rental agreement**, in a
8 written notice of a change of postal address or electronic mail
9 address after the latest rental agreement.

10 SECTION 2. IC 26-3-8-12, AS AMENDED BY P.L.93-2023,
11 SECTION 3, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
12 JULY 1, 2026]: Sec. 12. (a) After a renter has been in default
13 continuously for at least five (5) days, an owner may begin enforcement
14 of the owner's lien under this chapter.

15 (b) An owner enforcing the owner's lien under this chapter may:
16 (1) deny the renter access to the self-service storage facility,
17 including access to the rented space; and

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(2) move the renter's personal property from the rented space to another storage space pending the redemption, sale, or other disposition of the personal property under this chapter.

(c) An owner enforcing the owner's lien shall send the renter, by electronic mail or verified mail and addressed to the last known address of the renter, a written notice that includes:

(1) an itemized statement of the owner's claim showing the amount due at the time of the notice and the date when the amount became due;

(2) a demand for payment of the amount due before a specified time at least thirty (30) days after the date of the mailing of the notice;

(3) a statement that the contents of the renter's rented space are subject to the owner's lien;

(4) a statement advising the renter that the owner has denied the renter access to the rented space, if the owner has done this under subsection (b);

(5) a statement advising the renter that the owner has removed the renter's personal property from the rented space to another suitable storage space, if the owner has done this under subsection (b);

(6) the name, street address, and telephone number of the owner or of any other person the renter may contact to respond to the notice; and

(7) a conspicuous statement that unless the owner's claim is paid within the time stated under subdivision (2), the personal property:

(A) will:

(i) be advertised to be sold in a manner permitted under section 15 of this chapter; or

(ii) be otherwise disposed of;

at a specified place (if applicable) and time, which must be at least sixty (60) days after the renter's default; or

(B) will be disposed of in the manner described in subsection (d), if:

- (i) the renter's personal property stored in the rented space is a motor vehicle, trailer, or watercraft; and
- (ii) the owner chooses to dispose of the renter's motor vehicle, trailer, or watercraft in the manner permitted under subsection (d).

(d) If:

(1) the renter's personal property stored in the rented space is a



motor vehicle, trailer, or watercraft; and
(2) the renter does not pay the owner's claim within the time specified in subsection (c)(2) **or is in default for at least sixty (60) days;**

as an alternative to conducting a sale under section 15 of this chapter, the owner may cause the renter's motor vehicle, trailer, or watercraft to be towed or removed from the self-service storage facility.

(e) Any sale or other disposition of the personal property undertaken by the owner to enforce the owner's lien must be conducted in the same manner, and at the same place (if applicable) and time, specified by the owner in the notice given under subsection (c)(7).

SECTION 3. IC 26-3-8-16, AS AMENDED BY P.L.144-2014, SECTION 8, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: Sec. 16. (a) This chapter does not impair the power of the parties to a rental agreement to create rights, duties, or obligations that do not arise from this chapter. The rights provided to an owner by this chapter are in addition to all other rights provided by law to a creditor against a debtor.

(b) A rental agreement may specify a limit on the value of personal property that may be stored in a renter's rented space. If a rental agreement specifies a limit on the value of stored personal property under this subsection, the limit specified in the rental agreement is considered the maximum value of the renter's personal property stored in the renter's rented space.

(c) If a person does not sign a rental agreement delivered by the owner to the person:

- (1) in person;**
- (2) by electronic mail; or**
- (3) by first class mail that is addressed to the last known address of the person;**

the person's continued use of a storage space at the self-service storage facility for thirty (30) or more days from the date that the owner delivered the rental agreement to the person shall constitute an acceptance of the rental agreement as though it had been signed by the person.

(d) Subject to subsection (i), an owner may terminate or choose not to renew a rental agreement between the owner and a renter if the owner:

(1) delivers a written notice to the renter:

- (A) in person;
- (B) by electronic mail; or
- (C) by verified mail that is addressed to the last known





COMMITTEE REPORT

Mr. President: The Senate Committee on Judiciary, to which was referred Senate Bill No. 118, has had the same under consideration and begs leave to report the same back to the Senate with the recommendation that said bill be AMENDED as follows:

Page 3, line 36, delete "An" and insert "**Subject to subsection (i), an**".

Page 4, line 25, delete "fifteen (15)" and insert "**thirty (30)**".

Page 4, line 32, delete "fifteen (15)" and insert "**thirty (30)**".

Page 4, between lines 33 and 34, begin a new paragraph and insert:

"(i) An owner may not deliver a notice under subsection (d) or take action under subsection (f) or (g) if the renter is subject to lien enforcement under section 12 of this chapter."

Page 4, line 34, delete "(i)" and insert "(j)".

and when so amended that said bill do pass.

(Reference is to SB 118 as introduced.)

CARRASCO, Chairperson

Committee Vote: Yeas 8, Nays 1.

