

S 3502

Homebuyers Privacy Protection Act

Congress: 118 (2023–2025, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Dec 13, 2023

Current Status: Held at the desk.

Latest Action: Held at the desk. (Dec 18, 2024)

Official Text: <https://www.congress.gov/bill/118th-congress/senate-bill/3502>

Sponsor

Name: Sen. Reed, Jack [D-RI]

Party: Democratic • **State:** RI • **Chamber:** Senate

Cosponsors (43 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Hagerty, Bill [R-TN]	R · TN		Dec 13, 2023
Sen. Fischer, Deb [R-NE]	R · NE		Jan 18, 2024
Sen. Merkley, Jeff [D-OR]	D · OR		Jan 18, 2024
Sen. Fetterman, John [D-PA]	D · PA		Jan 31, 2024
Sen. Ricketts, Pete [R-NE]	R · NE		Jan 31, 2024
Sen. Blackburn, Marsha [R-TN]	R · TN		Feb 6, 2024
Sen. Van Hollen, Chris [D-MD]	D · MD		Feb 6, 2024
Sen. Braun, Mike [R-IN]	R · IN		Feb 7, 2024
Sen. Britt, Katie Boyd [R-AL]	R · AL		Feb 27, 2024
Sen. Smith, Tina [D-MN]	D · MN		Feb 27, 2024
Sen. Shaheen, Jeanne [D-NH]	D · NH		Mar 6, 2024
Sen. King, Angus S., Jr. [I-ME]	I · ME		Mar 7, 2024
Sen. Rounds, Mike [R-SD]	R · SD		Mar 14, 2024
Sen. Cramer, Kevin [R-ND]	R · ND		Mar 19, 2024
Sen. Crapo, Mike [R-ID]	R · ID		Mar 19, 2024
Sen. Whitehouse, Sheldon [D-RI]	D · RI		Mar 21, 2024
Sen. Thune, John [R-SD]	R · SD		Mar 22, 2024
Sen. Schatz, Brian [D-HI]	D · HI		Apr 9, 2024
Sen. Scott, Rick [R-FL]	R · FL		Apr 23, 2024
Sen. Tuberville, Tommy [R-AL]	R · AL		Apr 23, 2024
Sen. Cassidy, Bill [R-LA]	R · LA		May 1, 2024
Sen. Risch, James E. [R-ID]	R · ID		May 2, 2024
Sen. Tester, Jon [D-MT]	D · MT		May 2, 2024
Sen. Warren, Elizabeth [D-MA]	D · MA		May 2, 2024
Sen. Capito, Shelley Moore [R-WV]	R · WV		May 7, 2024
Sen. Warner, Mark R. [D-VA]	D · VA		May 7, 2024
Sen. Hyde-Smith, Cindy [R-MS]	R · MS		May 9, 2024
Sen. Kaine, Tim [D-VA]	D · VA		May 9, 2024
Sen. Cortez Masto, Catherine [D-NV]	D · NV		May 14, 2024
Sen. Manchin, Joe, III [D-WV]	D · WV		May 14, 2024
Sen. Blumenthal, Richard [D-CT]	D · CT		May 20, 2024
Sen. Baldwin, Tammy [D-WI]	D · WI		May 22, 2024
Sen. Tillis, Thomas [R-NC]	R · NC		May 22, 2024
Sen. Sinema, Kyrsten [I-AZ]	I · AZ		Jun 3, 2024
Sen. Klobuchar, Amy [D-MN]	D · MN		Jun 11, 2024
Sen. Bennet, Michael F. [D-CO]	D · CO		Jun 12, 2024
Sen. Peters, Gary C. [D-MI]	D · MI		Jul 9, 2024
Sen. Rosen, Jacky [D-NV]	D · NV		Jul 9, 2024
Sen. Welch, Peter [D-VT]	D · VT		Jul 9, 2024
Sen. Casey, Robert P., Jr. [D-PA]	D · PA		Jul 23, 2024
Sen. Moran, Jerry [R-KS]	R · KS		Jul 29, 2024

Cosponsor	Party / State	Role	Date Joined
Sen. Wyden, Ron [D-OR]	D · OR		Jul 30, 2024
Sen. Markey, Edward J. [D-MA]	D · MA		Sep 19, 2024

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Discharged From	Dec 18, 2024

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
118 HR 7297	Identical bill	Feb 7, 2024: Referred to the House Committee on Financial Services.

Summary (as of Dec 13, 2023)

Homebuyers Privacy Protection Act

This bill prohibits a credit reporting agency from providing a consumer's credit report to a third party in connection with a residential mortgage transaction unless (1) the third party provides documentation certifying that it has the consumer's consent; or (2) the third party has originated the mortgage, is the current loan servicer, or has a current specified banking relationship with the consumer.

Actions Timeline

- **Dec 18, 2024:** Message on Senate action sent to the House.
- **Dec 18, 2024:** Received in the House.
- **Dec 18, 2024:** Held at the desk.
- **Dec 17, 2024:** Senate Committee on Banking, Housing, and Urban Affairs discharged by Unanimous Consent.
- **Dec 17, 2024:** Measure laid before Senate by unanimous consent. (consideration: CR S7093)
- **Dec 17, 2024:** Passed/agreed to in Senate: Passed Senate with an amendment by Unanimous Consent.
- **Dec 17, 2024:** Passed Senate with an amendment by Unanimous Consent. (text of amendment in the nature of a substitute: CR S7093)
- **Mar 12, 2024:** Committee on Banking, Housing, and Urban Affairs. Hearings held.
- **Dec 13, 2023:** Introduced in Senate
- **Dec 13, 2023:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Sponsor introductory remarks on measure: CR S5963-5964)