

## S 1467

Homebuyers Privacy Protection Act

**Congress:** 119 (2025–2027, Current)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Apr 10, 2025

**Current Status:** Held at the desk.

**Latest Action:** Held at the desk. (Jun 17, 2025)

**Official Text:** <https://www.congress.gov/bill/119th-congress/senate-bill/1467>

### Sponsor

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

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

**Cosponsors** (45 total)

<b>Cosponsor</b>	<b>Party / State</b>	<b>Role</b>	<b>Date Joined</b>
Sen. Alsobrooks, Angela D. [D-MD]	D · MD		Apr 10, 2025
Sen. Baldwin, Tammy [D-WI]	D · WI		Apr 10, 2025
Sen. Bennet, Michael F. [D-CO]	D · CO		Apr 10, 2025
Sen. Blumenthal, Richard [D-CT]	D · CT		Apr 10, 2025
Sen. Britt, Katie Boyd [R-AL]	R · AL		Apr 10, 2025
Sen. Capito, Shelley Moore [R-WV]	R · WV		Apr 10, 2025
Sen. Cortez Masto, Catherine [D-NV]	D · NV		Apr 10, 2025
Sen. Cramer, Kevin [R-ND]	R · ND		Apr 10, 2025
Sen. Crapo, Mike [R-ID]	R · ID		Apr 10, 2025
Sen. Fetterman, John [D-PA]	D · PA		Apr 10, 2025
Sen. Fischer, Deb [R-NE]	R · NE		Apr 10, 2025
Sen. Gallego, Ruben [D-AZ]	D · AZ		Apr 10, 2025
Sen. Hagerty, Bill [R-TN]	R · TN		Apr 10, 2025
Sen. Hickenlooper, John W. [D-CO]	D · CO		Apr 10, 2025
Sen. Hyde-Smith, Cindy [R-MS]	R · MS		Apr 10, 2025
Sen. Kaine, Tim [D-VA]	D · VA		Apr 10, 2025
Sen. Kelly, Mark [D-AZ]	D · AZ		Apr 10, 2025
Sen. King, Angus S., Jr. [I-ME]	I · ME		Apr 10, 2025
Sen. Klobuchar, Amy [D-MN]	D · MN		Apr 10, 2025
Sen. Markey, Edward J. [D-MA]	D · MA		Apr 10, 2025
Sen. Merkley, Jeff [D-OR]	D · OR		Apr 10, 2025
Sen. Peters, Gary C. [D-MI]	D · MI		Apr 10, 2025
Sen. Ricketts, Pete [R-NE]	R · NE		Apr 10, 2025
Sen. Risch, James E. [R-ID]	R · ID		Apr 10, 2025
Sen. Rosen, Jacky [D-NV]	D · NV		Apr 10, 2025
Sen. Rounds, Mike [R-SD]	R · SD		Apr 10, 2025
Sen. Schatz, Brian [D-HI]	D · HI		Apr 10, 2025
Sen. Shaheen, Jeanne [D-NH]	D · NH		Apr 10, 2025
Sen. Smith, Tina [D-MN]	D · MN		Apr 10, 2025
Sen. Tillis, Thomas [R-NC]	R · NC		Apr 10, 2025
Sen. Tuberville, Tommy [R-AL]	R · AL		Apr 10, 2025
Sen. Van Hollen, Chris [D-MD]	D · MD		Apr 10, 2025
Sen. Welch, Peter [D-VT]	D · VT		Apr 10, 2025
Sen. Whitehouse, Sheldon [D-RI]	D · RI		Apr 10, 2025
Sen. Wyden, Ron [D-OR]	D · OR		Apr 10, 2025
Sen. Heinrich, Martin [D-NM]	D · NM		Apr 29, 2025
Sen. Wicker, Roger F. [R-MS]	R · MS		May 1, 2025
Sen. Moreno, Bernie [R-OH]	R · OH		May 5, 2025
Sen. Banks, Jim [R-IN]	R · IN		May 14, 2025
Sen. Cassidy, Bill [R-LA]	R · LA		May 15, 2025
Sen. Collins, Susan M. [R-ME]	R · ME		May 20, 2025

Cosponsor	Party / State	Role	Date Joined
Sen. Hoeven, John [R-ND]	R · ND		May 20, 2025
Sen. Sullivan, Dan [R-AK]	R · AK		May 21, 2025
Sen. Scott, Rick [R-FL]	R · FL		Jun 5, 2025
Sen. Durbin, Richard J. [D-IL]	D · IL		Jun 26, 2025

## Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Discharged From	Jun 12, 2025

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
119 HR 2808	Identical bill	<b>Sep 5, 2025:</b> Became Public Law No: 119-36.

## Summary (as of Jun 12, 2025)

### Homebuyers Privacy Protection Act

This bill limits the circumstances in which credit reporting agencies may provide consumer credit reports to third parties in connection with residential mortgage transactions.

Specifically, the 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 the transaction consists of a firm offer of credit or insurance and (1) the third party provides documentation certifying that it has the consumer's consent; or (2) the third party has originated a mortgage on behalf of the consumer, is a current mortgage loan servicer to the consumer, or has a current specified banking relationship with the consumer.

These provisions take effect 180 days after the bill's enactment.









- **Apr 10, 2025:** Introduced in Senate
- **Apr 10, 2025:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
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