HR 2808

Homebuyers Privacy Protection Act

Congress: 119 (2025–2027, Current)
Chamber: House
Policy Area: Finance and Financial Sector
Introduced: Apr 10, 2025
Current Status: Became Public Law No: 119-36.
Latest Action: Became Public Law No: 119-36. (Sep 5, 2025)
Law: 119-36 (Enacted Sep 5, 2025)
Official Text: https://www.congress.gov/bill/119th-congress/house-bill/2808

Sponsor

Name: Rep. Rose, John W. [R-TN-6]
Party: Republican • **State:** TN • **Chamber:** House

Cosponsors (89 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Apr 10, 2025
Rep. Amo, Gabe [D-RI-1]	D · RI		Apr 10, 2025
Rep. Amodei, Mark E. [R-NV-2]	R · NV		Apr 10, 2025
Rep. Bergman, Jack [R-MI-1]	R · MI		Apr 10, 2025
Rep. Bice, Stephanie I. [R-OK-5]	R · OK		Apr 10, 2025
Rep. Brownley, Julia [D-CA-26]	D · CA		Apr 10, 2025
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Apr 10, 2025
Rep. Fields, Cleo [D-LA-6]	D · LA		Apr 10, 2025
Rep. Fitzpatrick, Brian K. [R-PA-1]	R · PA		Apr 10, 2025
Rep. Franklin, Scott [R-FL-18]	R · FL		Apr 10, 2025
Rep. Garbarino, Andrew R. [R-NY-2]	R · NY		Apr 10, 2025
Rep. Guest, Michael [R-MS-3]	R · MS		Apr 10, 2025
Rep. Johnson, Dusty [R-SD-At Large]	R · SD		Apr 10, 2025
Rep. Kelly, Trent [R-MS-1]	R · MS		Apr 10, 2025
Rep. Kustoff, David [R-TN-8]	R · TN		Apr 10, 2025
Rep. Lucas, Frank D. [R-OK-3]	R · OK		Apr 10, 2025
Rep. Moolenaar, John R. [R-MI-2]	R · MI		Apr 10, 2025
Rep. Neguse, Joe [D-CO-2]	D · CO		Apr 10, 2025
Rep. Nunn, Zachary [R-IA-3]	R · IA		Apr 10, 2025
Rep. Ogles, Andrew [R-TN-5]	R · TN		Apr 10, 2025
Rep. Pettersen, Brittany [D-CO-7]	D · CO		Apr 10, 2025
Rep. Smith, Adrian [R-NE-3]	R · NE		Apr 10, 2025
Rep. Steil, Bryan [R-WI-1]	R · WI		Apr 10, 2025
Rep. Suozzi, Thomas R. [D-NY-3]	D · NY		Apr 10, 2025
Rep. Timmons, William R. [R-SC-4]	R · SC		Apr 10, 2025
Rep. Torres, Ritchie [D-NY-15]	D · NY		Apr 10, 2025
Rep. Wittman, Robert J. [R-VA-1]	R · VA		Apr 10, 2025
Rep. McClain, Lisa C. [R-MI-9]	R · MI		Apr 14, 2025
Rep. Williams, Nikema [D-GA-5]	D · GA		Apr 14, 2025
Rep. Beatty, Joyce [D-OH-3]	D · OH		Apr 17, 2025
Rep. Crow, Jason [D-CO-6]	D · CO		Apr 17, 2025
Rep. Thompson, Bennie G. [D-MS-2]	D · MS		Apr 17, 2025
Rep. Ezell, Mike [R-MS-4]	R · MS		Apr 21, 2025
Rep. Bishop, Sanford D. [D-GA-2]	D · GA		Apr 28, 2025
Rep. Buchanan, Vern [R-FL-16]	R · FL		Apr 28, 2025
Rep. De La Cruz, Monica [R-TX-15]	R · TX		Apr 28, 2025
Rep. Flood, Mike [R-NE-1]	R · NE		Apr 28, 2025
Rep. Foster, Bill [D-IL-11]	D · IL		Apr 28, 2025
Rep. Hern, Kevin [R-OK-1]	R · OK		Apr 28, 2025
Rep. Meuser, Daniel [R-PA-9]	R · PA		Apr 28, 2025
Rep. Sherman, Brad [D-CA-32]	D · CA		Apr 28, 2025

Cosponsor	Party / State	Role	Date Joined
Rep. Alford, Mark [R-MO-4]	R · MO		Apr 29, 2025
Rep. Grothman, Glenn [R-WI-6]	R · WI		Apr 29, 2025
Rep. Mrvan, Frank J. [D-IN-1]	D · IN		Apr 29, 2025
Rep. Rutherford, John H. [R-FL-5]	R · FL		Apr 29, 2025
Rep. Haridopolos, Mike [R-FL-8]	R · FL		Apr 30, 2025
Rep. Moore, Tim [R-NC-14]	R · NC		Apr 30, 2025
Rep. Webster, Daniel [R-FL-11]	R · FL		Apr 30, 2025
Rep. Case, Ed [D-HI-1]	D · HI		May 1, 2025
Rep. Bacon, Don [R-NE-2]	R · NE		May 5, 2025
Rep. Kiley, Kevin [R-CA-3]	R · CA		May 5, 2025
Rep. Davidson, Warren [R-OH-8]	R · OH		May 7, 2025
Rep. Donalds, Byron [R-FL-19]	R · FL		May 7, 2025
Rep. Finstad, Brad [R-MN-1]	R · MN		May 7, 2025
Rep. Golden, Jared F. [D-ME-2]	D · ME		May 7, 2025
Rep. Huizenga, Bill [R-MI-4]	R · MI		May 7, 2025
Rep. Stutzman, Marlin A. [R-IN-3]	R · IN		May 7, 2025
Rep. Vindman, Eugene Simon [D-VA-7]	D · VA		May 7, 2025
Rep. Mann, Tracey [R-KS-1]	R · KS		May 8, 2025
Rep. Lawler, Michael [R-NY-17]	R · NY		May 13, 2025
Rep. Burchett, Tim [R-TN-2]	R · TN		May 14, 2025
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		May 15, 2025
Rep. Lynch, Stephen F. [D-MA-8]	D · MA		May 17, 2025
Rep. McBride, Sarah [D-DE-At Large]	D · DE		May 17, 2025
Rep. Meeks, Gregory W. [D-NY-5]	D · NY		May 17, 2025
Rep. Schmidt, Derek [R-KS-2]	R · KS		May 17, 2025
Rep. Velázquez, Nydia M. [D-NY-7]	D · NY		May 17, 2025
Rep. Cline, Ben [R-VA-6]	R · VA		May 19, 2025
Rep. LaHood, Darin [R-IL-16]	R · IL		May 20, 2025
Rep. Fischbach, Michelle [R-MN-7]	R · MN		May 21, 2025
Rep. Fleischmann, Charles J. "Chuck" [R-TN-3]	R · TN		May 21, 2025
Rep. Luna, Anna Paulina [R-FL-13]	R · FL		May 21, 2025
Rep. Smucker, Lloyd [R-PA-11]	R · PA		May 21, 2025
Rep. Sorensen, Eric [D-IL-17]	D · IL		May 21, 2025
Rep. Craig, Angie [D-MN-2]	D · MN		May 23, 2025
Rep. Barrett, Tom [R-MI-7]	R · MI		May 29, 2025
Rep. Downing, Troy [R-MT-2]	R · MT		May 29, 2025
Rep. Scott, David [D-GA-13]	D · GA		Jun 4, 2025
Rep. Bynum, Janelle S. [D-OR-5]	D · OR		Jun 5, 2025
Rep. Norman, Ralph [R-SC-5]	R · SC		Jun 5, 2025
Rep. Ross, Deborah K. [D-NC-2]	D · NC		Jun 5, 2025
Rep. Sessions, Pete [R-TX-17]	R · TX		Jun 9, 2025
Rep. Liccardo, Sam T. [D-CA-16]	D · CA		Jun 10, 2025

Cosponsor	Party / State	Role	Date Joined
Rep. Tiffany, Thomas P. [R-WI-7]	R · WI		Jun 12, 2025
Rep. Cloud, Michael [R-TX-27]	R · TX		Jun 17, 2025
Rep. Kelly, Robin L. [D-IL-2]	D · IL		Jun 17, 2025
Rep. Kiggans, Jennifer A. [R-VA-2]	R · VA		Jun 17, 2025
Rep. Hinson, Ashley [R-IA-2]	R · IA		Jun 20, 2025
Rep. Schneider, Bradley Scott [D-IL-10]	D · IL		Jun 20, 2025

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Jun 20, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 S 1467	Identical bill	**Jun 17, 2025:** Held at the desk.
119 S 1467	Public law contains the text	**Jun 17, 2025:** Held at the desk.

Summary (as of Sep 5, 2025)

Homebuyers Privacy Protection Act

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

Specifically, the act 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 enactment.

The Government Accountability Office must study and report on the value of trigger leads (a marketing tactic facilitated by credit reporting agencies that may result in unsolicited credit offers to a consumer after a consumer applies for a separate type of credit) received by text message.

Actions Timeline

- **Sep 5, 2025:** Signed by President.
- **Sep 5, 2025:** Became Public Law No: 119-36.
- **Aug 25, 2025:** Presented to President.
- **Aug 8, 2025:** Message on Senate action sent to the House.
- **Aug 2, 2025:** Passed Senate without amendment by Unanimous Consent. (consideration: CR S5522)
- **Aug 2, 2025:** Passed/agreed to in Senate: Passed Senate without amendment by Unanimous Consent.
- **Aug 2, 2025:** Passed Senate without amendment by Unanimous Consent. (consideration: CR S5522: 1)
- **Jun 24, 2025:** Received in the Senate. Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 104.
- **Jun 23, 2025:** Mr. Rose moved to suspend the rules and pass the bill, as amended.
- **Jun 23, 2025:** Considered under suspension of the rules. (consideration: CR H2876-2877)
- **Jun 23, 2025:** DEBATE - The House proceeded with forty minutes of debate on H.R. 2808.
- **Jun 23, 2025:** Passed/agreed to in House: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H2876)
- **Jun 23, 2025:** On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H2876)
- **Jun 23, 2025:** Motion to reconsider laid on the table Agreed to without objection.
- **Jun 20, 2025:** Reported (Amended) by the Committee on Financial Services. H. Rept. 119-166.
- **Jun 20, 2025:** Placed on the Union Calendar, Calendar No. 133.
- **Jun 10, 2025:** Committee Consideration and Mark-up Session Held
- **Jun 10, 2025:** Ordered to be Reported (Amended) by the Yeas and Nays: 46 - 0.
- **Apr 10, 2025:** Introduced in House
- **Apr 10, 2025:** Referred to the House Committee on Financial Services.

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