



Government affairs update for the week of June 22, 2025

Congress Takes Aim at Trigger Leads

Homebuyers may soon have relief from a flood of unsolicited loan offers.

According to the National Association of REALTORS (NAR), the [Homebuyers Privacy Protection Act](#), recently passed by both the U.S. House and Senate, will restrict "trigger leads" - a practice where credit agencies sell a home buyer's mortgage inquiry data to third-party lenders, often without consent.

NAR said trigger leads can result in homebuyers receiving unwanted telephone calls, text messages and emails from competing lenders which confuses consumers and undermines trust in real estate professionals.

The Homebuyers Privacy Protection Act will limit the use of these leads to specific scenarios, such as an active real estate transaction and only for genuine offers of credit.

If you have any questions about Bay East advocacy activities or any government-related real estate issues you want Bay East to research, contact [David Stark](#), Bay East Chief Public Affairs and Communications Officer.
