

**BBB NATIONAL PROGRAMS**

***DIGITAL ADVERTISING  
ACCOUNTABILITY PROGRAM***

**DIGITAL ADVERTISING  
ACCOUNTABILITY PROGRAM,**  
*Challenger,*  
  
**ZILLOW GROUP, INC.**  
*Corporation.*

Case No. 145-2025  
Filed December 9, 2025

**FINAL DECISION**

**I. Synopsis**

The Digital Advertising Alliance’s (DAA) Self-Regulatory Principles (DAA Principles)<sup>1</sup> cover entities engaged in interest-based advertising (IBA) across websites or mobile applications (apps). Any operator of a website (a first party)<sup>2</sup> that allows unaffiliated entities (third parties)<sup>3</sup> to collect visitors’ web browsing data for IBA must provide visitors with notice and enhanced notice as prescribed in the Self-Regulatory Principles for Online Behavioral Advertising (OBA Principles). Mobile app publishers that authorize third parties to collect data through their apps for use in cross-app IBA must provide users with notice and enhanced notice, as described in the Application of Self-Regulatory Principles to the Mobile Environment (Mobile Guidance).

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<sup>1</sup> The DAA’s interest-based advertising principles consist of a suite of four documents: the Self-Regulatory Principles for Online Behavioral Advertising (OBA Principles), the Self-Regulatory Principles for Multi-Site Data (MSD Principles), the Application of Self-Regulatory Principles to the Mobile Environment (Mobile Guidance), and the Application of the Self-Regulatory Principles of Transparency and Control to Data Used Across Devices (Cross-Device Guidance) (collectively, the Principles). The full text of the Principles can be found at <http://www.aboutads.info/principles>.

<sup>2</sup> The DAA Principles assign responsibilities to an entity based on its role in a particular situation. Thus, an entity can be a first party, third party, or service provider depending on the function it is performing. Website operators are first parties. *OBA Principles* Definition F at 10 (“A First Party is the entity that is the owner of the Web site or has Control over the Web site with which the consumer interacts and its Affiliates.”). *See also* Accountability Program, *First Party Enhanced Notice Compliance Warning*, CW-01-2013, <https://assets.bbbprograms.org/docs/default-source/daap/program-guidance/accountability-program-first-party-enhanced-notice-compliance-warning-cw-01-2013.pdf>. In the context of mobile applications, the first party is defined as the entity that owns or exercises control over the app, or its affiliates. Mobile app publishers are first parties under the Mobile Guidance. *See Mobile Guidance* Definition G at 7.

<sup>3</sup> In the desktop context, third parties are entities that collect data for IBA from non-affiliate websites. *See OBA Principles* Definition J at 11 (“An entity is a Third Party to the extent that it engages in Online Behavioral Advertising on a non-Affiliate’s Web site.”). In the mobile app context, the term “third party” refers to entities that collect data for IBA through non-affiliate mobile apps, *Mobile Guidance* Definition N at 12 (“An entity is a Third Party to the extent that it collects Cross-App or Precise Location Data from or through a non-Affiliate’s application, or collects Personal Directory Data from a device.”)

## II. Company Status

The Zillow Group is a real estate tech company that has been providing consumer-facing real estate marketplaces for almost 20 years.<sup>4</sup> It operates a portfolio of brands that service various stages of the home buying-ownership lifecycle. The four brands included in the Accountability Program’s inquiry were Zillow, Trulia, HotPads, and StreetEasy.<sup>5</sup> T. The Zillow Group reported 2.6 billion visits and 243 million users in Q2 2025.<sup>6</sup> As a publisher of online services that allow third-party advertisers to collect user browsing information for IBA purposes, the Zillow Group is a first party under the DAA Principles.<sup>7</sup>

## III. Inquiry

As part of its enforcement efforts, the Accountability Program opens investigations based on its own digital marketplace monitoring as well as consumer complaints regarding alleged noncompliance with the OBA Principles.

This specific case arises from routine monitoring. The Accountability Program visited the website [www.zillow.com](http://www.zillow.com) to review Zillow’s conformance to the Principles. During its visit, the Accountability Program observed data collection by third-party companies known to engage in IBA. The Accountability Program subsequently expanded its review to Trulia, StreetEasy, and HotPads, all popular Zillow Group brands.

The Accountability Program noted the following while examining web pages on the Zillow Group’s websites:

- Zillow: The Accountability Program located a footer link labeled “Privacy Notice” (<https://www.zillowgroup.com/zg-privacy-policy/>). When clicked, this link directed users to the top of the Zillow Group’s Website Privacy Notice webpage. From this page, users could access various privacy disclosures. After scrolling, the Accountability Program identified the Zillow Group’s “Third-Party Tracking and Interest-Based Advertising” section of its privacy notice.
- Trulia: The Accountability Program located a broken footer link titled “Advertising Terms” (<https://www.trulia.com/terms/advertisers/>) that redirected users to the Zillow.com homepage ([www.zillow.com](http://www.zillow.com)). This link did not take users directly to IBA relevant terms, or even to the general Privacy Notice.
- StreetEasy: The Accountability Program located a footer link titled “Ad Choice” (<https://www.zillowgroup.com/zg-privacy-policy/#behavioralAdvertising>). However, this link was broken and directed users to the top of the Zillow Group’s Privacy Notice.

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<sup>4</sup> Zillow Group, About Zillow, <https://www.zillow.com/z/corp/about>.

<sup>5</sup> The Accountability Program’s inquiry was limited to the four brands identified in the decision based on popularity and mobile app downloads, and does not extend to other Zillow Group brands or entities owned by Zillow Group.

<sup>6</sup> Zillow Group, Investor Relations Stats, <https://investors.zillowgroup.com/investors/overview>.

<sup>7</sup> *OBA Principles*, Definition F at 10.

- HotPads: The Accountability Program located a footer link titled “Privacy Portal” that took users to the Zillow Group Privacy Portal.
- Zillow Group Privacy Portal: Separate from the Zillow Group’s Website Privacy Notice, the Privacy Portal (<https://privacy.zillowgroup.com/>) is a more general page that contained a link to the Privacy Notice, and collapsible overviews of the following topics: “The information we collect”; “How we use the information”; “How we share information.” Additionally, the Privacy Portal included tools for users to manage their data: “Manage Privacy Preferences”; “Request a copy of your data”; “Delete your data”; “Update your personal data.” By clicking “Manage Privacy Preferences”, users have the option to disable advertising cookies by clicking “Disable Advertising Cookies.” This setting only applies to a user’s current browser and device; if a user wants to apply this setting to all associated browsers and devices, they must sign into their Zillow-associated user account on each device and browser.

None of the websites included a separate and distinct link directly taking users to an IBA disclosure (considering Trulia’s “Advertising Terms” link and StreetEasy’s “Ad Choice” link were broken); such a link, known as “enhanced notice,” is required by the Transparency Principle of the OBA Principles (Section II.B). Also, the Accountability Program did not find a statement of the company’s adherence to the DAA Principles, which is also required under section II.B. of the OBA Principles.

Under the DAA Transparency Principle, Zillow Group must provide a link—distinct from the privacy policy link—on each webpage where third-party data collection for IBA occurs on browsers. An enhanced notice link must, unlike the privacy notice link, take users directly to its IBA disclosure and a method to opt out of third-party IBA.

The Accountability Program also examined Zillow, Trulia, HotPads, and StreetEasy’s mobile applications and observed data collection in the Zillow mobile app by third-party companies known to engage in IBA. The Accountability Program discovered that, similar to the Zillow Group brands’ websites, enhanced notice for these mobile applications were not present in any of the times or places prescribed in the Transparency Principle of the DAA Mobile Guidance.<sup>8</sup>

While testing the four Zillow Group affiliated apps, the Accountability Program found collection of precise location data on the Zillow mobile app by third-party entities known to engage in IBA. Thus, the Accountability Program requested clarification from the Zillow Group about the extent to which Zillow was engaging in the collection and transfer of precise location data for IBA.

Based on the above review, the Accountability Program sent an inquiry letter to the Zillow Group explaining the compliance issues it had found on the Zillow Group’s websites and mobile applications.

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<sup>8</sup> See *Mobile Guidance* § III.A.(3). at 17.

## IV. Issues Raised

### A. Website data collection

#### 1. Enhanced notice of website data collection for IBA

First-party duties under the OBA Principles are set out in section II.B. According to this section, if first parties allow third parties to collect visitors' browsing data for use in IBA on their websites, or if they transfer such data to third parties for tailoring ads on non-affiliate websites, they must provide consumers with appropriate transparency and an opportunity to exercise control over IBA.<sup>9</sup> A first party must include a disclosure somewhere on its website that describes the IBA activity occurring there.<sup>10</sup> This disclosure must contain either a link to an industry-developed consumer choice page (such as <http://aboutads.info/choices>) or a list of every third party conducting IBA activity on the first-party website.<sup>11</sup> Additionally, a first party must state its adherence to the DAA Principles on its website.<sup>12</sup>

Most significantly, the OBA Principles also require first parties to provide consumers with real-time "enhanced notice" when third parties are collecting or using data for IBA on a first party's website. This real-time indicator must be in the form of a "clear, meaningful, and prominent" link that directs consumers to the first party's IBA disclosure, not just to the top of a privacy policy.<sup>13</sup> In addition, this link must be distinct from the company's privacy policy link and must appear on every page where data collection or use for IBA occurs on the first party's website.<sup>14</sup> The link may be provided directly by the first party or by one of the third parties active on the website.<sup>15</sup>

Enhanced notice provides consumers with two benefits. First, it informs consumers of the fact that third parties are engaged in IBA on a website. Second, by linking directly to a disclosure that describes the IBA activities occurring on that website and providing a method by which consumers can exercise choice, enhanced notice serves as a bridge to relevant information consumers need at precisely the time they need it. By drawing attention to this otherwise invisible background activity in real time, explaining it in plain language, and providing one or more choice mechanisms, enhanced notice helps consumers understand IBA and make choices about the use of their data for IBA.

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<sup>9</sup> *OBA Principles* § II.B. at 13–14.

<sup>10</sup> *Id.*

<sup>11</sup> *Id.* If first parties choose to list third parties individually, the Commentary to the Consumer Control Principle instructs companies that "choice should be available from the Third Party(s) disclosure linked from the page where the Third Party is individually listed." *OBA Principles* Commentary at 35.

<sup>12</sup> *OBA Principles* § II.B. at 13–14.

<sup>13</sup> *OBA Principles* Commentary at 32 ("The Principles also state that the Web sites at which Third Parties are collecting data for Online Behavioral Advertising purposes should include a new clear, meaningful, and prominent link on their Web sites when Third Parties do not provide the notice described in II.A.(2)(a). This would link from the Web page where data is collected to specific language in a disclosure. If the disclosure language is in the privacy notice, the link should go directly to the relevant section of the privacy policy where the disclosure is located and not just generally to the privacy policy.").

<sup>14</sup> *OBA Principles* Commentary at 31.

<sup>15</sup> *First Party Enhanced Notice Compliance Warning* at 3.

## B. Mobile data collection

The Mobile Guidance adapts the desktop-oriented rules of the OBA Principles to the mobile world, including the core requirements to provide transparency and consumer control of IBA. In particular, when first parties permit third parties to collect data through their apps for use in IBA, they must provide enhanced notice and choice about such third-party data collection for IBA.<sup>16</sup>

### 1. First-party cross-app enhanced notice requirement

According to section III.A.(3) of the Mobile Guidance, first parties that affirmatively authorize a third party to collect or use cross-app data for IBA must provide a clear, meaningful, and prominent link to a disclosure that (1) describes the third-party collection, (2) points to a choice mechanism/setting or lists all third parties with links to their opt outs, **and** (3) contains a statement of adherence to the DAA Principles.<sup>17</sup> The enhanced notice link must be provided prior to download (e.g., in the app store on the application's page), during download, on first opening of the app, **or** at the time cross-app data is first collected, **and** in the application's settings or any privacy policy.<sup>18</sup>

These enhanced notice requirements make information about privacy more accessible to users so they can make an informed decision about whether to participate in data collection and use for IBA. The enhanced notice link must go **directly** to the place where the app explains its IBA practices. Moreover, the link must be provided **at or before** the moment a user's engagement with the app results in third-party data collection for IBA. This process provides a conspicuous, accessible, and meaningful disclosure to the consumer at the time it is most useful to them. As such it is a dramatic improvement on the past practice of simply placing the information in an often-dense privacy policy. It also requires that the company's disclosure explain to consumers how they can opt out of IBA, including providing links to easy-to-use opt-out mechanisms like the DAA's AppChoices tool.<sup>19</sup>

### 2. Mobile app enhanced notice of third-party collection of precise location data

Under section IV.A.(3) of the Mobile Guidance, first parties who affirmatively authorize a third party to collect or use Precise Location Data for IBA must provide a clear, meaningful, and prominent enhanced notice link to a compliant disclosure.<sup>20</sup> A compliant

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<sup>16</sup> *Mobile Guidance* § III.A.(3) at 17.

<sup>17</sup> *Id.*

<sup>18</sup> *Id.* We note that where the third party is unable to provide enhanced notice and choice in an app, the first party should work with the third party to ensure that such notice and choice are provided. *See id.* § III.B.(1) at 18-19. Compare Accountability Program, *Compliance Warning*, <https://assets.bbbprograms.org/docs/default-source/daap/program-guidance/accountability-program-first-party-enhanced-notice-compliance-warning-cw-01-2013.pdf> at 2 ("Both the third party and the first party share responsibility for provision of enhanced notice. Because the third party which is collecting the data generally has no direct means to provide notice and choice on the website where its data collection is occurring, providing just-in-time notice of collection and an opt out requires cooperation between the third party engaged in the collection and the first party on whose website such collection is permitted.").

<sup>19</sup> Digital Advertising Alliance, Download the AppChoices Tool - Now with 'Do Not Sell' Enhancements, <https://youradchoices.com/appchoices>.

<sup>20</sup> *Mobile Guidance* § IV.A.(3) at 23-24; *See also Mobile Guidance* § IV.A.(1) at 21-22.

first-party disclosure is one that describes (1) the fact that Precise Location Data is transferred to or collected by any Third Party, (2) instructions for accessing and using a tool for providing or withdrawing Consent with respect to the collection, use, and transfer of such data, and (3) the fact that the first party adheres to the DAA Principles. First parties must then provide the enhanced notice link to this disclosure in at least two places: (1) As part of the process of downloading an application to a device and before the application is installed, at the time that the application is opened for the first time, or at the time Precise Location Data is collected, and (2) in the application’s settings or any privacy policy.<sup>21</sup>

## **V. Company response and analysis**

In response to the Accountability Program’s inquiry letter, the Zillow Group conducted a detailed and thorough review of its compliance with the DAA Principles to identify any areas in its compliance protocols that needed strengthening. The Zillow Group worked to find comprehensive solutions to each issue and consulted with the Accountability Program on its plan to come into compliance with the DAA Principles, as explained below.

### *A. Enhanced Notice of website data collection for IBA*

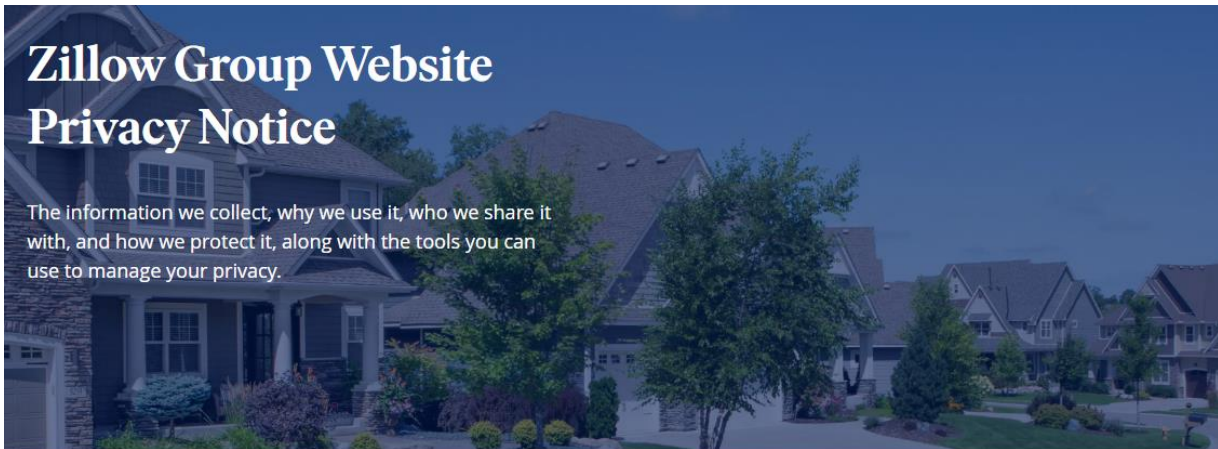
To meet its enhanced notice obligations under the OBA Principles, the Zillow Group added website footer links titled “Ad Choices” to the Zillow, Trulia, HotPads, and StreetEasy websites that redirect users to a section of the Zillow Group’s Website Privacy Notice titled “Third-Party Tracking and Interest-Based Advertising.” Additionally, Zillow Group updated its Website Privacy Notice to prominently display the following sentence: “To learn more about how Zillow uses interest-based advertising—and to manage your ad choices—please review the ‘Third-Party Tracking & Interest-Based Advertising’ section of our Privacy Notice below and visit our Privacy Portal.” This sentence contains a link that takes users directly to the “Third-Party Tracking and Interest-Based Advertising” section of the Zillow Group Website Privacy Notice.

The above-mentioned section includes all elements of DAA enhanced notice together, namely (1) a description of third-party IBA practices, including descriptions of web tracking technologies used on the Zillow Group’s digital properties, (2) a link to, and description of, industry-developed IBA opt-out tools, and (3) a statement of adherence to the DAA Principles.

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<sup>21</sup> *Mobile Guidance* § IV.A.(3) at 23-24.

## Zillow Group Privacy Notice Updated with IBA Disclosure (in grey)



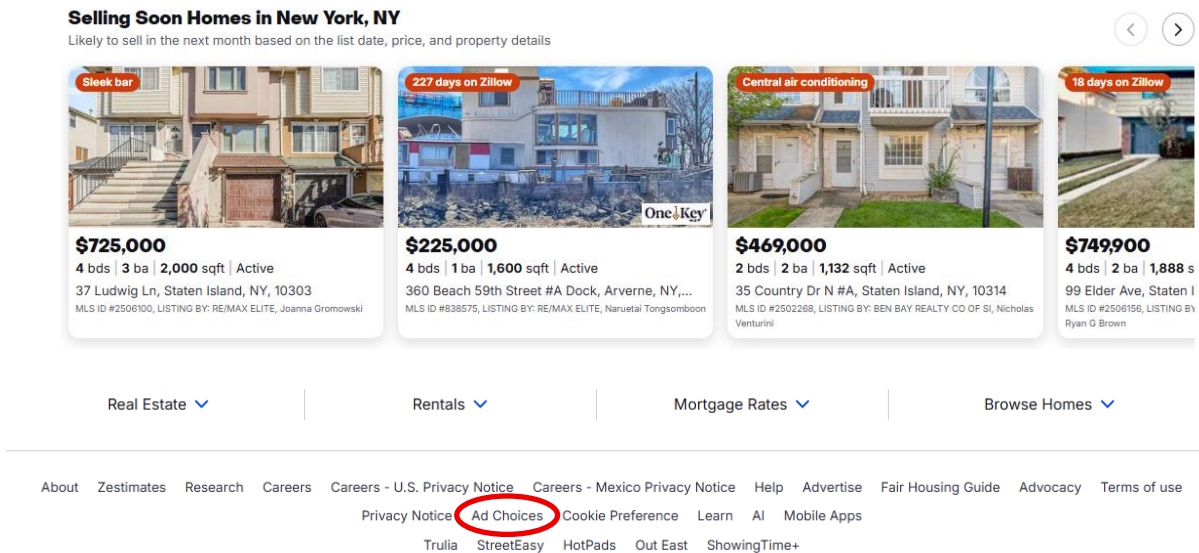
**Zillow Group Website Privacy Notice**

The information we collect, why we use it, who we share it with, and how we protect it, along with the tools you can use to manage your privacy.

To learn more about how Zillow uses interest-based advertising—and to manage your ad choices—please review the [‘Third-Party Tracking & Interest-Based Advertising’](#) section of our Privacy Notice below and visit our [Privacy Portal](#).

**Effective Date:** September 22, 2025

## Zillow.com Website Footer Updated with “Ad Choices” Link (circled)



**Selling Soon Homes in New York, NY**  
Likely to sell in the next month based on the list date, price, and property details

Four property listings are shown with details such as price, bedrooms, bathrooms, and square footage. The listings include:

- \$725,000**: 4 bds | 3 ba | 2,000 sqft | Active. 37 Ludwig Ln, Staten Island, NY, 10303.
- \$225,000**: 4 bds | 1 ba | 1,600 sqft | Active. 360 Beach 59th Street #A Dock, Arverne, NY,....
- \$469,000**: 2 bds | 2 ba | 1,132 sqft | Active. 35 Country Dr N #A, Staten Island, NY, 10314.
- \$749,900**: 4 bds | 2 ba | 1,888 s. 99 Elder Ave, Staten I.

Navigation links: Real Estate, Rentals, Mortgage Rates, Browse Homes.

Footer links: About, Zestimates, Research, Careers, Careers - U.S. Privacy Notice, Careers - Mexico Privacy Notice, Help, Advertise, Fair Housing Guide, Advocacy, Terms of use, Privacy Notice, **Ad Choices**, Cookie Preference, Learn, AI, Mobile Apps, Trulia, StreetEasy, HotPads, Out East, ShowingTime+.

Sources: Zillow Group [Website Privacy Notice](#); Zillow.com

### *B. Mobile data; Compliance with cross-app data collection requirements*

Zillow’s authorization of third-party collection of unique identifiers for IBA in its iOS and Android mobile apps triggered compliance responsibilities under the first-party cross-app provisions of the Mobile Guidance.

The cross-app provisions of the Mobile Guidance prescribe particular times and

locations where consumers can receive enhanced notice that directs them to a compliant IBA disclosure.<sup>22</sup> The link should appear either before or concurrent with the initial collection of data for IBA.<sup>23</sup> One means for providing enhanced notice before collection occurs is to do so through a link on the app’s listing in an app store. Where possible, this can be done through a dedicated enhanced notice link, but this is not always the case. The Mobile Guidance recognizes that app stores may allow only a finite set of links dedicated to specific resources, such as company websites and privacy policies. The flexibility of the Mobile Guidance allows app publishers to use the dedicated privacy policy link as its enhanced notice link where necessary.<sup>24</sup> To do so, app publishers must place an IBA disclosure or a link to a disclosure at the top of the privacy policy linked from the app store.<sup>25</sup> This ensures that when users tap on a privacy policy link in an app store listing, they are directed immediately to relevant information about IBA and an opt-out mechanism.

To come into compliance with the enhanced notice provisions of the Mobile Guidance, Zillow Group made significant changes to ensure IBA disclosures were accessible to users in places prescribed by the Mobile Guidance. As mentioned in Section V.A of this decision, Zillow Group added a link to the top of its Privacy Notice that reads: “To learn more about how Zillow uses internet-based advertising—and to manage your ad choices—please review the ‘Third-Party Tracking & Interest-Based Advertising’ section of our Privacy Notice below and visit our Privacy Portal.” This link directs users to the IBA section of Zillow Group’s privacy policy (“Third-Party Tracking and Interest-Based Advertising”). Zillow Group’s iOS and Android app store listings all include privacy policy links that direct users to the top of Zillow Group’s Privacy Notice. Thus, users can now click on the link in the Privacy Notice to more easily access and read the recommended IBA disclosures.

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<sup>22</sup> *Mobile Guidance* § III.A.(3) at 17.

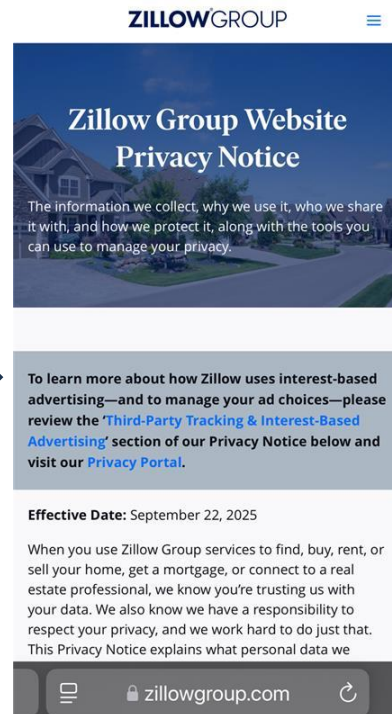
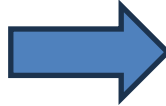
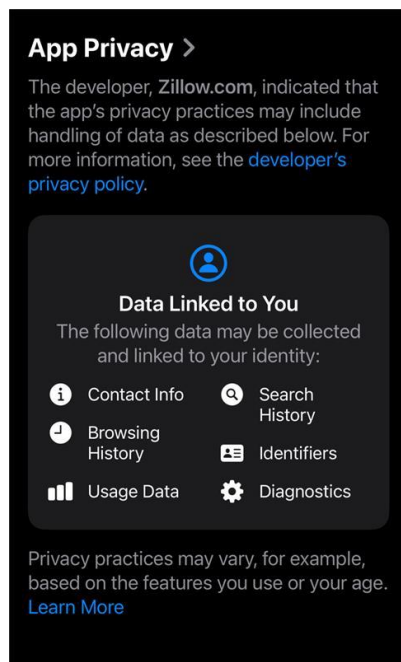
<sup>23</sup> *Id.*

<sup>24</sup> *Mobile Guidance* § III.A.(3) at 18 (“Where a Third Party elects to satisfy Section III.A.2.ii.1 or a First Party elects to satisfy Section III.A.3.a by providing a link prior to installation through an application market that does not permit active links, the entity satisfies this Principle if it provides an active link to a privacy policy that contains the disclosure described in Section III.A.1 and directs consumers to the relevant section of the privacy policy where the disclosure is located.”).

<sup>25</sup> *Id.*



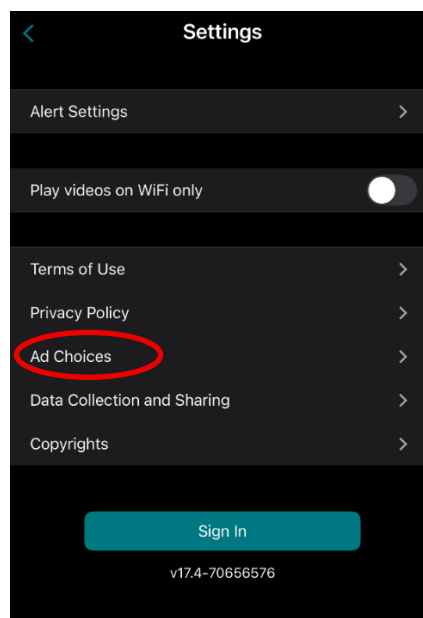
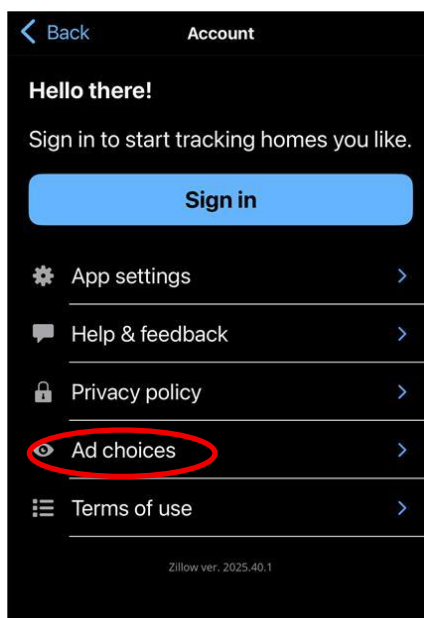
## Zillow Mobile App Store Profile – DAA Enhanced Notice



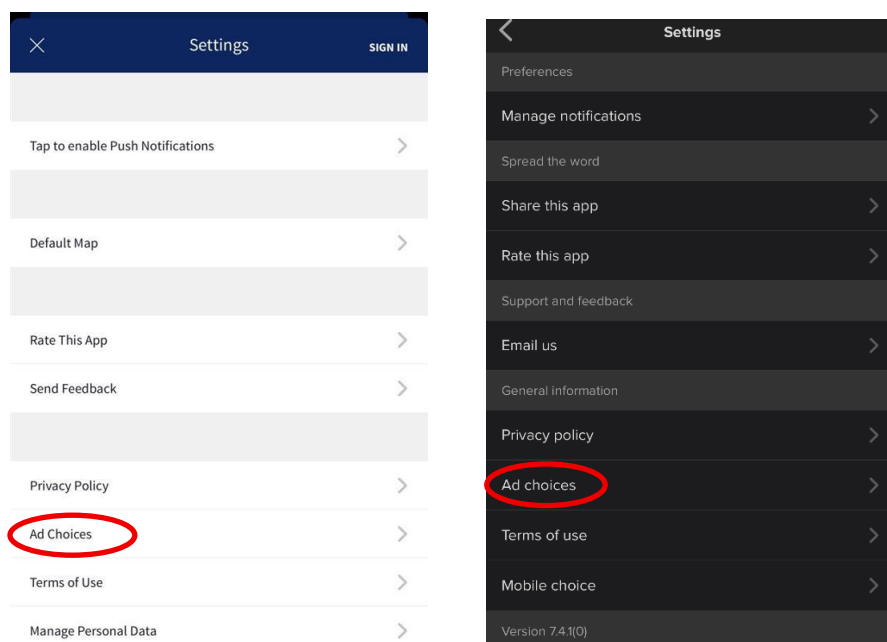
**Sources:** Zillow App Store profile (iOS); Zillow Group Privacy Notice (Safari/iOS Browser)

Next, Zillow Group added enhanced notice links titled “Ad Choices” to all four mobile apps’ settings pages (iOS and Android) that take users to the IBA Section of the Zillow Group’s Website Privacy Notice.

## Zillow Group Mobile Apps Updated with DAA Enhanced Notice (circled) Zillow and Trulia



## StreetEasy and HotPads



**Sources:** Zillow; Trulia; StreetEasy; HotPads iOS mobile apps

By doing so, users can easily access IBA information from the application store pages via the app store's privacy policy link or through the Zillow Group mobile apps' in-app settings pages. Specifically, users can view: (1) a description of third-party IBA practices, including through descriptions of web tracking technologies used on Zillow Group's digital properties, (2) a link to, and description of, industry-developed IBA opt-out tools, and (3) a statement of adherence to the DAA Principles.

### *C. Mobile Data; Compliance with third-party collection of precise location data requirements*

Following the Accountability Program's initial inquiry, the Zillow Group confirmed that it does not use precise location data for IBA purposes on its web or mobile platforms. Additionally, the Zillow Group confirmed that it does not collect and process precise location data by default. At a consumer's request for a location-based service, the Zillow Group obtains explicit consent to collect precise location data to fulfill that consumer's specific request to provide location-based services (e.g., a property search near a consumer's current location). In response, the Accountability Program provided the Zillow Group with recommendations for enhanced notice and consent based on the DAA's Mobile Guidance, in the event that the Zillow Group decides to use precise location data for IBA in the future.

## **VI. Company statement**

The Zillow Group declined to provide a company statement.

## **VII. Disposition of decision**

Practices voluntarily corrected.

### **Digital Advertising Accountability Program**