



AN HR LEADER'S GUIDE

# WHAT THE AMERICAN FAMILY HOUSING ACT MEANS FOR EMPLOYEE MOBILITY

How proposed restrictions on corporate home ownership could reshape relocation programs and what HR leaders need to know now

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# WHAT IS THE AMERICAN FAMILY HOUSING ACT?

The American Family Housing Act was introduced in the U.S. House in 2026. The bill would amend the Investment Company Act of 1940 to prohibit certain large-scale investment companies, such as hedge funds and private-equity firms, from purchasing or holding single-family residential properties in the United States.

Supporters argue that large corporate investors have been purchasing growing numbers of homes and converting them to rentals, which may reduce housing supply for individual buyers and drive up prices. The legislation is intended to help increase homeownership opportunities for families by reducing corporate competition in the residential housing market.

This bill is part of a broader wave of federal action on housing. In January 2026, President Trump signed an executive order directing agencies to limit the sale of single-family homes to large institutional investors.

In February 2026, Senators Hawley and Merkley introduced the bipartisan Homes for American Families Act, which would amend the Sherman Antitrust Act to make it illegal for investment funds with over \$150 million in assets to buy single-family homes, condominiums, or townhouses.

Separately, Senators Warren and Merkley introduced the American Homeownership Act, which would end tax breaks for large institutional landlords and reinvest those savings in affordable housing.





# THE SITUATION

Bills that prohibit or restrict corporations from purchasing single-family homes (often targeting institutional investors or hedge funds) could have several direct and indirect effects on the employee relocation industry. These effects stem mainly from how corporate relocation programs acquire or manage housing for relocating employees.

While [CNBC reports](#) that large institutional investors account for less than 1% of total U.S. home sales nationally, the political momentum behind these proposals is bipartisan and accelerating, which means HR leaders and relocation professionals need to prepare now for how these restrictions could reshape the way home sale assistance programs operate.

# THE SOLUTIONS

Relocation management companies (RMCs) are already modifying program structures and policies to prepare for laws that could restrict corporate ownership of residential property. The adaptations focus on minimizing or eliminating situations where the employer or relocation provider holds title to the home. Below are the main strategies the industry is adopting..

## 1. Moving Away from Corporate Home Ownership

Historically, many relocation programs relied on Guaranteed Buyout (GBO) or Appraised Value Offer models where the employer or RMC purchased the employee's home and resold it later. In a GBO program, the company assumes significant financial risk by committing to buy the home regardless of market conditions.

Because potential legislation could prohibit corporations from owning homes, companies are shifting toward non-ownership models. These approaches help avoid putting the property on a corporate balance sheet.

Example of changes:

- Eliminating guaranteed buyouts;
- Shortening marketing periods before employees must sell independently; and
- Avoiding holding homes in inventory.

The key driver is to remove corporate title ownership from the transaction.

## 2. Expanding Buyer Value Option (BVO) Programs

One of the biggest adaptations is the wider use of Buyer Value Option (BVO) transactions.

In a BVO program, the employee lists their home on the open market. Once a third-party buyer is found, the relocation company briefly steps into the transaction to facilitate closing and compliance.

Advantages for compliance:

1. The home is marketed and sold by the employee, not acquired speculatively by a corporation.
2. The RMC does not hold long-term inventory.

Many relocation experts see BVO structures as the most adaptable model if ownership restrictions expand. As Signature Relocation notes, BVO programs were not affected by the Tax Cuts and Jobs Act and remain one of the few fully tax-protected home sale structures available, making them even more valuable in a landscape of increasing restrictions.

### 3. Increased Use of Lump-Sum Relocation Benefits

Another adaptation is reducing direct real-estate involvement entirely. Companies are increasingly offering lump-sum relocation payments or tiered "core-flex" relocation packages.

Under these policies, employees handle their own home sale and move logistics. The employer provides financial support rather than managing the transaction. This approach helps to eliminate compliance risk, simplifies relocation programs, and reduces administrative burden.

It is important, however, to fully understand the projected cost of the relocation to ensure the transferring employee is not faced with a major deficit in order to relocate for their corporation.

### 4. Greater Reliance on Broker Networks and Partnerships

Instead of owning homes, RMCs are strengthening partnerships with real estate broker networks.

Some typical changes will be in the referral networks of local agents, negotiated broker commissions, and broker-managed marketing strategies. This effectively shifts the RMC's role toward coordination and advisory services rather than property ownership.



### 5. Alternative Support: Temporary Housing and Direct Reimbursements

In markets where ownership restrictions already exist, companies have responded by adding benefits to bridge the gap. [Canada's foreign-buyer ban](#), which took effect in 2023 and has been [extended through 2027](#), provides a real-world example.

Under that law, relocation management companies deemed to be non-Canadian have not been able to acquire residential properties, effectively eliminating Guaranteed Buyout programs in the Canadian market.

Companies have responded by offering:

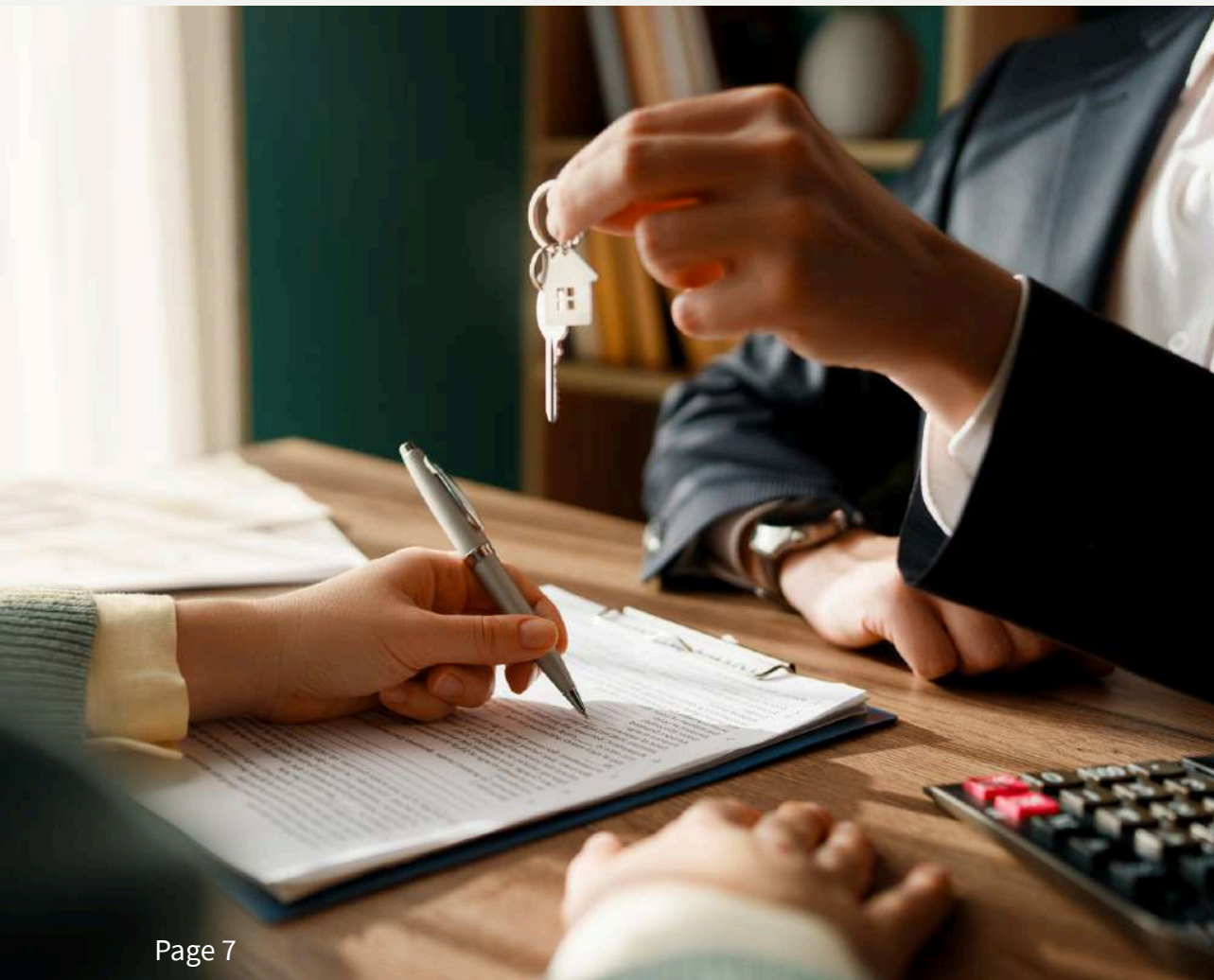
- Temporary housing allowances;
- Direct reimbursement for sale costs; and
- Property management support for unsold homes.

These methods can help employees relocate even if corporate buyouts are unavailable.

## OVERALL TREND

The relocation industry is shifting from "asset-holding" models (corporate buyouts) to "facilitation models" (coordination, reimbursement, and brokerage support). RMCs are positioning themselves less as property purchasers and more as mobility program managers and transaction coordinators.

For HR leaders, the takeaway is clear: even if these bills do not pass in their current form, the direction of travel is unmistakable. The executive order is already in place, bipartisan legislation is advancing, and the relocation industry is adapting. Now is the time to review your home sale assistance programs and work with your relocation partners to ensure your policies are built for what comes next.



# ABOUT INTERSTATE

Interstate Moving | Relocation | Logistics is a three-generation, family-owned company founded in 1943. For over 80 years, we have built our reputation on moving people with care, and today that legacy extends to helping companies and employees navigate every aspect of corporate relocation.

As the legislative landscape around corporate home ownership continues to evolve, Interstate is committed to helping HR leaders stay informed and prepared. We work with HR teams, mobility managers, and business leaders across the country to design and execute relocation programs that adapt to regulatory changes while maintaining outstanding employee experiences.

## Our Relocation Services Include:

- Household goods moving (domestic & international)
- Move management & coordination
- Relocation program design and policy consulting
- School search assistance
- Tax liability navigation
- Expense management & reporting
- Regulatory compliance
- Home sale assistance
- Executive & white-glove relocation services



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