U.S. Domestic – Home Sale Programs

This benchmark analyzes home sale assistance provisions across U.S. domestic relocation programs, providing insight into how organizations structure Buyer Value Option (BVO), Guaranteed Buyout (GBO), and Direct Reimbursement support within their mobility offerings. As organizations continue balancing employee experience, cost management, and housing market uncertainty, home sale program design remains a key component of domestic relocation strategy, particularly for homeowner populations and strategic talent moves.

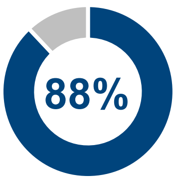
Top 3 Takeaways

1 BVO is the benchmark standard

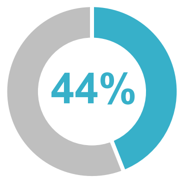
2 GBO is becoming more targeted

3 Governance controls are standard practice

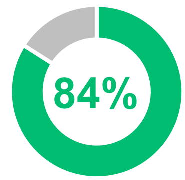
By the Numbers



BVO



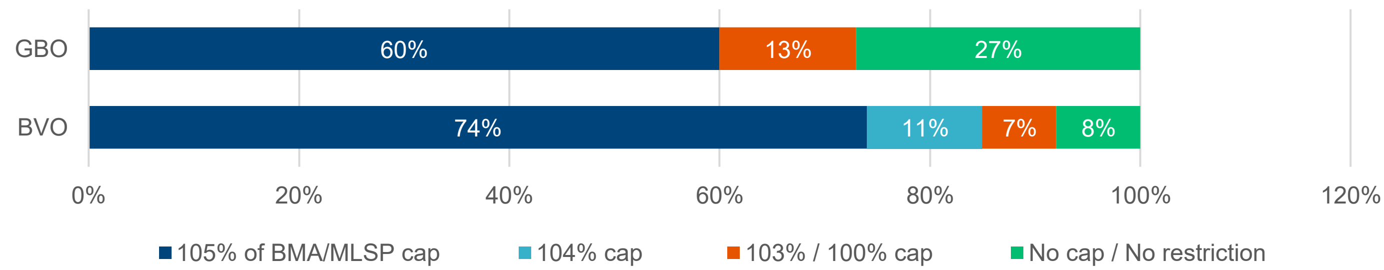
GBO



Direct Reimbursement

Totals may not equal 100 as offerings vary by tier

List Cap Distribution



GBO Appraisal Variance

- 5%: 62%
- 7%: 23%
- 7.5%: 15%

GBO Tiebreaker Method

- Average closest two values: 69%
- Average two highest values: 23%
- Average all three values: 8%

GBO Marketing Period

- 30 days: 20%
- 60 days: 47%
- 90 days: 33%

Marketing Prior to Appraisals

54% Minimum days required

- 30 days: 50%
- 45 days: 33%
- 60 days: 17%

46% No minimum

Governance Controls

Governance mechanisms remain highly consistent across the benchmark, with many organizations maintaining tighter valuation and pricing controls to reduce prolonged inventory exposure and manage cost variability. Common controls include:

Approved Broker Requirements Pre-approved broker networks with defined performance and compliance tracking	**Property Eligibility Restrictions** Defined thresholds for valuation, condition, property type, and zoning eligibility
Listing Price Governance Enforced list price caps (typically 105% BMA/MLSP) to prevent unrealistic pricing and reduce prolonged market exposure	**Defined Marketing Timelines** Structured marketing windows that prevent indefinite listing periods and manage program cost variability

Key Risks & Trade-Offs

Home sale programs require organizations to carefully balance employee support with financial and operational risk exposure. Broad GBO offerings may improve employee confidence and relocation readiness but can also increase carrying costs, resale exposure, and administrative complexity associated with inventory ownership. As a result, many organizations continue positioning BVO as the preferred balance between employee support, operational control, and cost discipline.

Model	Program Benefits	Key Risk Signal
BVO	• Structured support through approved brokers and BMA-guided pricing • Limits corporate inventory exposure • Predictable governance and cost outcomes • Lower cost variability across program	• Unenforced list price caps extend marketing timelines • Inconsistent broker compliance impacts sales outcomes • Exception-heavy usage reduces cost predictability
GBO	• Highest degree of employee certainty on home sale • Supports executive and critical talent moves • Reduces employee stress around home sale timing • Strengthens relocation readiness for key populations	• Carrying costs accumulate during resale period • Appraisal administration increases operational complexity • Exposure to housing market fluctuations • Greater overall financial commitment than BVO
Direct Reimbursement	• Administrative simplicity and low overhead • Flexible application across employee populations • Useful for exception handling and lower-tier support	• Gross-ups significantly increase total program cost • Less governance than structured home sale programs • Broad usage as default increases overall spend

Key Actions

- **Home sale structure assessment:** Review whether current home sale offerings appropriately balance employee support, inventory risk, and business objectives across employee populations.
- **Tiering evaluation:** Assess whether differentiated support structures remain aligned with talent strategy, market competitiveness, and relocation investment priorities.
- **Governance optimization:** Review valuation thresholds, listing controls, broker management requirements, and approval pathways to improve consistency and reduce financial exposure.
- **Inventory risk analysis:** Evaluate GBO utilization trends, carrying costs, and exception activity to determine whether current guaranteed support levels remain sustainable.
- **Broker network and program coordination:** Assess approved broker network utilization, referral processes, and relocation program coordination to support improved sales timelines and program governance.
- **Employee experience review:** Gather employee feedback related to home sale process clarity, timing expectations, and overall relocation experience to identify operational improvement opportunities.