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CLIENT ALERT: FinCEN Residential Reporting Rules Delayed Until March 1, 2026.

By: Chabely Lopez, Anthony McGuinness

The U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) postponed the start date of the new requirements to report certain residential real estate transactions from December 1, 2025 to March 1, 2026.

FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfer Rule (RRE Rule) is designed to combat and deter money laundering by increasing transparency in the U.S. residential real estate sector. Although FinCEN already requires the reporting of certain real estate transactions based on geographic location, the new requirements taking effect on March 1, 2026 will greatly expand its reach.

The RRE Rule applies only to non-financed (i.e. cash) transfers of residential property (which can include vacant land) to legal entities and trusts. The key differences in the expansion of the current Geographic Targeting Orders and the new RRE Rule are as follows:

Geographic Targeting Orders Current requirements	Residential Real Estate Transfer Rule Effective March 1, 2026
Applies only to certain states and counties, including the Massachusetts counties of Bristol, Essex, Middlesex, Norfolk, Plymouth, and Suffolk	Will apply nationwide, including to all Massachusetts counties
Minimum dollar amount of $300,000	No minimum dollar amount

If you have any questions about FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfer Rule please reach out to attorneys Anthony McGuinness, or Chabely Lopez.

Disclaimer: This summary is provided for educational and informational purposes only and is not legal advice. Any specific questions about these topics should be directed to attorney(s) Anthony McGuiness and/or Chabely Lopez.

Related Attorneys

Chabely Lopez
Anthony McGuinness