

BILLINGS, LAUREL & RED LODGE, MONTANA

Relocating to Billings

2026 Guide

How to plan a home purchase in the Billings area from a distance: what the market looks like, how buying works in Montana, and the order to do things in.

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START HERE

Who this guide is for

You are moving to the Billings area for work, for family or for a change, and you will make most of the decisions from somewhere else.

That changes how a purchase works. You cannot drive a neighborhood on a Tuesday evening. You will see homes on video before you see them in person. This guide is built around those facts.

What is inside

- Billings in numbers, from the Billings Association of REALTORS MLS.
- The areas people ask about, described by what the homes are.
- Five questions to settle before the first showing, and how buying works in Montana.
- A 90-day timeline, the inspections that matter here, and what to do after closing.

A note from Tailoranne

I am a born-and-raised, multi-generation Montanan. I went to Montana State University in Bozeman and came back. I am a REALTOR® with The Morales Group at Engel & Völkers Billings, and I film home and neighborhood tours around Billings on YouTube so people who cannot be here yet can still see it.

Everything here comes from the MLS, from official Montana sources, or from what I would tell a friend who called and said "we are moving to Billings, where do we start?"



The Yellowstone River at Four Dances Natural Area. Photo: Colby K. Neal, Bureau of Land Management (public domain).

ORIENTATION

Billings at a glance

Billings is Montana's largest city and the Yellowstone County seat. The sandstone Rimrocks run along the north edge of town with trails you can reach from city streets, and the Yellowstone River runs along the south and east. The airport sits on top of the Rims, a few minutes from downtown. Four real seasons; Red Lodge and its ski area are about an hour away.

The places this guide covers

PLACE	WHAT IT IS	FROM DOWNTOWN*
Billings	Downtown, the West End, the Heights, and the newer subdivisions on the west and north edges	0 to 20 min
Lockwood	Unincorporated community east of the river, its own school district	about 10 min
Laurel	Separate city west on I-90 with its own school district	about 20 min
Shepherd, Huntley, Worden	Rural communities northeast and east, where acreage is common	20 to 35 min
Red Lodge	Mountain town in Carbon County at the foot of the Beartooths, with a ski area	about 1 hour

*Drive times are approximate and assume dry roads. Check your own route and commute at the time of day you would drive it.

THE MARKET

Billings by the numbers

Closed residential sales in Billings, October 22, 2025 to October 21, 2026, Billings Association of REALTORS MLS. Medians, so a few very large sales do not skew the picture.

2,285
homes sold in Billings in the past 12 months

$385,000
median sale price, all Billings residential

Three areas, three price points

AREA	TYPICAL HOME	MEDIAN PRICE	PER SQ FT
West End	1940s to 1960s ranches on mature, tree-lined streets	$279,000	$189
High Sierra (Heights)	New construction, most built 2020 or later; 92 sales this year	$429,900	$214
Stone Creek (West Billings)	Brand-new homes on larger lots	$600,000	n/a

If age of home is your filter

YOU WANT	LOOK AT	WHY
Historic (1920s to 1940s)	North Elevation, West Side, Grandview	Median year built 1920 to 1940
Established mid-century	Descro, Burg, Kober	Median year built 1952 to 1956
New build	High Sierra, Stone Creek, Annafeld	Most sales 2024 or newer
Acreage	Ironwood Estates, Lake Hills, Shepherd and Huntley	Largest lots; Shepherd area median 1.79 acres



The Heights from the Rims. Photo: Chevsapher, CC0, via Wikimedia Commons.

WHERE TO LOOK

Areas, described by the homes

Areas are described by what the houses and the geography are, not by who lives there. That is fair housing law, and it is more useful.

West End

1950s and 1960s ranches, many with original hardwood, on mature streets near 24th Street West and Broadwater. Lillis Park has pickleball courts, trails and fields. Zip codes 59101 and 59102.

The Heights and High Sierra

North of the Rims. High Sierra is an active new-construction area with a median home of about 2,200 square feet. Lake Elmo State Park is in the Heights. Zip code 59105.

West Billings and Stone Creek

The newest subdivisions on the west edge: brand-new homes on larger lots at higher price points. Shiloh Crossing shopping is on this side.

Downtown, North Elevation and the West Side

The oldest housing in the city, 1920s to 1940s, walkable to downtown, the farmers market and the Babcock Theatre.

Acreage and outlying towns

Ironwood Estates, Lake Hills and the Shepherd and Huntley area carry the largest lots. Laurel and Lockwood have their own school districts. Red Lodge, an hour south, has a ski area and a different winter.

DECIDE BEFORE YOU LOOK

Five questions to settle first

Remote buyers waste the most time when they start with listings. Start with these instead. Your answers tell me which areas to tour for you and which to skip.

01 **What is the real monthly number?**
Not the list price: the payment, taxes and insurance you want to live with. Get a pre-approval from a lender licensed in Montana before the first tour. Expect a seller to ask for it with your offer.

02 **Where will you drive every day?**
Work, the airport, a school, a hospital. Name the places, then we pick areas by drive time, not by how they look on a national map.

03 **New build, established, or acreage?**
Each one changes the inspection list, the timeline and the price per square foot. A new build adds a builder contract; acreage adds well, septic and road maintenance questions.

04 **When do you have to be here?**
A financed purchase in Montana usually closes in 30 to 45 days once you are under contract. Work backward from your start date and add a margin for the move itself.

05 **Could you rent for six months first?**
Some people should. If you have never spent a winter here, or your job location is not final, renting first costs some money and saves a wrong purchase. I will tell you plainly if I think that is you.



Yellowstone County Courthouse, downtown Billings. Photo: Chevsapher, CC0, via Wikimedia Commons.

THE RULES HERE

How buying works in Montana

You will sign a buyer agreement before any tour

Since August 17, 2024, a REALTOR® working with a buyer must have a written agreement with that buyer before touring a home, including a live virtual tour, according to the National Association of REALTORS®. Montana's Board of Realty Regulation separately requires an agreement whenever a licensee works on a buyer's behalf. It states what the agent is paid and that commissions are negotiable. I walk you through it on the first call.

Title companies, not attorneys, usually run the closing

In Montana a title company typically handles escrow, title insurance and the closing. You may hire an attorney if you want one.

Remote signing is normal

Most documents are signed electronically. For documents that need a notary, Montana has allowed remote online notarization since October 1, 2019, according to the Montana Secretary of State: the notary is in Montana, you can be anywhere, and the session happens over live two-way video. Mail-away closings through the title company are also common.

No state sales tax, but there are property taxes

Montana has no general sales tax. Yellowstone County property taxes are paid in two halves, due November 30 and May 31, according to the County Treasurer. Tax, legal and lending questions belong with a licensed professional.

THE ORDER OF OPERATIONS

A 90-day timeline

01 **90 days out: the call**
We talk through timeline, budget and what you need in a home and an area. You get pre-approved. We sign the buyer agreement so tours can start.

02 **60 to 75 days out: tours**
I tour homes for you live on video and send the honest version, including what the listing photos leave out. If you can fly in, we stack showings into one or two days.

03 **45 to 60 days out: offer and contract**
When we find the one, I write the offer. Earnest money goes to the title company. Inspection and financing contingencies run on a schedule we set in the contract.

04 **30 to 45 days out: due diligence**
Inspection, radon test, appraisal, title review, insurance quotes. The next page lists what matters most in this area.

05 **The last two weeks: closing**
Final walkthrough, in person or on video. Signing is remote, in person at the title company, or a mix. Keys at funding.

06 **After closing: becoming a Montanan**
Driver license, vehicle registration, utilities, the homestead application. Page 10 is your checklist.

If your employer offers relocation help, ask early what it covers. Some packages pay for a house-hunting trip, temporary housing or closing costs, and they often have their own deadlines.

DUE DILIGENCE

Inspections that matter here

A general home inspection is the start, not the whole list. These are the extra checks I would want on my own purchase here.

- [ ] **Radon test**
  The EPA and the Surgeon General recommend testing every home below the third floor, and Montana DEQ says to test twice before acting on an elevated result. Mitigation systems are routine; ask that the test be part of the inspection period.
- [ ] **Roof and hail history**
  Ask when the roof was last replaced and whether there have been hail claims. Ask your insurance agent how roof claims are settled on the policy quoted, and get that quote before the inspection deadline.
- [ ] **Flood zone**
  Properties near the Yellowstone River and its creeks may sit in a mapped flood hazard area, which can mean required flood insurance. Look up any address at msc.fema.gov.
- [ ] **Well and septic (acreage)**
  Private wells and septic systems are not covered by a standard home inspection. Order a water test and a septic inspection, and ask the county environmental health office for the septic permit on file.
- [ ] **Winter access**
  Who plows the road? Which way does the driveway face? When was the furnace last serviced? Ask in summer; you will care in January.
- [ ] **New construction**
  The builder's representative works for the builder. Keep your own agent on the contract, the upgrade pricing, the inspection and the walkthrough.

Becoming a Montana resident

- [ ] **Driver license: start within 60 days**
  If you hold a valid out-of-state license, Montana MVD says you must start the application for a Montana license within 60 days of moving to the state.
- [ ] **Vehicle registration**
  Vehicle titling and registration are handled at the county treasurer's motor vehicle office. Bring your title or lien information.
- [ ] **Homestead reduced property tax rate: apply by March 1**
  Montana's 2026 homestead reduced tax rate applies to a home you live in as your primary residence at least seven months of the year. Someone buying a home must apply, and applications for a tax year are due March 1, according to the Montana Department of Revenue. Homes without the reduced rate are taxed at the higher residential rate. Put the deadline on your calendar the day you close.
- [ ] **Utilities**
  Confirm the electric, gas, water, sewer, trash and internet providers for the address with the seller or the title company before closing, and set start dates for the day of funding.
- [ ] **Voter registration**
  Register through the Yellowstone County election office or the Montana Secretary of State.
- [ ] **My vendor list**
  Movers, electricians, plumbers, landscapers, snow removal. You get the list I use.

Deadlines and programs change. Confirm current requirements with the agency named. This page was last reviewed October 26, 2026.

TRADEOFFS

Where remote buyers go wrong

01 **Buying from the listing photos**
Photos are chosen to sell. Insist on a live video walk with someone who will point the camera at the furnace, the roofline, the neighbor's fence and the road.

02 **Choosing an area from a map**
Billings looks small on a national map. Drive times, the Rims and the river split it into distinct pieces. Name your daily destinations first.

03 **Skipping the pre-approval**
A Montana-licensed lender's pre-approval is what makes a remote offer credible to a seller who has a local buyer standing in the kitchen.

04 **Treating acreage like a city lot**
Well, septic, road maintenance and snow removal are your responsibility out there. That is the point for some buyers and a surprise for others.

05 **Ignoring the winter**
A north-facing driveway on a hill is a different house in January. Ask about plowing, heating costs and how the garage is accessed.

06 **Waiting on the paperwork**
The buyer agreement comes before the first tour, not after you find a house. Signing it early is what lets me move fast when the right home lists.

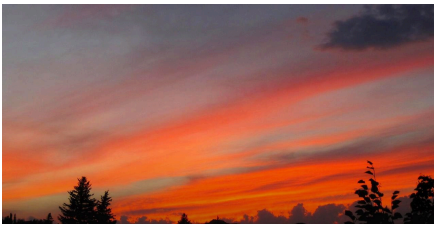
07 **Not testing for radon**
It is inexpensive, found across Montana, and fixable. Just test.

OFF THE CLOCK

A few places I actually go

Not a ranking and not a tourism list. These are where I take people on their first weekend in town.





Phipps Park on the Rims (Chevsapher, CC0) and a Red Lodge sunset (James St. John, CC BY 2.0), via Wikimedia Commons.

Coffee

- Grit N Grind
- Plush
- Mountain Mudd
- Maple Moose

Dinner

- Walkers
- Jake's Downtown
- City Vineyard
- Pie Guys Pizzeria

Outside

- The Rims trails, right in town
- A weekend in Red Lodge
- Pickleball at Meadowlark and other city parks
- Hunting and fishing season

Downtown

- The summer farmers market
- Fall Fest
- A show at the Babcock Theatre
- Doc Harper's for a martini

Want to see it before you get here? My YouTube channel, @tailoranneyoungrealestate, has neighborhood and home tours filmed for exactly this purpose.



Downtown Billings from the railyard. Photo: Quintin Soloviev, CC BY 4.0, via Wikimedia Commons.

NEXT STEP

Plan the move before you pack a single box

One call. We go through the five questions on page 6, I tell you which areas fit, and you leave with a timeline that matches your start date.

Call or text 406-794-7229

Book a 15-minute call:
teyrealestate.com/meeting/844770988621747/tailoranne_young

Email: tailoranne.young@evrealestate.com
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Sources. Market figures: Billings Association of REALTORS MLS, closed residential sales Oct 22, 2025 to Oct 21, 2026, medians. NAR, Written Buyer Agreements 101. Montana Board of Realty Regulation, Brokerage Guide. Montana Secretary of State (remote notarization). Yellowstone County Treasurer (due dates). Montana Dept of Revenue, 2026 Homestead FAQ. Montana DEQ Radon Program. Montana MVD. FEMA Flood Map Service Center. Photos credited on each page; cover: Sara goth, CC0.

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