

SELLER GUIDE | BILLINGS, MONTANA

Selling Your Billings Home Yourself

A practical guide for owners selling without a listing agent: pricing in a non-disclosure state, the Montana paperwork, showings, offers and closing.



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START HERE

What you take on

Selling without a listing agent is legal in Montana and some owners do it well. You take on every job a listing agent would do. This guide walks through each one, with Billings numbers and the Montana paperwork, so you can decide with your eyes open.

01	Pricing	Setting a price without public sale prices to work from.
02	Preparation and disclosures	Getting the home and the paperwork ready before buyers see it.
03	Marketing and showings	Photos, the description, where buyers will see it, and showing safely.
04	Offers and negotiation	Comparing price, financing, concessions and terms.
05	Contract to closing	Inspection, appraisal, title and the closing itself.

Montana is a non-disclosure state

Sale prices are not public record in Montana. Online estimates and county values do not see what homes actually sold for. That makes pricing the hardest job for an owner selling on their own, and it is where this guide starts.



THE BILLINGS NUMBERS

What sold in 2026, and how

Every closed residential sale with a Billings address from January 1 through October 21, 2026 (Billings MLS).

1,661	Closed Billings sales	$389,900	Median sale price
25	Median days on market	98.5%	Median sale price as a share of original list price

How buyers paid

FINANCING	SHARE OF SALES	WHAT IT MEANS FOR YOU
Conventional	45.5%	Appraisal and lender deadlines
Cash	24.1%	No appraisal required by a lender; ask for proof of funds
FHA	15.2%	Appraisal with property condition standards
VA	9.3%	Appraisal with property condition standards
All other	5.9%	New financing, state programs, 1031 exchanges, contract for deed and others

Concessions are common. 49% of 2026 Billings sales included seller concessions, with a median of $7,500, about 2.0% of the price, where there was one. Expect buyers to ask.

Source: Billings MLS export, closed residential sales with a Billings address, January 1 through October 21, 2026. Most of these sales were listed by a broker; owner-sold homes are generally not in the MLS. Market-wide figures, not tied to any one property.

JOB 01

Price it from evidence

Buyers, their agents and appraisers will compare your price to homes that actually closed. In Montana those prices sit in the MLS, not in public records.

Order a pre-listing appraisal

A licensed appraiser has access to sale data and gives you a written opinion of value. It also tells you early whether a financed buyer's appraisal is likely to support your price.

Do not price from the tax value

County market values are set for tax purposes on a statewide cycle. They are not a sale price.

Treat online estimates with caution

Automated estimates in a non-disclosure state may be missing the actual sale prices, concessions and condition of nearby homes.

Watch the competition

Active listings near you show what buyers can choose instead. Price your home against them, not just against your goal.

Questions to answer about price

- ☐ What did similar homes near you close for in the last three to six months?
- ☐ How does your home compare on size, condition, garage, lot and updates?
- ☐ Which active listings will a buyer tour alongside yours?
- ☐ What is your lowest acceptable price after concessions and closing costs?
- ☐ Does the price sit just above a common search bracket, such as $400,000?

JOB 02

Prepare the home and the paperwork

The home

- ☐ Fix what an inspection will certainly find: leaks, electrical issues, missing smoke and carbon monoxide detectors
- ☐ Clean, declutter and brighten rooms; replace dim bulbs and dated fixtures where rooms read dark
- ☐ Service the furnace and water heater and keep the receipts
- ☐ Make the entry and front yard the best-looking part of the street
- ☐ Gather records: roof age and any hail claims, permits, warranties, utility costs

Montana paperwork to plan for

ITEM	WHAT IT IS
Radon disclosure statement	Required by Montana law on at least one document signed with or before the purchase offer. If you know of prior radon tests, give the buyer the results and any mitigation records.
Lead-based paint disclosure	Federal requirement for homes built before 1978.
Buy-sell agreement	Have a Montana real estate attorney prepare or review your contract and addenda.
Realty Transfer Certificate	Required before the county will record the deed. The title company usually prepares it.
Water rights	If the property has a water right, its ownership has to be updated with the Montana DNRC after the sale.
HOA documents	Covenants, bylaws, dues and any pending assessments, if you are in an HOA.

Radon: Montana Code Annotated 75-3-606. Realty Transfer Certificate: MCA 15-7-305. Water rights: Montana DNRC Form 608. Lead paint: U.S. EPA and HUD disclosure rule. Not legal advice; ask a Montana real estate attorney.



JOB 03

Market it and show it safely

Most buyers decide whether to tour from the first photo and the price.

Photos

Hire a real estate photographer after the prep is done. Lead with the strongest image; it is the one buyers see in search results.

Description

Specifics, not adjectives: bedrooms and baths by level, updates with years, garage, lot, heating and cooling, HOA.

Where buyers will see it

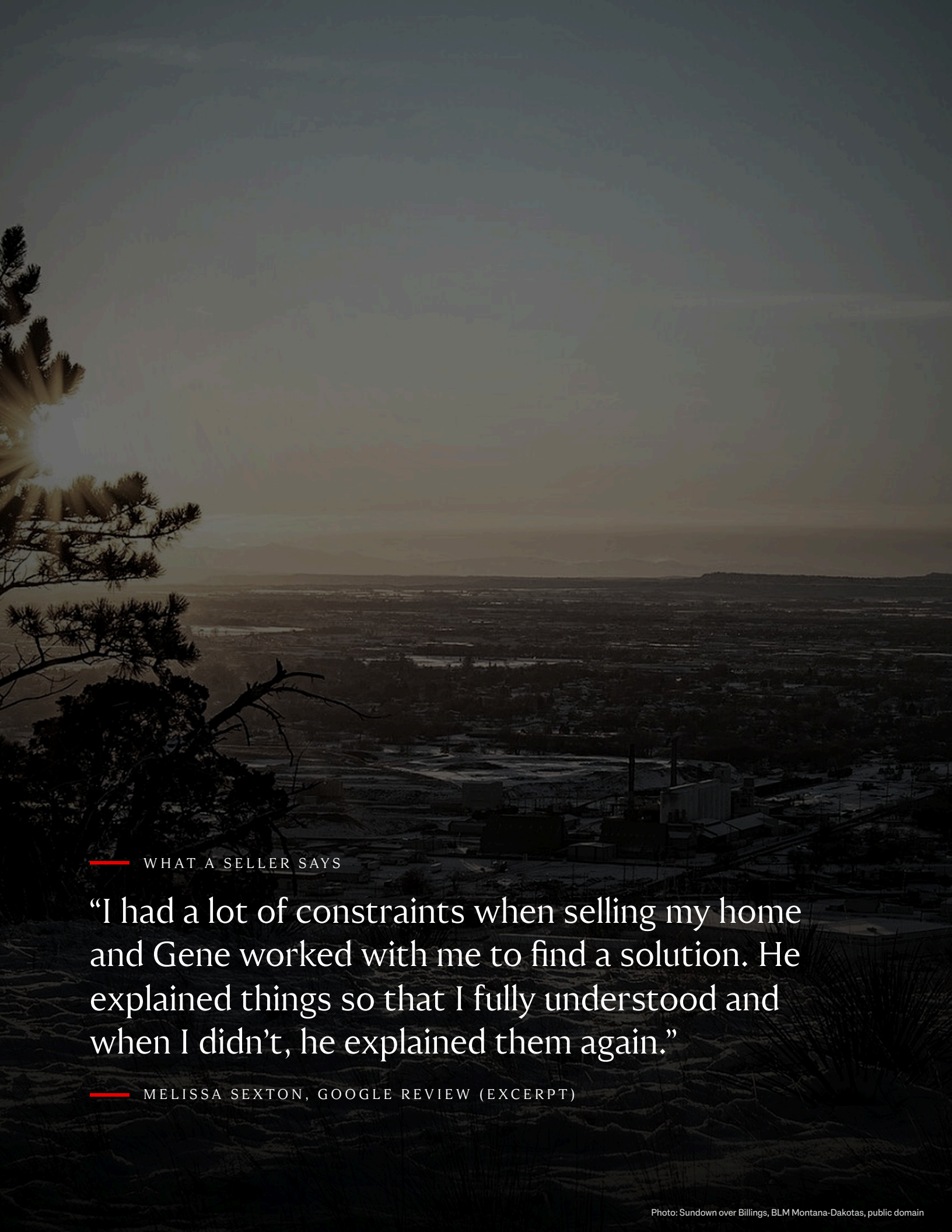
Owner-sale websites, social media, a yard sign and local networks. Most buyers search sites fed by the MLS, so plan how you will reach them.

Buyers' agents

Many buyers have an agent. Decide in advance whether you will cooperate with agents and how you will handle their fee.

Showing safely

- ☐ Confirm a name and phone number before every showing; ask for a pre-approval or proof of funds before a second visit
- ☐ Show by appointment, with another adult present
- ☐ Lock away valuables, medications, mail and personal documents
- ☐ Keep a log of who visited and when



WHAT A SELLER SAYS

“I had a lot of constraints when selling my home and Gene worked with me to find a solution. He explained things so that I fully understood and when I didn’t, he explained them again.”

MELISSA SEXTON, GOOGLE REVIEW (EXCERPT)

Photo: Sundown over Billings, BLM Montana-Dakotas, public domain

JOB 04

Compare offers, not just prices

The highest price is not always the strongest offer.

TERM	ASK
Financing	Cash, conventional, FHA or VA? Is there a pre-approval letter from a lender you can call?
Earnest money	How much, and when will it be delivered to the title company?
Appraisal	If the appraisal comes in low, who covers the gap?
Inspection	How many days, and what happens after?
Concessions	How much toward closing costs, and does the price support it?
Contingencies	Does the purchase depend on the buyer selling another home?
Closing and possession	Does the date fit your next move?

Buyers' agent fees

Since August 2024, buyers working with an agent sign a written agreement with that agent. The buyer's agent may ask you to pay some or all of their fee as part of the offer. Whether you do is your decision and is negotiable. Commissions are not set by law.

Have your attorney or the title company review any offer before you sign it.

JOB 05

From contract to closing

Billings sales closed a median 35 days after an accepted contract in 2026 (Billings MLS). Here is what happens in between.

01	Open title	Deliver the signed contract and earnest money to a title company. They run the title search and prepare closing documents.
02	Inspection	The buyer inspects. Expect a request for repairs or a credit; decide what you will do before it arrives.
03	Appraisal	Financed buyers need an appraisal. FHA and VA appraisals also check certain property conditions.
04	Final steps	Payoff of your loan, utility transfers, the final walkthrough, and the Realty Transfer Certificate.
05	Closing	You sign the deed and closing documents; the title company records the deed and pays out the proceeds.

Protect your proceeds

Wire fraud targets home sales. Confirm any wiring or payoff instructions by calling the title company at a number you found yourself.



WORKSHEET

For sale by owner checklist

Price

- ☐ Pre-listing appraisal or written pricing review
- ☐ Closed sales from the last 3 to 6 months
- ☐ Competing active listings toured or reviewed
- ☐ Lowest acceptable net, in writing

Paperwork

- ☐ Attorney-prepared buy-sell agreement
- ☐ Radon disclosure statement and any prior tests
- ☐ Lead paint disclosure if built before 1978
- ☐ Water rights and HOA documents, if any

Home

- ☐ Known repairs done or disclosed
- ☐ Lighting, cleaning and decluttering
- ☐ Furnace and water heater serviced
- ☐ Records gathered

Marketing

- ☐ Professional photos after prep
- ☐ Specific description
- ☐ Sign, online listing, outreach plan
- ☐ Policy on buyers' agents and fees

Showings

- ☐ Appointment-only, two adults present
- ☐ Valuables and documents secured
- ☐ Visitor log

Closing

- ☐ Title company chosen
- ☐ Offers reviewed by attorney or title
- ☐ Wiring instructions verified by phone

IF YOU WANT A SECOND OPINION

How I help owners who sell on their own

Whether you sell on your own or decide to list, a decision made with real numbers is better than a guess.

01	A written pricing review	Built from recent closed Billings sales in the MLS, with the reasoning for each comparable. Yours to keep.
02	Straight answers	Questions about an offer, a buyer's financing or the timeline, by phone or text.
03	If you change your mind	A plan for price, prep, photos and launch, with no pressure to decide.

Request a pricing review

Tell me about the home. I will send a written review based on recent Billings sales.

REQUEST A PRICING REVIEW

95
Transactions closed since 2022, $37.6 million in volume, as of October 2026

35
Google reviews, all five stars, as of October 2026

2026
FastExpert Top Agent, Billings, MT



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SOURCES AND NOTES

Where the figures come from

Billings market. Billings MLS export, closed residential sales with a Billings address, January 1 through October 21, 2026: 1,661 sales; median sale price $389,900; median 25 days on market; median sale price 98.5% of original list price; financing as reported (conventional 45.5%, cash 24.1%, FHA 15.2%, VA 9.3%, all other 5.9%); seller concessions on 49% of sales, median $7,500 (about 2.0% of price) where reported; median 35 days from accepted contract to closing. Market-wide figures, not tied to any one property.

Montana law. Radon disclosure: MCA 75-3-606. Realty Transfer Certificate: MCA 15-7-305. Water right ownership updates: Montana DNRC, Form 608. Lead-based paint disclosure: U.S. EPA and HUD rule for housing built before 1978. Buyer agreements: practice changes that took effect in August 2024 under the National Association of REALTORS® settlement.

Review. Melissa Sexton, Google review of Gene Hauck, quoted word for word (excerpt).

Production and award. 95 transactions and $37.6 million in volume since 2022, as of October 2026. FastExpert 2026 Top Agent, Billings, MT.

Photos. Sundown over Billings: BLM Montana-Dakotas, public domain. Home and neighborhood photos: Gene Hauck.

General information, not legal advice. Ask a Montana real estate attorney about contracts, disclosures and your obligations. Montana is a non-disclosure state; this guide reports no individual property's sale price. Commissions are negotiable and not set by law. If your home is currently listed with a brokerage, this is not a solicitation of that listing. Gene Hauck is a Real Estate Broker, REALTOR®, with The Morales Group at Engel & Völkers Billings, 1921 1st Ave N, Billings, MT 59101, Montana license RRE-BRO-LIC-135399. Equal Housing Opportunity.