The Benefits of Selling Your Home Without an Agent

A plain-English guide for Columbus, GA homeowners · Updated Nov 1, 2026

The short version

Selling without an agent can save you roughly 5% to 6% of your sale price in commissions, about $12,000 to $14,000 on a typical Columbus-area home. It also gives you more control over timing, showings and who you sell to.

It is not the right choice for everyone. National data shows owner-sold homes tend to sell for less, and you take on work an agent would normally handle. This guide lays out the real costs, the three main ways to sell without a listing agent, and how to protect yourself, so you can decide what fits your situation.

What agents cost in 2026

Total real estate commissions average about 5.5% to 5.7% of the sale price nationally, usually split between the listing agent and the buyer's agent. Clever Real Estate's October 2026 survey puts the average at 5.46% (2.76% listing, 2.70% buyer's agent) (Clever); its February 2026 survey found 5.70% (Top10 summary).

Sale price	Commission at 5.46%	Commission at 5.70%
$200,000	$10,920	$11,400
$250,000	$13,650	$14,250
$300,000	$16,380	$17,100

For context, the median Columbus home sold for about $250,700 in the first half of 2026 (Redfin via WSB Radio).

What changed with the 2024 NAR settlement: since August 2024, buyer's agent pay is no longer advertised through the MLS and is negotiated deal by deal. Commissions have always been negotiable, but in practice the total has only come down modestly. Sellers are still often asked to cover the buyer's agent fee as a concession.

The benefits of selling without an agent

1. **Keep the listing commission.** Skipping a listing agent saves roughly 2.5% to 3% on its own, and selling directly to a buyer with no agent on either side can save the full commission.
2. **Set your own timeline.** You decide when to list, when to show the home and when to close. A direct sale to a cash buyer can often close in a few weeks instead of waiting on a buyer's loan approval.
3. **Fewer showings and less disruption.** No open houses or last-minute showing requests. This matters for families with kids, pets, tenants or health issues.
4. **No repairs or staging (in a direct sale).** Cash buyers and investors typically buy as-is, so you skip the cost and stress of fixing up, cleaning out and staging.
5. **More privacy.** Your home doesn't have to be photographed and posted publicly, which many sellers prefer during a divorce, an inheritance or a financial hardship.
6. **Certainty.** A cash sale removes the risk of a buyer's financing or appraisal falling through. That has become more important as 2026 mortgage rates climbed above 7% (Freddie Mac).

7 **Direct communication.** You negotiate with the buyer yourself, with no messages lost between two agents.

Three ways to sell without a traditional agent

	For sale by owner (FSBO)	Flat-fee MLS listing	Direct sale to a cash buyer
How it works	You price, market, show and negotiate yourself	A broker lists you on the MLS for a set fee; you handle the rest	A local buyer or investor makes you a cash offer on the home as-is
Typical cost	No listing fee; you may still offer a buyer's agent 2% to 3%	About $3,000 to $7,000 flat, or 1% to 2% (HomeCostLab)	No commissions; the offer price reflects repairs and the buyer's margin
Repairs and showings	You handle both	You handle both	None; buyer takes the home as-is
Time to close	Depends on the market and buyer's loan	Depends on the market and buyer's loan	Often 7 to 30 days
Price you get	Market price, if you price and negotiate well	Market price, if you price and negotiate well	Usually below full retail value, in exchange for speed and certainty
Best for	Sellers with time, a home in good shape and a buyer already in mind	Sellers who want MLS exposure without a full commission	Homes needing work, inherited homes, tight deadlines, or sellers who value certainty

Questions to ask any cash buyer: Are you buying it yourself, or will you assign the contract to another investor? Who pays closing costs? What happens if you back out? Can I see proof of funds? A reputable buyer will answer all of these in writing.

The honest tradeoffs

Owner-sold homes made up just 5% of sales in NAR's latest survey, a record low, and they sold for a median of $360,000 versus $425,000 for agent-assisted homes (NAR 2025 Profile of Home Buyers and Sellers).

That gap does not mean every seller loses $65,000 by going without an agent. The two groups sell different homes, and many owner-sellers sell to friends, relatives or neighbors at a friendly price. Still, it is a reminder that pricing and negotiation matter.

What you take on without an agent:

- **Pricing.** Price too high and the home sits; too low and you leave money behind. Get an appraisal or study recent nearby sales.
- **Paperwork and disclosures.** Contracts, disclosures and title issues still have to be handled correctly. In Georgia, closings are handled by a real estate attorney, which helps.
- **Marketing and showings.** Without the MLS, fewer buyers will see your home.
- **Negotiating repairs.** Inspection requests and appraisal gaps fall on you.

Do the math on your net, not your price. A higher sale price can still leave you with less if you pay commissions, repairs, staging and several more months of mortgage, taxes, insurance and utilities while you wait. Compare offers by what you actually walk away with at closing.

Seller's checklist

- ■ Pull recent sales of similar homes nearby, or order an appraisal, before you set a price
- ■ Get your mortgage payoff amount from your lender
- ■ Gather your deed, recent tax bills, HOA documents and any repair records
- ■ Get at least two offers in writing and compare your net at closing, not just the price
- ■ Ask every buyer for proof of funds or a loan pre-approval letter
- ■ Read the contract for inspection periods, earnest money, who pays closing costs and how either side can cancel
- ■ Ask whether the buyer will close themselves or assign the contract to someone else
- ■ Use a Georgia real estate closing attorney or title company, and never wire money based on emailed instructions without calling to confirm
- ■ Never sign over your deed before closing, and never sign anything you haven't had time to review

Sources

- Average Real Estate Agent Commission Rates: 2026 Survey, Clever Real Estate
- Real Estate Agent Commission: 2026 Rates & Costs, Top10RealEstateAgents
- Real Estate Agent Commission in 2026, HomeCostLab
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- Columbus, Georgia Mid-Year Housing Market Review, Redfin via WSB Radio
- Primary Mortgage Market Survey, Freddie Mac

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