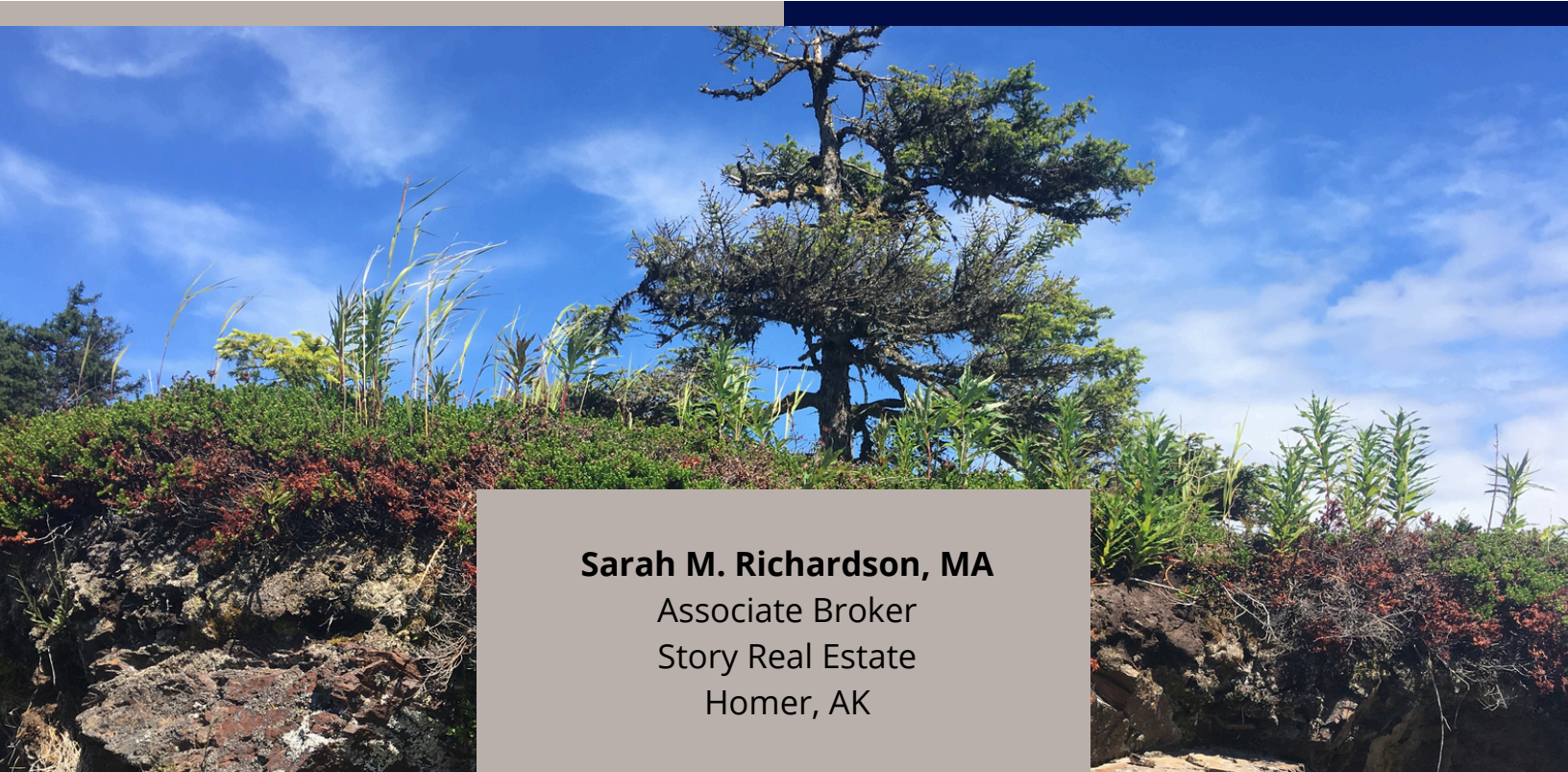




# Navigating Divorce & Real Estate: A Practical Guide to Early Decisions

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**Sarah M. Richardson, MA**

Associate Broker

Story Real Estate

Homer, AK

# The First Decisions That Matter

For many people, divorce is not something they planned for, it's something that happens to them. Even in respectful, cooperative situations, it brings uncertainty, grief, and a loss of footing.

When real estate is involved, that uncertainty intensifies. The home is rarely just an asset; it's stability, routine, memories, and identity. Decisions about it can feel heavy at exactly the time when clear thinking feels hardest. This guide is meant to offer a place to start that is focused on clarity and protecting long-term outcomes during an emotionally charged time.

Before going further, it's important to understand the lens I bring to this work. In addition to my experience as a Realtor, I've completed graduate-level study in conflict, negotiation, and professional communication, along with mediation training through the National Association of REALTORS® and certification as a Residential Real Estate Divorce Specialist through the Residential Real Estate Council.

My work in divorce-related real estate is neutral and process-driven, with an emphasis on confidentiality, data, and outcomes that protect the interests of both parties. My goal in these situations is to bring clarity to what can be murky situations.

This guide is written for people at the very beginning of divorce. It is not legal or financial advice, nor is it about negotiating the broader terms of a settlement. It is intended to help you make grounded, informed decisions about what is likely your most significant shared asset: the home.

# Why the Home Feels Heavier Than Any Other Asset

In divorce, it's common for partners to be in very different emotional places at the same time. One person may be focused on closure and forward movement, while the other is still processing shock and uncertainty. Real estate decisions often become the place where those differences arise.

A home carries practical, emotional, and symbolic meaning, and each party may think of it differently. One may see it primarily as an asset to be resolved; the other may experience it as identity or security that feels risky to let go of.

That mismatch often shows up as:

- Uncertainty or disagreement about whether and when the home should be sold
- Early assumptions about buyouts or sole ownership without clarity on financing feasibility
- Pricing expectations driven by emotion or symbolism rather than market data
- Routine logistics like repairs, maintenance, access, or move-out timing, turning into power struggles

These reactions are normal. Problems arise when emotion begins to quietly drive financial decisions.



# Clarifying Buyouts vs. Reality

One of the most common early assumptions in divorce is that one partner will keep the house. In practice, that outcome depends on feasibility—not intention.

In Alaska, buyouts and refinances are often affected by:

- Lending standards for rural or unique properties
- Appraisals that do not support emotionally assigned value
- Interest rates that affect affordability
- Property characteristics that complicate underwriting

Assuming a buyout is possible before confirming that it's realistic can stall the process, limit options, and increase conflict later. Understanding feasibility early protects everyone involved.

In a separate blog post, I address lending during the divorce process. Check the blog or reach out for more information.

# Start In a Grounded Place

At the beginning of divorce, the most stabilizing real estate steps are often:

- Establishing a realistic, data-supported understanding of the value of the home
- Identifying which outcomes are feasible and what exactly those look like before committing to one
- Creating a neutral plan that prioritizes stability over speed

A clear plan answers questions like:

- Is the likely outcome a sale, a buyout, or delayed disposition?
- What preparation is reasonable—and what is not?
- How will decisions be made if disagreements arise?
- What does a realistic timeline look like?

Structure reduces uncertainty. Uncertainty fuels conflict. Even when plans evolve, having a baseline prevents the process from becoming reactive.

## Stability Matters

Unclear or poorly sequenced real estate decisions can introduce unnecessary instability during divorce. Housing transitions, timing uncertainty, and shifting expectations often increase stress and complicate broader planning, particularly when children are involved.

Stability comes from pacing decisions deliberately—not rushing ahead, but not delaying unnecessarily. A structured, methodical approach allows both parties to plan housing, finances, and next steps with clarity, reducing disruption caused by reactive or poorly timed decisions.

# A Process-Driven Approach

My approach to divorce and real estate is built on structure, communication, and clear next steps. That means documented decisions, transparent timelines, and guidance grounded in both market realities and conflict-aware process.

The goal is not just to sell a property. The goal is to move people through a difficult transition with as little collateral damage as possible.

In a companion article, I'll be collaborating with a Certified Divorce Lending Professional to address the financing side of divorce—mortgages, buyouts, refinancing, and how lending decisions intersect with real estate outcomes.

If real estate is part of your divorce and you want confidential, neutral guidance before major decisions are made, an early conversation can help protect both financial outcomes and personal privacy.

## About Me

I'm a real estate broker who works with clients navigating complex transitions, including divorce. I bring a calm, neutral, and data-driven approach to transactions where emotions and financial decisions collide.

My background includes graduate-level study in conflict and negotiation, mediation training through the National Association of REALTORS®, and certification as a Residential Real Estate Divorce Specialist.

