

Divorce: Selling the marital home

As if going through a divorce isn't traumatic enough, it often leads to being forced to 'downsize' which is challenging both emotionally and practically.

You will usually have chosen the marital home as a couple and often will have raised a family there. Every room holds memories, both happy and sad. There will be furniture, pictures, and ornaments that you have chosen/collected together. Being forced to sell up and move out can be extremely distressing.

Once the decision has been made to sell the marital home it is in both your interests to get the best possible price. Start by deciding what will happen to the contents once the house is sold. Discuss between you what you would particularly like to keep – you will probably both need to compromise but it is best if you can come to an amicable agreement, as involving solicitors in arguments about who gets what can cost you £1000's. Think about what will be important in 5 years time and don't waste your money or energy on who will get a wedding present or ornament that won't be that important in your new life.

When you have come to an agreement you can 'declutter' the house. Property experts agree that houses with less clutter sell more quickly. Get rid of stuff that neither of you want or have room for and store stuff that you want to keep but clutters the place.

If necessary do some simple decorating - walls should be painted a plain cream or white so they look clean, the rooms look bigger and prospective buyers are not put off because they don't like the colour or the pattern on the walls. You will recoup the cost of a couple of tins of paint and your time in the price you get for the house.

A common worry about selling the marital home is how you will be able to afford to buy another home. Find out what mortgage you are likely to be offered seek advice from an Independent Financial Advisor. They will have expert and up to date knowledge of which lenders are most likely to lend to you, the best deals available and what type of mortgage would be best for you.

When you know how much you have available get to know a couple of local estate agents. Tell them your circumstances and ask them to keep you informed whenever a house in your price range comes on the market. Keep in touch with them regularly so they don't forget you. Be realistic about what you will get for your money in the area. Never offer the asking price on a house however much you like it – there is often room for negotiation.

Looking on the positive side of moving house after a divorce, it allows you to make a fresh start. You can choose where you live, even if there are restrictions because of a job or schools you can move to a different district of town or even a nearby town or village within commuting distance.

Moving will give you the opportunity to get involved in a new community and meet new people. Join local clubs, committees or churches. Find a local group that does something you enjoy – a reading circle, a sports club, a gardening club, the WI, a slimming group or an exercise class.

Think of your divorce as a new chapter in your life – a chance to make new friends and try new things. Don't dwell on the past – look to your exciting new future.

Annie O'Neill is a leading UK Divorce Coach and founder of [New Horizons Divorce Coaching](#).

Annie's e-book '[Managing Money through Divorce](#)' has been highly commended by both divorce professionals and people going through divorce.