



## DON'T GET MAD, TAKE ACTION! HOW TO BUY A NEW HOUSE WHEN YOU LOSE IT IN A DIVORCE - DEC 21, 2009

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"I don't want to move," whines your teenager, his sister joining him, tears in her eyes. It's heartbreaking to see them unhappy, and of course you'd prefer to stay planted too, but since your ex got the house there's no other choice. Even without kids, pulling up roots can be difficult, an emotionally draining and very upsetting experience.

But you can handle it, and do it with far less pain and agony than you might imagine. The first order of business is to determine how much you can afford. If that wasn't part of the calculations in deciding the financial settlement, don't hesitate to get professional advice, and from more than one person—your accountant, banker, broker or financial planner can help. This can be invaluable especially with one of the trickiest but most important issues, that is, projecting your situation in several years' time vis-à-vis job and children, for example. Even if you are well-versed in money matters, you might not be thinking as clearly as you normally would, so at the minimum talk to an expert in the areas about which you are shaky.

Once you have a grip on your budget, the next detail to ponder is where you want to live. Leaving familiar territory is unpleasant, no doubt about it. But do you really want to run into your ex at the gym or walking down the street, or lose friends because they take sides in your break-up? If the answer is no, take a positive stance. A fresh start, whether in the next town or across the country, can give you the opportunity to focus on what you want not your ex. Maybe you always coveted a golf community or an oceanside cottage, a small, tranquil village rather than a noisy city, a

house instead of an apartment. A new neighborhood might also offer the tennis courts or jogging paths, museums and symphony you've longed for all these years. Just because your desires were squashed before, even for good reasons, that doesn't mean you can't fulfill them



now. As for children, a new place might provide better schools with more scholastic and athletic possibilities, soccer fields and ballet lessons closer to home, maybe even an environment they actually find more appealing.

The right real estate broker can help you in the decision-making process. Explain the type of residence you want, need and can afford, and anything like child-custody arrangements that create restrictions. If they can't guide you to good possibilities in the area or recommend an associate or branch office if you're looking farther afield, find one who is up to the task.

It's been said, "Change always comes bearing gifts." That's probably difficult to believe now, but give it a chance. You might be surprised.