



DIVORCE LENDING · PLAIN-ENGLISH GUIDE

Keep the home, or sell it?

One of the biggest financial decisions in a divorce, and it often gets made on emotion before anyone runs the mortgage math. Here's how to weigh it with clear eyes.



There is no universally right answer here, and anyone who hands you one without looking at your numbers is guessing. Keeping the marital home and selling it are both valid. The right call comes down to two honest questions: **can you afford it on your own**, and **should you**. The first is a math question. The second is about what the money could do elsewhere.

What actually decides it

- **Qualifying on one income.** The keeping spouse has to carry the new loan alone. Support counted as income has its own rules, and generally needs several years left to count.
- **The rate you would keep versus the rate you would get.** If the current loan has a low rate, a buyout refinance replaces it at today's rate. That swing alone can be the whole decision.
- **The cash to buy out the other share,** and whether it comes from the loan, from savings, or from other assets in the split.
- **Life after closing.** Can one person comfortably carry the payment, taxes, insurance, and upkeep, and still have breathing room.

A house you cannot comfortably afford on your own is not a win, even if you "keep" it. The most common regret is holding onto the home for stability, then feeling house-rich and cash-poor a year later. Running the real monthly number before the settlement is how you avoid that.

The tradeoff

Keeping the home

- Stability and continuity, which matters most with kids in school.
- Keeps a familiar home and neighborhood through a hard season.
- Requires qualifying alone, funding the buyout, and carrying everything solo.

Selling and splitting

- A clean financial break, with liquid proceeds to both sides.
- Both people re-qualify fresh for their next home.
- Means new housing for at least one of you, plus selling costs and market timing.

Short story: keep-or-sell is not a feelings decision dressed up as a financial one. Get the real numbers on both paths, what you would qualify for, what you would pay, and what you would walk away with, then put them side by side before the settlement locks anything in. Whichever you choose, you will choose it with your eyes open.