

BE ONE TEAM · COMPASS

DENVER, COLORADO

A CLIENT GUIDE · FAMILIES IN TRANSITION

The House Decision.

A clear, private guide to the family home in a Colorado divorce. Written for the people living it, not for the paperwork.

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COMPASS

You didn't plan to be here. Almost nobody does.

Somewhere between the lawyers, the forms, and the conversations you never wanted to have, there is a house. It is probably the largest thing you own together, and it is more than money: it is the kids' bedrooms, the kitchen where life happened, the address everyone knows.

This guide slows that decision down and makes it clear: the moving parts, the three realistic paths, the Colorado ground rules, the actual math, and the places to find real help. It was written from the client's side of the table, from what people in your position say they wish someone had explained on day one.

Two promises. No pressure: nothing in these pages asks you to sell anything. No pretending: where a decision belongs to your attorney, your tax professional, or a judge, this guide says so plainly.

1

HOUSE
BETWEEN YOU

2

FUTURES
AHEAD

3

REALISTIC
PATHS

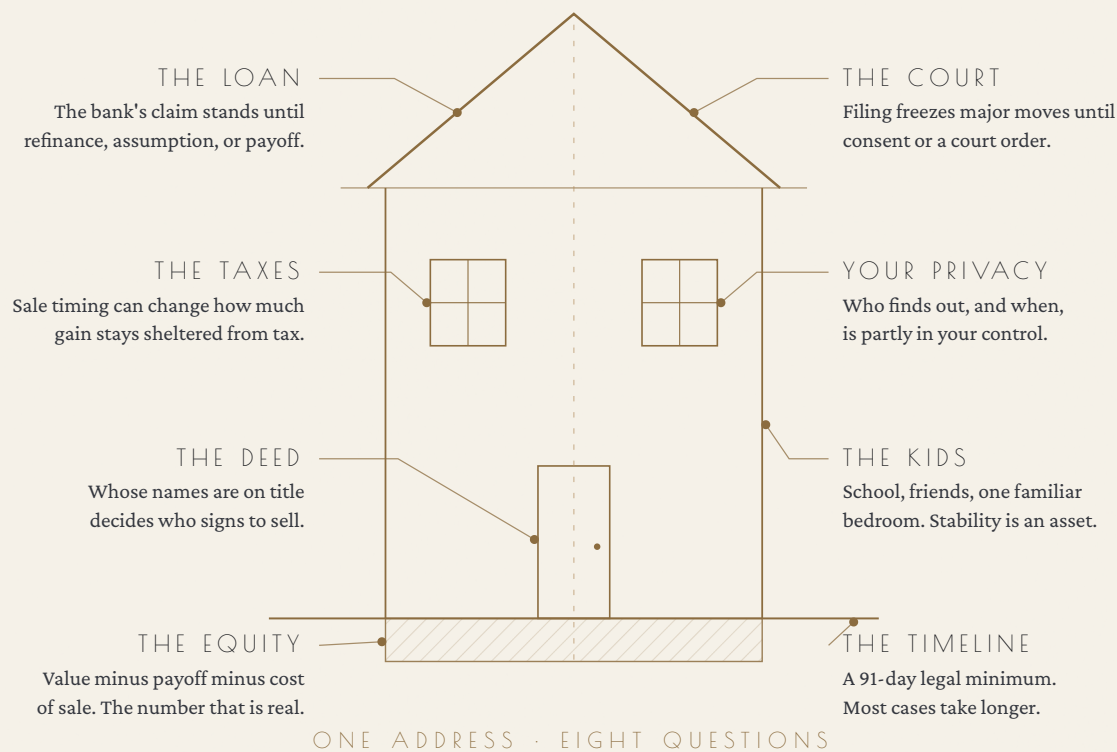
91

DAYS. THE
LEGAL MINIMUM

This guide is general information for Colorado homeowners, not legal, tax, or financial advice. Every divorce is different; confirm decisions about marital property with your attorney before acting.

EIGHT THINGS MOVING AT ONCE

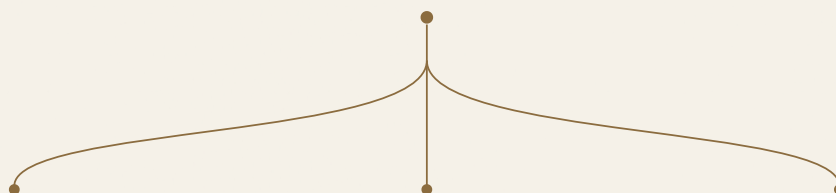
One house, eight questions.



Each part gets its own page in this guide. Start with the one that keeps you up at night; the rest will still be here.

EVERY FAMILY PICKS ONE

Three realistic paths for the house.



A

Sell, and divide the equity

The cleanest financial break. The biggest shared asset becomes cash, and both next chapters start funded. It also means moving, and grieving the house, during an already heavy season.

Watch for: rushing the sale to end the discomfort. Hurried sales leave money on the table exactly when both households need it.

B

One of you keeps it

One spouse buys the other out, usually refinancing to pay out the other's share of the equity. Stability stays, especially for children, and the math must be honest: one income now carries the house alone.

Watch for: keeping the house but not the ability to afford it. The loan, taxes, and furnace do not read the decree.

C

Let the court decide

If you cannot agree, a judge decides at a permanent orders hearing: who keeps the house, whether it sells, and on what terms. It is the slowest and most expensive path, it ends in open court, and it hands your biggest decision to a stranger.

Watch for: using court as leverage. Sometimes it is truly necessary; when it is, arrive with a defensible number and a clean paper trail.

Engraved in statute.

C.R.S. 14-10-107

The house freezes the day the case is filed.

An automatic injunction takes effect on filing and service. Neither spouse may transfer, encumber, conceal, or dispose of marital property without the other's consent or a court order; the statute excepts the usual course of business and the necessities of life. Selling or borrowing against the house mid-case takes agreement or a judge.

C.R.S. 14-10-113

Equitable does not mean equal.

Colorado divides marital property fairly, not automatically fifty-fifty. Courts weigh each spouse's contributions, the separate property each keeps, and each person's economic circumstances, including whether the family home should stay with the parent the children live with most of the time.

ASK YOUR ATTORNEY

Marital and separate are different animals.

What was acquired during the marriage is generally marital; what you brought in or inherited may be separate, though its growth during the marriage can be marital. A home bought before the wedding is a classic gray zone.

C.R.S. 14-10-106

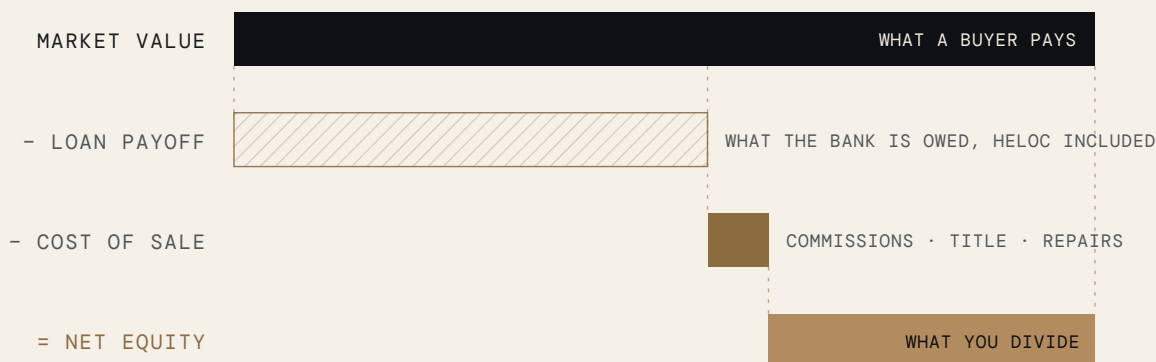
Nothing is final before day 91.

No decree enters until at least 91 days after filing and service, and contested cases run longer. The housing plan has to fit the court's calendar, not the other way around.

Statutes summarized in plain language; the full text controls. Confirm how each rule applies to your case with a Colorado family law attorney.

What the house is actually worth to you.

Not the number an app guesses. The number that survives a closing table:



Illustrative proportions only. Your real numbers are built from closed sales, a payoff letter, and written quotes.

If one of you keeps it: the buyout.

The keeper typically refinances, qualifying on one income alone, and pays out the other's share of the equity. A quitclaim deed moves ownership; it does not touch the loan. If your name stays on the mortgage after you leave, missed payments follow your credit.

The tax clock is quietly running. [IRC §121](#)

A married couple filing jointly can generally shelter up to \$500,000 of gain on a primary home; a single filer, \$250,000. Timing the sale around the divorce can change which limit applies. Ask a tax professional before you pick a closing date, not after.

The process, honestly.

THE CASE

YOUR HOME



The honest part: the middle is slower than anyone wants. Use the time. Valuation, documents, and a housing plan cost nothing to prepare, and they are what mediation rewards. Every district and judge runs this map differently.

THE PRIVATE LISTING • THE QUIET OPTION

Who needs to know your business?

The day a home hits the public portals, the neighbors know. Coworkers know. The parents at school know, and so do millions of strangers scrolling past your bedrooms. For a family mid-divorce, that audience adds pressure exactly where there is already too much.

There is a quieter option: shown privately to vetted, agent-represented buyers through the Compass network. No public listing, no days-on-market clock, no price history, no open houses. If it serves you, go public later, from strength. If not, no one ever needed to know.

EVERYONE • PORTALS, FEEDS, MILLIONS OF STRANGERS

THE NEIGHBORHOOD • COWORKERS • SCHOOL

VETTED, AGENT-REPRESENTED BUYERS

A PRIVATE LISTING STOPS HERE

THE TWO OF YOU

Privacy is not secrecy. It is deciding for yourselves who gets to watch.

PART SEVEN • PRIVACY

Living through the sale.

01 Two schedules, one house.

Showings get planned around both lives, in writing, with notice. If one of you still lives there, the home stays show-ready without becoming a museum you cannot live in.

02 Buyers are told nothing.

Your situation is not a selling point and it is not a bargaining chip against you. A disciplined listing never signals divorce; motivated-seller signals invite low offers.

03 The kids come first, on purpose.

Children read moving boxes better than adults think. Age-appropriate honesty, familiar routines during showings, and a planned goodbye to the house all help more than silence.

04 Everything in writing, everything to both.

Offers, counteroffers, repair decisions, and closing numbers go to both spouses and both attorneys at the same time, in the same words. Symmetry prevents suspicion.

05 Both signatures, every time.

Listing agreements, price changes, and contracts need every owner on the deed. Build the extra day into every deadline so nothing hinges on a rushed signature.

Six expensive mistakes.

01

Quitclaiming before the refinance

Signing away the deed while your name stays on the loan means their late payments become your credit problem. Deed and loan release travel together, or not at all.

02

Pricing by app

Algorithms have never walked your house. Divorce math needs a defensible number built from closed comparable sales that both attorneys can stand behind.

03

Using the house as leverage

Holding the sale hostage to win another point feels powerful and quietly burns the asset: markets move, houses age, and carrying costs run every month.

04

Verbal agreements

"We agreed she'd cover the mortgage" is not enforceable the way a signed order is. Every house decision belongs in a signed temporary agreement or in the decree.

05

Letting the house lapse mid-case

Insurance, taxes, HOA dues, and maintenance still come due while everything is frozen. A missed premium or lien can cost far more than the argument it grew from.

06

Narrating it online

Posts about the divorce, the house, or the money become exhibits and buyer intel. The feed can wait; the settlement cannot be unsaid.

YOU DO NOT DO THIS ALONE

Your team, and where to find real help.

THE TEAM · WHO DOES WHAT

Family law attorney

Your advocate on filings, strategy, and the decree.

Mediator

The neutral who helps you both settle out of court.

Tax professional / CDFA

Runs sale-timing, buyout, and capital-gains math.

Divorce-experienced lender

Reality-checks the one-income refinance, early.

Therapist or divorce coach

Support for you and the kids is infrastructure.

Neutral real estate broker

Same numbers, same offers, to both of you at once.

THE DIRECTORY · FREE AND LOW-COST COLORADO HELP

Colorado Judicial Branch · Self-Help Centers

Free self-help staff in every district courthouse: forms, procedure, and what to file next.

coloradojudicial.gov
at your district courthouse

Judicial Legal Help Center

The courts' plain-language site: every form, step-by-step divorce guides, and free clinic listings.

lawhelp.colorado.gov
online, statewide

Office of Dispute Resolution

The courts' own mediation program: from about \$75 per hour per party with a court order.

coloradoodr.org
720.625.5940

Colorado Legal Services

Free civil legal aid for income-qualified Coloradans; family law intake prioritizes safety cases.

coloradolegalservices.org
303.837.1313

Metro Volunteer Lawyers

Pro bono family law through the Denver Bar Association; intake runs through Colorado Legal Services.

denbar.org/mvl
303.830.8210

2-1-1 Colorado

One call for everything around the case: housing, counseling, child care, financial navigation.

211colorado.org
dial 2-1-1

GATHER NOW

Deed and title policy · Mortgage and HELOC statements · Tax and insurance records · HOA statements · Improvement receipts

WHY I DO THIS. IN MY OWN WORDS

A home is never just a house. And this one deserves care.



I work with families in transition because the industry mostly does not: it treats a divorce sale like any listing, plus awkwardness. It is not. It is two people making the largest shared financial decision of their lives during one of the hardest seasons of their lives, usually with children watching.

My role is deliberately narrow and deliberately neutral. I give both of you the same numbers, the same offers, and the same honest read at the same time, in writing, with your attorneys copied. I have told clients the math said wait. I have told clients a public listing served them better than a private one. The advice follows the facts, not the commission.

If you are reading this early, even before anything is filed, that is the best possible time to talk: quietly, together or separately, with no obligation attached to either.

Robert S. An

REALTOR®

BE ONE TEAM ·
COMPASS

5.0★

TOP AGENT ON
ZILLOW
32 REVIEWS

20+

HOMES SOLD
A YEAR

\$600K

AVERAGE
SALE PRICE

\$12M+

IN HOME SALES.
EVERY YEAR

Source: Zillow profile (5.0★, 32 reviews) and verified production averages · Compass DTC, Denver.

PART ELEVEN · THE SPECIALIST

BEGIN. QUIETLY

One conversation. Together or separately.

*What the house is honestly worth, what each path would look like for your family,
and how to keep the whole process calm. No pressure, no obligation, and nothing
decided for you.*



COMPASS

Robert An • REALTOR®

REAL ESTATE FOR FAMILIES IN TRANSITION

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This guide is general information for Colorado homeowners and is not legal, tax, or financial advice; decisions about marital property are made with your attorneys. Statutes summarized: C.R.S. 14-10-106, 14-10-107, 14-10-113; IRC §121. Private and pre-market listings offered through Compass Private Exclusives in accordance with Compass and applicable MLS policies.

Mediation pricing per the Colorado Office of Dispute Resolution, 2026. Equal Housing Opportunity.