

# Selling Your Home in an Arizona Divorce

A calm, plain-English guide to your options, your timeline, and protecting your equity.

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You did not plan on this. The home is often the hardest, most emotional part of a divorce — and the most valuable. This short guide will help the unknown feel a little smaller, so you can make clear decisions when you are ready.

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## First, a deep breath

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If you are reading this, you are probably trying to figure out what happens to your house. That is one of the most common — and most stressful — questions in any divorce. The good news is that the path is more predictable than it feels right now, and you have real options.

This guide explains how Arizona treats the marital home, the three ways it usually gets resolved, why an accurate value matters, and what a realistic timeline looks like. It is general information to help you think clearly — not legal or tax advice. Always talk with your attorney about your specific situation.

### **You don't have to decide anything today**

Reading and understanding your options is the whole goal of this guide. When you want a confidential, no-pressure conversation or a free valuation of your home, I'm here — this month or next year.

## 1. How Arizona treats the marital home

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Arizona is a community-property state. Under Arizona law (A.R.S. § 25-318), property acquired during the marriage — including the home — is generally community property, meaning both spouses share an interest in it regardless of whose name is on the title or the mortgage.

Courts divide community property “equitably,” which in practice usually means the home’s equity is split roughly 50/50. Equity is what’s left after the mortgage payoff and the costs of selling (agent commissions, closing costs, and any needed repairs) are subtracted from the sale price.

### **The key idea**

It’s the equity — not the house itself — that gets divided. Knowing your home’s current value is therefore the foundation of almost every decision that follows.

## 2. Your three options for the home

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Most Arizona divorces resolve the home in one of three ways. None is automatically “right” — it depends on the numbers and what each of you wants next.

### **Option A — Sell and split the proceeds**

The home is listed and sold, and the net proceeds are divided per your settlement. This is often the cleanest path when neither spouse can comfortably carry the home alone, or when both want a fresh start.

- Pros: a clean break, cash to both parties to move forward, no lingering financial ties.
- Consider: timing the sale, preparing the home, and coordinating a move during an already-busy season of life.

### **Option B — One spouse buys the other out (refinance)**

One spouse keeps the home and refinances the mortgage into their own name, using the new loan (or other assets) to pay the other spouse their share of the equity.

- Pros: stability, especially with children in school; one party keeps a home they love.
- Consider: the keeping spouse must qualify for the refinance alone, and you'll need a current, defensible value so the buyout amount is fair to both.

### **Option C — Offset with other assets**

One spouse keeps the home while the other receives assets of comparable value — for example, a larger share of retirement accounts or savings — instead of cash from the house.

- Pros: can avoid a sale or refinance entirely if the rest of the estate balances out.
- Consider: again, this only works fairly when the home's value is accurate and current.

If the two of you can't agree, an Arizona court can order the home sold and the proceeds divided. Reaching agreement yourselves — with good information — is almost always faster, cheaper, and less stressful.

## **3. Why a current, accurate value matters**

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Notice the common thread above: every option depends on knowing what the home is really worth today. An outdated or guessed-at number is where buyouts turn unfair and settlements stall.

A clear, written valuation does three things: it gives you and your attorney something solid to negotiate from, it protects you from over- or under-paying in a buyout, and it keeps the process moving instead of waiting on a number. Getting that value early — even before anything is decided — is one of the smartest, lowest-stress moves you can make.

### **When to get a valuation**

Earlier than you'd think. A no-obligation valuation at the start gives your attorney a working number and removes a major source of uncertainty. It costs you nothing

and commits you to nothing.

## 4. A realistic timeline

Every case is different, but here's the shape of how the home typically moves through the process:

Stage	What happens with the home
Early / filing	Get a confidential valuation. Decide, with counsel, which of the three options fits.
Negotiation	The value informs the settlement — sale, buyout, or offset. Nothing is rushed.
If selling	Prepare and list the home with discretion; coordinate timing around both parties and any children.
Closing	The home sells or the refinance funds; proceeds or the buyout are distributed per the decree.

You set the pace. A good agent works around your life and your attorney's timeline — not the other way around.

## 5. Five mistakes to avoid

1. Guessing at the value. A buyout or settlement built on a wrong number hurts someone. Get it in writing.
2. Waiting too long to get information. Clarity early reduces conflict later.
3. Letting the home become the battleground. A neutral professional keeps it about logistics, not leverage.
4. Forgetting the costs of selling. Commissions, closing costs, and repairs come out before equity is split — plan for them.
5. Going it alone on the real-estate side. The home is likely your largest asset; it deserves someone who does this specifically.

## 6. How I can help

I'm Ryan Moxley, a Realtor serving the Phoenix metro and Pinal County. I hold the RCS-D designation — the Real Estate Collaboration Specialist - Divorce — which is specialized training on exactly how the marital home is handled in a divorce and how to work alongside family-law attorneys.

What that means for you:

- A fast, written, confidential valuation you and your attorney can rely on.
- A neutral point of contact who can work with both spouses without adding to the conflict.

- If you sell, full-service listing handled with discretion and care, on your timeline.

### **A standing, no-pressure offer**

A free, confidential valuation of your home and a 15-minute call to answer whatever's on your mind — whenever you're ready. Reach me at (480) 227-9143 or [moxleysellsaz@gmail.com](mailto:moxleysellsaz@gmail.com), or visit [website].

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*This guide provides general information only and is not legal, tax, or financial advice. Arizona law (including A.R.S. § 25-318) is summarized in plain language and simplified; your situation may differ. Always consult your attorney and tax professional before making decisions. Ryan Moxley is a licensed Arizona real estate agent. Equal Housing Opportunity.*