



THE STEEL CITY AGENT
AMANDA TIHEY | REALTOR®



A COMPASSIONATE RESOURCE FOR A DIFFICULT CHAPTER

Selling Your Home During a Divorce

Navigating the sale of a shared home during a divorce is one of the most emotionally and logistically complex situations a person can face in real estate. This guide walks you through the process with clarity, care, and the practical information you need — so the home can be settled fairly, and you can both move forward.

"You don't have to have it all figured out to take the first step. You just need the right information and someone steady in your corner."

— Amanda Tihey, The Steel City Agent



Amanda Tihey

REALTOR® | Keller Williams Exclusive
The Steel City Agent — Southwestern PA

Confidential. Private. No pressure.
Your situation is handled with discretion.

Understanding Your Situation

Before anything else — it's okay if you're not sure where to start. Most people aren't. Here's what you need to know first.

Selling a home during a divorce isn't just a real estate transaction — it's the unwinding of a shared life. The house carries memories, financial entanglement, and emotional weight that a standard listing simply doesn't. Acknowledging that is the first step. The second step is getting organized, so this process doesn't add more stress than it has to.

The Two Most Common Paths

Both Parties Agree to Sell

- This is the most straightforward path — even if it doesn't feel simple.
- Both parties work together (or through their attorneys) to list and sell the home.
- Proceeds are divided according to the divorce agreement or court order.
- A neutral, experienced agent is critical here — someone who answers to the transaction, not to one side.

One Party Wants to Keep the Home

- The staying spouse typically needs to refinance and buy out the other's equity.
- A professional appraisal or CMA is used to establish fair market value for the buyout.
- If financing falls through, a sale is often required anyway — better to plan for that possibility early.
- An agent can provide a confidential valuation to help attorneys and both parties negotiate fairly.

What Pennsylvania Law Says

Equitable Distribution State

Pennsylvania divides marital property 'equitably' — which means fairly, not necessarily 50/50. The court considers many factors including length of marriage, earning potential, and contributions to the home.

Marital vs. Separate Property

The home is generally considered marital property if purchased during the marriage, regardless of whose name is on the deed. Pre-marital ownership or inherited property may be treated differently.

Court-Ordered Sales

If parties cannot agree on what to do with the home, a court can order a sale. Having an agent already familiar with your situation makes this process significantly smoother for everyone involved.

A NOTE ON LEGAL ADVICE

Amanda is a real estate professional, not a family law attorney. This guide provides real estate-specific information only. For questions about your divorce agreement, asset division, or legal obligations, please consult a licensed Pennsylvania family law attorney. Amanda works alongside attorneys and can recommend trusted professionals in the Pittsburgh area if needed.

The Process, Step by Step

A clear roadmap matters more during uncertain times. Here's exactly how the process works — and how Amanda keeps it on track.

01

Get a Confidential Home Valuation

Before any decisions can be made — legal or otherwise — you need to know what the home is actually worth in today's market. Amanda provides a confidential Comparative Market Analysis (CMA) at no cost. This gives both parties and their attorneys a professional, data-backed starting point for negotiations.

Note: Both spouses can receive the same CMA independently. Amanda maintains neutrality throughout.

02

Establish Roles and Decision-Making

Who will be the primary contact? Who has authority to sign? Can both parties communicate directly, or will everything go through attorneys? Establishing this early — even if it's uncomfortable — prevents far more difficult conversations later. Amanda has experience navigating these dynamics and can adapt to whatever structure works best for your situation.

Note: If attorneys are involved, Amanda coordinates directly with them to keep things moving efficiently.

03

Prepare the Home

Even in difficult circumstances, a well-prepared home sells faster and for more money — which benefits both parties. Amanda will walk through the home and provide a prioritized preparation list focused on impact versus cost. Not everything needs to be fixed. Not everything should be. She'll tell you what actually moves the needle.

Note: If one party is still living in the home, Amanda handles scheduling and communication with care and professionalism.

04

Price It Right — Not for Spite, Not for Sentiment

Pricing during a divorce is uniquely vulnerable to two bad outcomes: one party wants to list high out of hope, or one wants to list low out of urgency. Neither serves either of you. The right price is the market price — the one that attracts the most buyers and generates the best offers. Amanda will show you the data and let the market speak.

Note: A home that sits because it's overpriced costs both parties money every single month.

05

Navigate Offers Together

Both parties typically need to sign the contract and any subsequent addendums. Amanda will present all offers clearly, walk through the terms in plain language, and make sure both parties understand what they're agreeing to. She can coordinate signatures electronically so that in-person meetings — if they're uncomfortable — aren't required.

Note: DocuSign and remote notarization are available throughout Pennsylvania.

06

Coordinate the Closing

Closing on a divorce-related sale sometimes involves separate signing appointments, specific instructions about how proceeds are distributed, or coordination with escrow and legal accounts. Amanda works proactively with the title company and attorneys to make sure the closing goes smoothly — even if the two parties don't attend together.

Note: Proceeds can be split at closing per the divorce agreement. Amanda ensures the title company has all necessary documentation in advance.

Common Challenges — and How to Handle Them

Divorce listings come with their own set of complications. Knowing what to expect makes them much easier to navigate.

One Party Is Uncooperative

This is more common than most people expect. If one spouse is delaying signatures, refusing showings, or otherwise stalling, the divorce attorney typically needs to be looped in. Amanda documents all requests and timelines and communicates clearly with legal counsel to keep the process on record and moving forward.

Disagreement on Price or Repairs

When the two parties can't agree, objective data is the best mediator. Amanda provides comparable sales, market trend reports, and cost-versus-value analysis for any proposed repairs. The market — not emotions — determines the price. She presents this evidence to both parties and their attorneys.

Someone Is Still Living in the Home

Showings need to happen, and the home needs to be presentable. Amanda works with the occupying spouse on a showing schedule that respects their living situation while ensuring buyers have proper access. She communicates professionally and without taking sides.

Children Are Involved

The family home is often deeply tied to the children's lives — their school, their friends, their sense of stability. Amanda understands this. She handles showings and scheduling with care, and can work around school calendars and custody arrangements to minimize disruption to the children.

Financial Pressure to Sell Quickly

Sometimes one or both parties can no longer carry the mortgage. Amanda will create an honest timeline and pricing strategy that balances speed with maximum net proceeds. She'll also discuss bridge options and what a realistic 'fast but fair' sale looks like in the current market.

The Home Needs Work and Neither Party Wants to Pay

Amanda identifies which improvements are essential (safety, financing-requirement items) versus optional. Many deferred maintenance issues can be priced around rather than repaired. She'll give you an honest assessment of what to fix, what to disclose, and what to leave for the buyer.

The Emotional Side — and Why It Matters in Real Estate

The home you're selling isn't just a financial asset. It's where you painted the nursery, hosted Thanksgiving, argued about the tile in the bathroom, and built a life that's now being reorganized. That's real. Acknowledging it doesn't make you weak — it makes you human.

What Amanda has learned from working through divorce-related sales is that the clients who do best are the ones who can separate the emotional work from the transactional work — not by ignoring the feelings, but by finding a trusted professional to handle the transaction so they can focus on everything else. That's what she's here for.

Quick Reference: Who Handles What

FAMILY LAW ATTORNEY

- › Asset division decisions
- › Court orders and filings
- › Legal interpretation of the divorce agreement
- › Enforcing cooperation

YOUR REAL ESTATE AGENT

- › Home valuation and pricing
- › Marketing and showing coordination
- › Offer presentation and negotiation
- › Closing logistics and proceeds distribution

TITLE COMPANY

- › Closing document preparation
- › Disbursement of proceeds per agreement
- › Title search and insurance
- › Remote / separate signings if needed

YOU DON'T HAVE TO NAVIGATE THIS ALONE

A Fresh Start Begins with the Right Support.

Reaching out doesn't commit you to anything. Many clients in this situation just need a quiet, no-pressure conversation to understand their options — what the home might be worth, what the process looks like, and what timeline is realistic.

Amanda handles divorce-related sales with professionalism and discretion. She works with both parties and their legal teams to ensure the process is fair, clear, and as painless as a difficult situation can be.

Reach Amanda Privately



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What to Expect When You Reach Out:

- ✓ A private, no-pressure conversation — no obligation to list
- ✓ A confidential home valuation using current market data
- ✓ Clear explanation of timelines and what to expect
- ✓ Coordination with your attorney if needed
- ✓ Respect for the complexity of your situation at every step
- ✓ A steady, professional presence when things feel uncertain



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Moving you from where you are now... to where you want to be!™

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