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Finding a home after your divorce

By: Robyn Lydick , Staff Writer

Wildflower Group helps women own their own homes.

In 1995 Cheryl Brown's world changed. Her marriage was ending and she fought to keep the house she lived in, the only home her daughters, then 11 and 9, had ever known. She was determined to raise them in that home. Her former husband told her she couldn't do it, but with court ordered maintenance and working full time, and sacrificing many things, she pulled it off with a refinance loan.

Brown was a stay at home mother who had not finished a college degree. She thought about nursing school, and started, but discovered that was an expense she could not meet. Today, she is the office sales person for Visions Photography in Littleton. Her daughters are college students and the home she fought for is free to go on the market as Brown starts to downsize her home and her life.

She was lucky, said Joan Rogliano, a Realtor at Prestige Realty in Highlands Ranch and founder of the Wildflower Group. Wildflower Group seeks to provide women with the tools they need to realize their dreams of home ownership.

Inspired by her own experience of divorce, Rogliano became determined to help other women get through this often difficult time. "I've found over the years that women often believe several myths about home ownership. For instance, they don't think they can qualify for a home loan unless they have an income or a sizable down payment. We've shown them several innovative strategies for remaining in their existing home or helping them find a new one that is better suited to their new lifestyle." Brown used many of the strategies to clear her credit. "Joan was so helpful. She told me how to examine my credit, I hadn't done that in 20 years, and how to repair it," Brown said. "I had things I'd paid off but were never removed from my record."

While she was smart and did not take out any loans against her 2,600-square-foot house, Brown did juggle credit on a routine basis. "I'll be honest, I robbed Peter to pay Paul," she said. "But no equity was taken out. I refused to do that." Brown calls the house her biggest savings. She expects to buy another house costing about \$100,000 less.

Rogliano is holding a free workshop, Divorce and Your Home, Aug. 23, from 6:30 to 8 p.m. at 3033 E. First Ave., Suite 510, in Cherry Creek.

Each participant will receive a free 100-page workbook full of useful tools and resources. The workbook takes women through all their assets and liabilities to provide a clear picture of their financial situation, information the women will need in divorce proceedings. Women contemplating a divorce are encouraged to attend the workshop. "We can find out if this is the right thing for you financially," Rogliano said. "We want to help women. I can say, honestly, I've been where you are. It will get better."

To register for Rogliano's workshop, call 303- 670-7732 or e-mail info@wildflowergroup.net.

Rogliano is also available to bring the workshop to groups in Highlands Ranch and surrounding communities.

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