Beyond the Transition
A Team That Can Help You Settle In

Six savvy professional women have developed an innovative approach to help people going through the throes of a transition like divorce or widowhood, and their emphasis is on the future. In addition to assisting clients with the immediate and complex legal and financial details attached to these events, their goal is helping to ensure a client emerges from the process with a strong foundation and on the right foot to begin the next passage in his or her life.

3 Beyond the Transition:
A Team That Can Help You Settle In
Learn how six savvy professional women help people going through the throes of a transition like divorce or widowhood. Their unique approach is focused on ensuring a client is prepared for the next passage in his or her life.

6 Real Estate Agent Shannon Aronson: Business Insight and Compassion in Every Transaction
Aronson is not only an expert in her field but also someone who provides service excellence for clients by truly listening to them.

7 Architect Ileana Martin-Novoa: Creates That Love Your House Feeling
Martin-Novoa understands how space can influence a family's life and that functionality is as important, or more so, than beauty.

8 Mortgage Broker Susan Petrocco: Always in Her Clients’ Corner
Petrocco takes great pride in her hands-on approach with every client’s mortgage application, believing that a home purchase and mortgage transaction is part of the American dream.

9 Financial Planner Diane Taylor: Helps Clients Strengthen Their Finances in Transitional Times
Taylor believes her greatest tool for helping clients take charge of their financial lives is having a strong emotional connection with them and understanding their fear.

10 Artist and Interior Design Stylist Jodi Topitz: Make Your Home Space Reflect the Inner You
Topitz feels strongly that great design, beautiful art and a pleasing color palette positively impact emotional well-being and encourages a positive state of mind.

11 Divorce Attorney Susan Winters: Determined to Make Tough Transitions Easier
Winters is determined to get the best result possible for clients, while at the same time doing whatever she can to make the transition easier.

12 Silk Purse Picks
Helpful resources for women.

The paradigm has creatively united Susan Winters, divorce attorney and practice lead for the family law department at Budd Larner, PC; Diane Taylor, certified financial planner and partner at Freedom Advisors and Freedom Divorce Advisors; Susan Petrocco, senior home loan officer at Investor’s Home Mortgage; Shannon Aronson, real estate agent at Keller Williams Realty, Premier Properties; Ileana Martin-Novoa, architect and managing partner at Katz-Novoa Architects; and Jodi Topitz, artist, interior stylist and founder of we2me and its subsidiary Topitz Design Studios.
The six were drawn together because of their high professional standards, their integrity, a motivation to be 100% invested in their clients and by the fact that the work of all six directly or indirectly touches on the home. True, the home is the largest family asset. As importantly, it is also the emotional centerpiece and anchor of the family unit. “Most clients, particularly women, want to stay in their homes,” says Winters. Still, even when they do, there’s the need to achieve balance between their old and new life and the memories both good and bad; more often than not, it is prudent, sometimes necessary, to modify the home to reflect the new passage.

360 DEGREES OF HOME-RELATED NEEDS

This unique six-women team puts clients in touch with the 360 degrees of home needs that come up in any divorce proceeding: to sell or stay, secure a new mortgage or refinace, redesign or convert to accommodate new needs, or stage or sell the former partner’s ownership, or sells the stage? “Do you picture yourself in your current home or another?” Then she educates about strategy options. Whether a client buys or sells, a client can rebuild or buy a new home outright presents different financial outcomes. Taylor illustrates the scenarios, attaching potential values to each.

“If you talk to the client to that level of comfort, she understands the application and discovery process is transparent so there are no surprises.

“You just can’t underestimate the incredible, curative power of the consulting process with clients,” Petrocco says. “It helps us put things in perspective, and make smart decisions for the future.”

Petrocco will go out of her way to make a mortgage application work for her clients. “But, above all, you need to be comfortable with your monthly payment,” she says. To get clients to that level of comfort, she ensures the application process is both educational and transparent, so that there are no surprises.

“Your first-hand experience plus their track record of handling life transitions has equipped all six women to provide realistic guidance when advising clients, and also to be empathetic.

From a financial perspective, the team must be in agreement about what a client can afford to purchase and secure a mortgage on a new home or to maintain, convert or restyle the existing home. On the flip side, when selling, Petrocco takes clients through a thought process to help them understand the requirement to price right to what the market will bear—a price point that can shift for the same house depending on the economy.

“Reality can be a bitter pill to swallow, but one that’s easier to accept if you’ve investigated issues for yourself,” says Aronson.

There are no ‘shoulds’ in this process. That’s where Petrocco comes in. She ensures the application process is both educational and transparent, so that there are no surprises. “You just can’t underestimate the incredible curative power of the consulting process with clients,” Petrocco says. “It helps us put things in perspective, and make smart decisions for the future.”

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DERIVING VALUE FROM YOUR HOME

Divorce might also require someone to architecturally redesign current space to accommodate now single-parent needs, perhaps for a nanny or a grandparent who may assume that role. For example, Martin-Novoa says she added a private, first floor suite for a divorcing client’s mother who joined households with her daughter and granddaughter to create a larger, multigenerational home.

In that same home she worked with existing rooms in the divorcée’s split level to create an open-flowing home with a kitchen/great room combination.

“The objective is always to enable you to derive the most value from your home,” says Martin-Novoa, noting that a modification to the space, or an addition, can achieve this objective at the same time the change provides a lift that is physically and emotionally energizing when settling in to a new lifestyle.

“In some instances, divorce presents the opportunity for a person to finally get that coveted place that he or she always wanted but never feared because of the conflicting views of the former spouse.”

Martin-Novoa says that sometimes an architectural evaluation indicates that renovating the existing home is not feasible and that moving is a better option. In those cases, she asks Aronson to step in. Still, it is not uncommon for clients to purchase a home that is not only priced right but also enables follow through with the desired customized renovation.

MAKING A HOME YOURS

“Embracing the real you—feeling good, being extremely comfortable and reflecting your personal style—is imperative, and the first place to start is with your home,” says Topitz.

“Aesthetic living creates the perfect space for personal growth and a positive state of mind,” says Topitz, “whether you’re moving from old space to new space, downsizing or reinventing your current environment.”

She says one of the most challenging parts of reinvention is knowing what to leave behind or get rid of and/or deciding not only which possessions to keep but also to figuring out how you will integrate these possessions into your new life.

Small touches like repurposing, repainting or repositioning old totems and furniture can go a long way to bolstering your emotional intelligence and getting you on solid footing, according to Topitz.

“I always emphasize that your new life is not better or worse than the preceding passage. It’s just different,” she says.

And a different and fulfilling place is where this savvy tag team of experts strive to lead clients.

“We want to make sure where you rest your head, where you go to sleep and where you experience your next exciting adventure is the right somewhere for you,” says Winters.

“I would really convince you that with the proper advice you can find whatever it is you're looking for, the more you will come to realize you really can do it.”
Susan Winters is determined to get the best result possible for her clients. She’s also inspired to improve the process. She’ll tell you there’s no perfect way to end a marriage, but she’s committed to doing whatever she can to make the transition easier. “Divorce is never a day at the beach,” says Winters—“it’s tough stuff.”

But it can be a new beginning…

All in perspective
A person with an interesting blend of idealism and realism, Winters firmly believes that you can make a cloudy time sunny, but her expectations for how you get there are high. “The reality is divorce happens,” she says.

“And, you have two choices. You can make it a negative, awful experience or work at making it positive. Under the best of circumstances you end up on solid footing and the potential to turn your life around,” she says.

This objective led Winters, through her law practice at Budd Larner, to put together a team of professionals, each with a particular expertise, to deal with the various pain points of the divorce process: a lawyer, therapist, forensic accountant and financial advisor.

A team with focus on home
To her delight, Winters discovered that she could expand her team when things were coincidentally moving in a similar direction in her networking group. There she encountered other professionals to include on the “team”—professionals whose expertise centered on the home, which is typically a person’s biggest asset.

“I can’t count the times I’ve heard my clients say, ‘I love my home. I want to keep it.’ And I can’t count the times I’ve had to say, ‘You might have to consider selling it and buying something smaller and less expensive.’”

Winters says divorcing parents often believe the “awfulness of divorce would be a little less awful by keeping the children in familiar surroundings.” But very often this is not financially possible.

Cold, hard facts
You have to do some analysis to reach these conclusions: How much would it cost to stay in the marital home? Should you refinance, or, buy new, and if so, what is your price range and how much of a mortgage can you afford?

Sometimes the consideration is whether to keep the home and renovate it or sell the home. “Can we add a bedroom or renovate a basement in the current house to, say, accommodate a nanny because the divorced spouse needs to go back to work, or should we move? Or, is it better to rent or buy a new home…and buy what? Something in mint condition or a “fixer upper”?

“Answering these questions helps me set real expectations based on real facts and figures,” Winters says.

Even if a client is not ready to make an immediate move, advance planning makes sense, says Winters, “so we can avoid last-minute decisions.”

The whole picture
Winters says that being exposed in depth beyond the numbers to the specific planning details of moves, and purchases, not to mention awareness of architectural or other home-related decisions to which she is privy through her “team” allows her to provide the best service to her clients by being a part of the total picture.

“I see how a plan materializes into life on the other side of change. It’s fun to say to a client much like I’d say to a friend, ‘Let’s turn a negative into a positive,’ or, ‘It’s your time now to make all the decisions about your home and do whatever you want with the assistance of the professionals on the team.”

While Winters displays her own excitement about her 360 degree involvement with the team she sets into motion, she says the real fulfillment comes with the endgame of seeing a client pick up the pieces and move forward.

“The greatest satisfaction is knowing that when divorce is a person’s only recourse, a coordinated effort by a team of professionals can help that person get onto solid footing, get on with their lives and feel good about it.”

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