APPRAISEITNOW GUIDE

Household Contents Appraisal for Divorce: Dividing Personal Property From Photos and Documents

AppraiseItNow completes most appraisals remotely, and a household contents appraisal for divorce starts from one clear photo per item or group. This guide shows what to photograph, what the attorneys confirm first, and how state law sets the valuation date.

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Educational material, not an appraisal.

Key Takeaways

Here is what a spouse dividing household contents needs to know about a remote divorce appraisal:

- **Remote method:** Most AppraiseItNow appraisals are completed remotely from photographs and documents. When an inspection is needed, an appraiser visits the asset in person.
- **Photos for household items:** AppraiseItNow's photo requirement for household items is one clear photo per item or group.
- **Attorney instructions:** For AppraiseItNow's divorce appraisals, counsel sets the valuation dates and standard, and AppraiseItNow needs to know which side it acts for. The attorney also confirms that a remote appraisal is acceptable.
- **Valuation date:** State law and the court set the valuation date and standard in a divorce. No federal rule sets how property is valued in a divorce.

A household contents appraisal for divorce puts a documented value on the furniture, art, jewelry, electronics and other movable property a couple divides. A spouse who has moved out needs values that do not depend on who holds the keys to the house. The sections below cover how the appraisal is completed remotely, how to photograph the contents, what the attorneys confirm first, how the valuation date is set, and what AppraiseItNow's records show.

How Does a Household Contents Appraisal for Divorce Work Remotely?

Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person. For household contents, the photographs and paperwork carry the information about each item: what it is, who made it, what condition it is in and what records support it.

Professional standards allow for this approach. USPAP does not require an in-person inspection in every assignment. The appraiser decides the scope of work, including how much inspection credible results need, and the report describes that scope. The standards themselves are set out in the Uniform Standards of Professional Appraisal Practice, 2024 edition, from The Appraisal Foundation.

Household contents are personal property: the movable items inside the home, as opposed to the building and land. AppraiseItNow's page on personal property appraisals covers that category in more detail. The marital home itself is real estate. AppraiseItNow does not appraise real estate.

An in-person appraisal follows a different division of work. On an in-person appraisal, the appraiser identifies and photographs everything at the visit; the client still provides the address and the paperwork they hold, such as titles, receipts, certificates and records. Access to the home, for either the spouse or an appraiser, is a question for counsel.

What to Photograph for a Household Contents Appraisal and How

The photo set is the core of a remote household contents appraisal. AppraiseItNow's photo requirements by asset type: for vehicles, the outside and inside, plus the mileage for anything motorized; for boats, the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours; for machinery, a few photos of each machine, the hours and whether it runs; for fine art, the front, back, signature and frame; for household items, one clear photo per item or group.

A clear photo shows the whole item, in focus, in good light, with nothing blocking it. The following practices make each photo more useful to the appraiser:

- **Use daylight or bright overhead light:** Turn on room lights and open blinds so colors and wood grain read accurately. Avoid using the flash directly on glass, lacquer or polished metal, because the glare hides surface detail.
- **Shoot the full item first:** Step back far enough to fit the entire piece in the frame, including legs, bases and tops.
- **Add a close-up of any maker's mark:** Labels inside drawers, impressed marks under chairs, backstamps on china and signatures on pottery identify the maker.
- **Show condition honestly:** Photograph chips, stains, tears and repairs rather than angling them out of view. A photo that hides damage produces a value that does not match the item.
- **Keep the group logic simple:** Group items that belong together, such as a set of matching dining chairs or a shelf of everyday glassware, and photograph the group in 1 frame.

A room-by-room plan keeps the photo set organized and complete. The table below shows a practical way to handle common household contents:

Item type	What to capture	Practical grouping
Furniture	Full view, plus any label or impressed mark	1 photo per piece; matching sets as 1 group
Rugs	Full rug laid flat, plus the back corner	1 photo per rug
Jewelry	Each piece on a plain background, plus any hallmark	1 photo per piece
China and crystal	The set arranged together, plus 1 backstamp	1 group per pattern
Electronics	Front view, plus the model label	1 photo per device
Fine art	Front, back, signature and frame	Each work on its own
Kitchenware and linens	The items arranged on a counter or bed	1 group per category

Example (hypothetical): A dining room holds a table, 6 matching chairs, a china cabinet and a full set of china. The spouse takes 1 photo of the table, 1 photo of the 6 chairs together, 1 photo of the cabinet with its doors open, 1 photo of the china set and 1 close-up photo of the backstamp. The room is documented in 5 photos instead of dozens.

Pro tip: Number each photo file to match a line on a simple spreadsheet, such as "LR-01 sectional sofa" or "DR-03 china cabinet." The appraiser, both attorneys and both spouses then refer to the same item by the same number.

Documents strengthen the photos. Receipts, certificates of authenticity, jewelry grading reports and prior appraisals each confirm details that a photo cannot show, such as purchase source, materials or provenance. Photograph or scan each document and name the file with the item number it supports.

What the Attorneys Confirm Before a Divorce Appraisal Begins

The attorneys settle the ground rules before any value is concluded. For a divorce appraisal, AppraiseItNow needs the valuation dates and standard as counsel sets them and which side it acts for, and the attorney confirms that a remote appraisal is acceptable.

Each of those points has a practical side for the spouse. The table below shows each item and a simple step that keeps it from becoming a delay:

What counsel sets or confirms	What it means in plain terms	Practical step for the spouse
Valuation dates	The date or dates the values must reflect	Ask your attorney for the dates in writing
Standard of value	The type of value the report concludes	Ask your attorney to name the standard in writing
Which side AppraiseItNow acts for	AppraiseItNow needs to know which side it acts for	Confirm this with counsel before sharing photos
Remote appraisal acceptable	Approval to work from photos and documents	Ask your attorney to confirm it in the same message

A single written instruction from counsel covering all 4 points is the cleanest starting record. Forward that instruction along with the photo set and item list when the appraisal request goes in.

Watch out: Do not choose a valuation date on your own based on when you moved out or when you took the photos. Counsel sets the valuation dates and standard, and AppraiseItNow works from them.

How Is the Valuation Date Set in a Divorce?

The valuation date is set by state law and the court, not by a national rule. No federal rule sets how property is valued in a divorce; state law and the court set the valuation date and standard. For example, New York lets the court choose any date from the filing of the case to trial; California values assets as near the trial as practicable unless the court orders otherwise.

The source text for each state rule is public. The New York rule appears in N.Y. Domestic Relations Law § 236(B)(4)(b). The California rule appears in Cal. Fam. Code § 2552.

The valuation date matters to the photo set as well as to the report. Photos show condition on the day they were taken, and household items change over time: furniture wears, electronics age and items leave the house. Write down the date each photo was taken, and tell your attorney if the photos are older than the current state of the home.

Example (hypothetical): A spouse in New York took photos of the household contents before moving out, and the case is still months from trial. The spouse sends the photos, the date they were taken and a note listing 3 items that have since been sold. Counsel then sets the valuation date with that history on the record, and the appraisal follows the date counsel sets.

What AppraiseItNow's Records Show About Remote Appraisals

AppraiseItNow's own records show how often appraisals are done from photographs. Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 1,137 were done from photographs and documents and 27 in person; the method was not recorded for the other 62.

Divorce is one of several purposes in that same period. Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 521 were for charitable donations, 175 for insurance (102 claims and 73 coverage), 144 for estates (61 probate, 46 estate tax and 37 estate settlement), 50 for divorce and 15 for Roth IRA conversions.

AppraiseItNow's records also show how quickly clients answered specific requests. In 162 requests for missing details that AppraiseItNow sent between August 2025 and September 2026, the median first reply from the client came in 0.1 days; 55% were resolved within a day and 89% within a week. Identifiers such as a VIN or serial number took a median 0.6 days to arrive, receipts 0.7 days, donation documents 1.7 days and photos 2.0 to 3.7 days.

The same reply times are easier to compare side by side. The table below restates the median time for each type of missing detail in that sample:

Type of missing detail	Median time to arrive
Identifiers such as a VIN or serial number	0.6 days
Receipts	0.7 days
Donation documents	1.7 days
Photos	2.0 to 3.7 days

Photos took the longest of the detail types in that sample. A spouse without access to the home depends on someone getting to each item for a photo, so the practical advice is to send the complete photo set with the first request, so that no photo has to be requested later.

Key takeaway: The most useful thing a spouse can do is send every photo and document up front, organized by item number. Missing photos were the slowest details to arrive in AppraiseItNow's records.

Build a Numbered Household Record Before Dividing the Contents

A numbered item list with matching photos gives everyone working on the case the same item references. One numbered list, one matching set of photos and one written instruction from counsel let the attorneys and spouses point to the same items by the same number. The list also

shows plainly what was in the home and what condition it was in when the photos were taken.

The practical sequence is short. The following steps put a household contents appraisal for divorce on a clean footing:

1. **Get counsel's written instructions**
   - Ask your attorney to confirm the valuation dates and standard, which side AppraiseItNow acts for, and that a remote appraisal is acceptable.
2. **Photograph each room**
   - Take 1 clear photo per item or group, plus close-ups of maker's marks and condition issues.
3. **Build the numbered list**
   - Match each photo file to a line on the spreadsheet, with the date the photo was taken.
4. **Gather supporting documents**
   - Scan receipts, certificates and prior appraisals, and name each file with its item number.
5. **Send everything together**
   - Submit the photos, list, documents and counsel's instructions in 1 package.

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. When your photos and counsel's instructions are ready, request an appraisal for your household contents.

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