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Dividing Household Contents in a Divorce When One Spouse Holds the Keys: A Field Guide to Neutral Personal Property Appraisal

AppraiseItNow Inc.

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Educational material, not an appraisal.

Purpose and scope of a one-access household contents appraisal

This field guide is current as of 2026. It explains how household contents are appraised for a divorce settlement when one spouse lives in the marital home and the other spouse no longer has access to it. It is written for spouses and for family-law attorneys who must place a value on furniture, artwork, electronics, tools, vehicles and similar property before the property can be divided.

The access problem is common and specific. One spouse can open every closet, cabinet and garage bay. The other spouse may remember what is there but cannot confirm it, cannot photograph it and cannot see its current condition. Any appraisal built only on one side's information is open to challenge, and any appraisal that requires both spouses to be in the house together may be impractical or inappropriate. A neutral appraisal is a way through: one set of written instructions from counsel, one reconciled inventory list, and one documented record of what was examined and how.

AppraiseItNow is a tech-enabled appraisal company headquartered in New York City that prepares USPAP-compliant appraisals of personal property, fine art, machinery and equipment, vehicles, boats, inventory and closely held businesses for clients in all 50 states, remotely and in person. AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice. AppraiseItNow's website is www.appraiseitnow.com.

What this guide covers

- Movable household property: furniture, rugs, lighting, art, decorative objects, silver and tableware, electronics, appliances that are not built in, and collections of general household goods.
- Vehicles, boats and workshop or garden equipment kept at the home.
- The practical steps that let a remote or in-person appraisal proceed when only one spouse can reach the property.

What this guide does not cover

AppraiseItNow does not appraise real estate. The house itself, the land and any value attached to the structure are outside this guide. Whether a built-in item belongs with the house or with the contents is a question for counsel to answer before the appraisal begins. The appraisal then covers the items counsel lists as personal property.

This guide does not explain how a court divides property, which spouse keeps which item, or how values are offset in a settlement. Those are legal questions for counsel.

Key terms for dividing household contents

The following terms are used throughout this guide. Some are everyday words given a working meaning here. Others come from appraisal standards.

Household contents

The movable personal property inside and around the marital home. In practice this includes the garage, sheds, storage rooms and any off-site storage unit counsel adds to the list.

Access spouse and non-access spouse

This guide uses "access spouse" for the spouse who lives in the home or otherwise controls entry to it, and "non-access spouse" for the spouse who does not. These are descriptive labels, not legal terms.

Neutral appraisal

In this guide, a neutral appraisal is one built so that both sides can see and test what it rests on. It uses a reconciled inventory list, photographs and documents shared with both sides at the same time, and a report that states its scope of work and any assumptions. The valuation dates, the value standard and the side the appraiser acts for come from counsel. Neutrality in this sense describes the evidence and the process. It does not change the appraiser's obligation to follow appraisal standards.

Valuation date and value standard

The valuation date is the date the value must reflect. The value standard is the definition of value the appraisal must use. Both come from the law that governs the case and from the court.

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. Readers in New York can find the valuation date provision in the Domestic Relations Law (N.Y. Domestic Relations Law § 236(B)(4)(b)). Readers in California can find the community property valuation date rule in the Family Code (Cal. Fam. Code § 2552).

Effective date and report date

An appraisal's effective date is the date the value applies to. It can be current, past (a date of death or donation) or future, and the report states both the effective date and the report date (USPAP, 2024 edition (The Appraisal Foundation)). AppraiseItNow sets the effective date by purpose, and for a divorce it is the date counsel sets.

Scope of work

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. In a one-access situation, the scope of work section of the report is where a reader learns which items were photographed, by whom, and whether anyone from the appraisal side entered the home.

Extraordinary assumption

An appraiser may assume an uncertain fact is true (an extraordinary assumption) only when it's needed for credible results, there's a reasonable basis for it and the analysis stays credible, and the report must say so clearly (USPAP, 2024 edition (The Appraisal Foundation)). In household contents work, an uncertain fact might be the condition of an item that was photographed only from one angle, or the authenticity of a signature that could not be examined closely. Whether an extraordinary assumption is appropriate in a given case is the appraiser's judgment, and the report discloses it.

Inventory list and item group

The inventory list is the written list of property to be appraised. An item group is a set of ordinary goods appraised together, such as "kitchen cookware" or "children's bedroom furniture," rather than piece by piece. Grouping is a practical choice that counsel and the appraiser can make based on what each spouse considers important.

How a neutral household contents appraisal works when one spouse holds the keys

The process has five stages. Each stage includes a step designed to address the access imbalance.

Stage 1: Counsel set the instructions

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 part of that requirement matters in a one-access case:

- Valuation dates. Some cases need more than one date, for example when the court has not yet chosen among possible dates. Counsel state every date the report must cover.
- Value standard. Counsel give the definition of value in writing so the report applies the right one.
- Which side the appraisal is for. Counsel state this at the outset so the appraiser knows whose instructions the report follows.

- Remote acceptance. The attorney confirms that photographs and documents supplied from inside the home are an acceptable basis. If either side's counsel will not accept photographs taken by the access spouse, that needs to be known at the start, because it points toward an in-person visit.

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly.

Stage 2: Both sides build one inventory list

The non-access spouse cannot photograph the property, but can still contribute. The most effective approach is a single shared inventory list that both spouses add to before any photographs are taken.

- The non-access spouse lists items they believe are in the home, with locations, approximate purchase dates and any receipts, appraisals, certificates or titles they hold.
- The access spouse lists items they know are in the home, and marks any item on the other spouse's list that is no longer there, with a short explanation.
- Counsel reconcile the two lists into one, flagging items in dispute.

A disputed item stays on the list. The appraisal can state that an item was not located or not photographed. That record is more useful to counsel than a silent omission.

Stage 3: Choose remote, in-person, or a mix

Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person. 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.

In a one-access divorce, the choice usually turns on trust in the photographs rather than on the property itself.

Situation	Practical approach
Both counsel accept photos taken by the access spouse	Remote appraisal from photographs and documents
Counsel accept photos for most items but not for a few significant ones	Remote for most items, with counsel deciding how to document the significant ones
One side will not accept photos taken by the other spouse	In-person visit, where the appraiser documents the items directly
Items are in off-site storage that neither spouse controls alone	Counsel arrange joint access or an in-person visit to that location

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. For the non-access spouse, this means paperwork they hold can still reach the appraiser through counsel even though they are not at the visit.

Stage 4: Photographs and documents are collected

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs.

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.

In a one-access case, two practical additions help:

- The access spouse labels each photo or folder with the inventory list number, so the non-access spouse's counsel can match photos to the list item by item.
- Counsel share the full photo set with both sides at the same time, so neither side is reviewing a selection the other side chose.

When something is missing, the appraiser asks for it. Of 867 appraisals AppraiseItNow reviewed between October 27, 2025 and September 23, 2026, 31% needed something more from the client and 24.6% went through a formal request for missing details. In divorce work, the missing detail may be something the non-access spouse holds, such as a receipt or a title, so routing requests through counsel to both sides helps avoid delay.

Stage 5: The report documents scope and assumptions

The finished report states the effective date and the report date, describes the scope of work, and discloses any extraordinary assumption. For a one-access case, readers should look for three things in the report:

- Who took the photographs, or whether the appraiser documented the items in person.
- Which listed items were not located, not photographed, or photographed in a way that limited the analysis.
- Any assumption the appraiser relied on, stated clearly.

Those disclosures let the non-access spouse's counsel see exactly what the value rests on, which is the point of a neutral appraisal.

What each spouse and counsel prepare before the appraisal

Preparation divides naturally among the three parties. Each list below is written to be handed to the person who does the work.

What the access spouse prepares

- Walk the home room by room with the shared inventory list, including garage, attic, basement, sheds and any storage unit.
- Take photographs to the standard for each asset type: one clear photo per household item or group; front, back, signature and frame for art; outside and inside plus mileage for vehicles; outside with the cover off, helm, engine and inside plus HIN and engine hours for boats; a few photos of each machine plus hours and whether it runs for equipment.
- Photograph labels, maker's marks and model plates where they are visible, since these help identify the item.
- Note the condition of each significant item in a sentence, including damage, repairs and missing parts.
- Mark any listed item that is no longer in the home and give a short explanation.
- Do not move, clean, repair or rearrange items to improve their appearance. The photographs should show the property as it is.

What the non-access spouse prepares

- List items believed to be in the home, with room locations and approximate acquisition dates.
- Gather any paperwork in their possession: receipts, prior appraisals, certificates of authenticity, insurance schedules, vehicle titles, boat registrations and equipment service records.
- Identify items they consider most significant, so counsel can decide whether those items need extra documentation or an in-person visit.
- Send everything through counsel rather than directly to the other spouse.

What counsel prepare

- The valuation date or dates, in writing.
- The value standard, in writing.
- A statement of which side the appraisal is for.
- Confirmation that a remote appraisal is acceptable, or a decision that an in-person visit is needed.
- The reconciled inventory list, with disputed items flagged rather than removed.
- A decision on which items are personal property and which belong with the real estate.
- An agreed method for sharing photographs and documents with both sides at once.

How quickly missing items tend to arrive

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. Those figures cover all such requests, not only divorce work. Photographs took the longest of those categories, so when photographs come from the access spouse, completing the set early avoids the slowest category.

A worked example (hypothetical): a four-bedroom house with one spouse in residence

Everything in this example is hypothetical. No real person, case or property is described.

The situation

Spouse A moved out of a four-bedroom house in a suburb eight months before the appraisal. Spouse B still lives there with the children. The household contents include living and dining room furniture, a set of sterling flatware, two framed oil paintings, a home office with computer equipment, a garage workshop with a table saw and a riding mower, a mid-size SUV, a sedan, and an outboard fishing boat on a trailer in the side yard.

Counsel for Spouse A engages the appraiser to value the contents. The house itself is excluded, and counsel for both spouses agree that a built-in wine refrigerator stays with the house and is not on the contents list.

Step 1: Instructions

Counsel for Spouse A sends the appraiser written instructions that state:

- That the appraiser acts for Spouse A's side.
- That the court has not yet chosen a valuation date, so the report must give values as of two dates: the date the case was filed and a date close to the scheduled trial.
- The value standard, quoted from counsel's own written instruction.
- That the attorney accepts a remote appraisal for most items.

Counsel for Spouse B has separately agreed in writing to the inventory process and to the method for sharing photographs. Spouse A's counsel adds one condition. Spouse A believes one of the two paintings may be by a known regional artist and does not want its value to rest only on photographs taken by Spouse B. The paintings will be documented separately.

Step 2: The shared inventory list

Spouse A lists 41 items or groups, including a third painting that Spouse A recalls hanging in an upstairs hallway. Spouse B lists 38, adds a home gym bought after the separation, and marks the third painting as "given to a relative two years ago." Counsel reconcile the lists into 44 entries. The third painting and the home gym are flagged as disputed. Whether the home gym is marital property is a legal question; counsel keep it on the list so the appraisal records a value if one is needed.

Step 3: Choosing the method

Counsel settle on a mix:

Property	Method	Reason
Furniture, flatware, office equipment, home gym	Remote, from photos by Spouse B	Both sides accept the photos
Two framed oil paintings	In-person visit	Spouse A's counsel would not accept photos alone
SUV and sedan	Remote, from photos and titles	Spouse A holds one title; Spouse B holds the other
Boat and trailer	Remote, from photos and registration	Both sides accept the photos
Table saw and riding mower	Remote, from photos	Both sides accept the photos
Third painting	Listed as not located	Spouse B states it is no longer in the home

Step 4: Photographs and documents

Spouse B photographs each furniture item and groups the kitchenware and children's room contents. For the flatware, Spouse B photographs the full set laid out, plus close views of the hallmarks. For the vehicles, Spouse B photographs the outside and inside of each and the odometer. For the boat, Spouse B removes the cover and photographs the outside, the helm, the engine and the inside, and records the HIN and the engine hours. For the table saw and mower, Spouse B takes a few photos of each, records the mower's hours, and notes that both start and run.

Spouse A, through counsel, supplies the original receipt for the dining set, the title to the sedan, and a prior insurance schedule listing the flatware.

When the photos arrive, the appraiser asks for a clearer image of the mower's hour meter and for the boat engine's model plate. Spouse B supplies both. Counsel share the full set with both sides.

Step 5: The in-person visit for the paintings

An appraiser visits the home to examine the two paintings. At the visit, the appraiser photographs the front, back, signature and frame of each painting. Spouse A's counsel provides a prior gallery receipt for one of them that Spouse A had kept. Spouse A is not present.

Step 6: The report

The report states two effective dates, as counsel instructed, and the report date. Its scope of work section says:

- Which items were valued from photographs taken by Spouse B.
- That the two paintings were examined in person.
- That the third painting was on the list but was not located, and no value was developed for it.
- That the home gym was valued without any conclusion about whether it is marital property.

For the office computer, which Spouse B photographed only from the front with the case closed, the appraiser decides whether an assumption about its internal components is needed for credible results and has a reasonable basis. Where the appraiser relies on such an assumption, the report says so clearly.

What the example shows

The non-access spouse never entered the house, yet had a real role: building the list, supplying paperwork, and agreeing to the process that secured an in-person examination of the items that mattered most. The access spouse did most of the physical work but did not control the scope. The report records exactly which evidence each value rests on, so either side's counsel can test it.

Common mistakes in one-access household contents appraisals

Starting before counsel set the valuation date

A report prepared as of the wrong date has to be redone. In states where the court chooses the date, counsel may need values at more than one date. Settle this in writing first.

Letting one spouse's list define the scope

If only the access spouse's list is used, items the non-access spouse remembers may never be considered. If only the non-access spouse's list is used, items acquired or disposed of since the separation may be handled incorrectly. Use one reconciled list with disputed items flagged.

Deleting disputed items instead of recording them

An item that is "not located" is still information. Removing it from the list hides the dispute from the report and from the court. Keep it on the list and let the report state what happened.

Staging the home before photographs

Cleaning, polishing or repositioning items to make them look better, or worse, distorts the record and invites challenge. Photograph the property as it is.

Incomplete photographs of vehicles, boats and equipment

The readings are part of what is required: mileage for anything motorized, engine hours and HIN for boats, hours and running status for machinery. They take seconds to capture and are hard to replace later.

Photographing art from the front only

For fine art, the back, the signature and the frame carry information the front does not. A single front view rarely supports a credible conclusion about a painting that one spouse believes is significant.

Sending documents directly between spouses

In a contested divorce, direct exchanges can create disputes about what was sent and when. Route paperwork and photographs through counsel and share them with both sides at once.

Assuming the appraisal covers the house

AppraiseItNow does not appraise real estate. Counsel who need a value for the house arrange that separately, and decide which built-in items go with it.

Leaving the remote question unanswered

If one side's attorney later objects that photographs from the other spouse were never acceptable, the appraisal may need to be supplemented. The attorney's confirmation that a remote appraisal is acceptable belongs at the start of the engagement, not after the report.

Expecting the appraiser to decide legal questions

Whether an item is marital or separate property, which spouse keeps it, and how values are offset are matters for counsel and the court. The appraisal provides values on the dates and standard counsel set. It does not classify or divide property.

Checklist for counsel and spouses dividing household contents

Use this checklist in order. Each line is a task with a named owner.

Engagement and instructions (counsel)

- Valuation date or dates stated in writing.
- Value standard stated in writing.
- Which side the appraisal is for stated.
- Remote appraisal confirmed as acceptable, or in-person visit agreed.
- Real estate excluded, and built-in items allocated to the house or the contents.
- Method agreed for sharing photographs and documents with both sides at once.

Inventory list (both spouses, reconciled by counsel)

- Non-access spouse's list submitted with locations and approximate dates.
- Access spouse's list submitted, with items no longer in the home marked and explained.
- One reconciled list prepared, with disputed items flagged rather than removed.
- Significant items identified for possible extra documentation or in-person examination.

Photographs (access spouse, or the appraiser at an in-person visit)

- Household items: one clear photo per item or group.
- Fine art: front, back, signature and frame.
- Vehicles: outside and inside, plus mileage.
- Boats: outside with cover off, helm, engine and inside, plus HIN and engine hours.
- Machinery and equipment: a few photos of each machine, the hours, and whether it runs.
- Each photo or folder labeled with its inventory list number.
- No staging, cleaning or rearranging before photographs.

Documents (whichever spouse holds them, sent through counsel)

- Receipts and prior appraisals.
- Certificates of authenticity for art.
- Vehicle titles and boat registrations.
- Equipment service records.
- Insurance schedules listing household property.

Report review (counsel)

- Effective date or dates match counsel's instructions.

- Report date stated.
- Scope of work describes who took the photographs and which items, if any, were examined in person.
- Items not located or not photographed are listed.
- Any extraordinary assumption is stated clearly.

About the publisher

AppraiseItNow's website is www.appraiseitnow.com. AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders. AppraiseItNow's appraisers specialize by asset class rather than by geography. Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials. 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. By asset class, the same 1,226 appraisals included 377 vehicles, 323 general personal property, 174 machinery and equipment, 54 boats, 45 business inventory, 40 fine art and 39 business valuations. This guide is published by AppraiseItNow Inc.