APPRAISEITNOW

Divorce Appraisals of Personal Property, Equipment and Vehicles: Questions Spouses and Family-Law Attorneys Ask (2026)

AppraiseItNow Inc.

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Educational material, not an appraisal.

About these questions on divorce appraisals of personal property

What does "personal property" mean in a divorce appraisal?

In this context, personal property means tangible, movable things the spouses own, as opposed to land and buildings. Typical examples are furniture, rugs, electronics, kitchen equipment, artwork, a home workshop, farm or contractor equipment, cars, trucks, motorcycles, trailers and boats. Intangible assets such as bank accounts and retirement plans are valued by other means and are not the subject of a personal property appraisal. A closely held business is a separate kind of assignment with its own valuation approach.

Which kinds of property does AppraiseItNow appraise, and which does it not?

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 does not appraise real estate. A marital home or other real property therefore needs a separate real estate appraisal arranged through counsel. The house can still be the location where AppraiseItNow's appraiser photographs its contents, if an in-person visit is part of the assignment.

How many of AppraiseItNow's appraisals are for divorce?

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 prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice. What differs by purpose is the instructions, especially the date of value and who the appraiser is acting for.

Before ordering a divorce appraisal of household goods, equipment and vehicles

Should a spouse speak with the family-law attorney before ordering?

Yes. The attorney is the person who knows which date or dates the court is likely to use, which standard of value applies, and whether the other side has agreed to a shared appraiser or will retain its own. Ordering before those points are settled can produce a report valued at the wrong date or for the wrong purpose. A short conversation with counsel also clarifies which items are in dispute and which are already agreed.

What does AppraiseItNow need to know before a divorce appraisal begins?

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 these items shapes the work. The dates fix the moment the values apply to. The standard fixes the definition of value. Knowing which side AppraiseItNow acts for fixes whose instructions the appraiser follows. Counsel's confirmation permits a remote appraisal, while the appraiser still decides the scope of inspection and the report describes it.

Why does it matter which side the appraiser acts for?

AppraiseItNow needs to know which side it acts for before the work begins, so that the appraiser knows whose instructions to follow. One spouse may retain an appraiser through counsel, each spouse may retain a separate appraiser, or the spouses may agree on a single appraiser. The spouses and their attorneys decide the arrangement before the work starts, and it is stated to the appraiser at the outset. Settling it early avoids confusion later.

Can both spouses rely on one appraisal?

Whether the spouses share one appraisal or each obtain their own is a negotiating and procedural choice for the parties and their attorneys. A shared appraisal can reduce duplication when the spouses broadly agree on what is in the household. In either case the appraiser needs the arrangement spelled out at the start, as part of knowing which side it acts for.

How is the fee for a divorce appraisal set?

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. For spouses, this means the cost of the appraisal is known before the appraiser starts work. Counsel can then weigh that cost against the amounts in dispute when deciding which items to include.

How do spouses decide which items go on the appraisal list?

The list is usually built with counsel from three sources: items either spouse considers valuable, items the spouses disagree about, and titled assets such as vehicles and boats. Grouping lower-value household contents room by room keeps the list manageable. Items one spouse claims as separate property can still be listed, so that a value exists whichever way that question is resolved. Counsel decides which items the settlement needs valued, and the appraiser values the items on the list.

What happens if the other spouse has the property?

Access is a matter for the attorneys, who may arrange a visit, request photographs from the other side or agree on a list. The practical step is to tell the appraiser at the outset which items are out of the client's reach, so that the plan for those items can be set before the work begins. If an

uncertain fact about such an item has to be assumed, the question on extraordinary assumptions below explains the conditions that apply.

Documents and information a spouse gathers for a divorce appraisal

What photographs does each kind of marital property need?

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 practice, daylight or bright, even lighting makes condition easier to judge. Close-ups of damage, wear or repairs are as useful as overall shots. A photo of the odometer or hour meter is usually the simplest way to record mileage and hours.

How should a spouse organize photographs of household contents?

A room-by-room approach works well: photograph each room as a whole, then each item or group, then any labels or maker's marks. Naming files by room and item number, matching a simple written list, lets the appraiser and both attorneys refer to the same thing in the same way. Sets, such as a dining table and chairs or a matching bedroom suite, can be photographed together as one group. Items with special features, such as a signed piece or an antique, benefit from extra photographs of those features.

What paperwork helps a divorce appraisal?

Titles and registrations establish ownership and identity for vehicles, trailers and boats. Receipts, invoices and certificates of authenticity help with furniture, art, jewelry and equipment. Service records, repair invoices and inspection reports show condition and maintenance history for vehicles, boats and machinery. Prior appraisals or insurance schedules can show what was owned at an earlier date, which matters when the valuation date lies in the past.

Which identifiers should be collected?

For vehicles, the VIN is the key identifier, along with the odometer reading. For boats, the HIN and engine hours are the core identifiers, and outboard or inboard engine serial numbers are also useful. For machinery, the make, model, serial number and hour meter reading identify the unit and its use. For art, the artist's name, title, dimensions and any labels on the back serve the same purpose.

What does a spouse provide when the appraisal is in person?

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. The spouse therefore prepares the documents rather than the photographs. It also helps to have access arranged to garages, sheds, storage units or outbuildings, and to have keys available for vehicles and equipment.

How does AppraiseItNow handle missing information?

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. 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. A request for something more is therefore a routine part of the process. Answering it fully, in one reply where possible, keeps the file moving.

How quickly do clients usually supply missing details?

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. In a divorce, where one spouse may not have easy access to the property, arranging that access early is a useful step.

What if a title, receipt or record cannot be found?

The appraiser should be told what is missing rather than left to discover the gap. Many items can still be identified from photographs, labels, serial plates and the spouse's own description. The spouse's job is to supply whatever does exist and to say plainly what does not, so that the appraiser can see which facts are unconfirmed. An appraiser may assume an uncertain fact is true only under the conditions described in the extraordinary assumption question below.

Is there a short checklist for spouses?

The following list summarizes the preparation described above. It is a practical aid, not a statement of what any court requires.

- Counsel's written instructions on valuation dates, standard of value and which side the appraiser acts for
- Counsel's confirmation that a remote appraisal is acceptable
- An item list, grouped by room or location, with file names matching the photographs
- Photographs by asset type as described in AppraiseItNow's photo requirements
- Titles, registrations, receipts, certificates, service records and prior appraisals

- VINs, HINs, serial numbers, mileage and hour readings
- A note of any items the client cannot access and why

Valuation dates, value standards and state rules for marital property

Is there a federal rule for valuing property in a divorce?

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 answer to "what date and what definition of value" therefore depends on where the case is filed and on the court's orders. That is why the appraiser takes the date and standard from counsel rather than choosing them.

Where do the New York and California rules appear?

The New York provision is part of the state's equitable distribution statute (N.Y. Domestic Relations Law § 236(B)(4)(b)). The California provision is part of the Family Code's community property rules (Cal. Fam. Code § 2552). Counsel in each state applies those provisions to the facts of the case. Spouses in other states rely on their own attorney for the rule that governs their case.

What is an effective 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. These definitions come from the professional standards (USPAP, 2024 edition). In a divorce, the effective date is the valuation date that counsel provides.

Who sets the effective date for a divorce appraisal?

AppraiseItNow sets the effective date by purpose: for insurance coverage and personal use, the report date; for estate and probate, the date of death; for a donation, the contribution date, or the report date for a future gift signed no more than 60 days before it; for a gift, the date of the gift; for an insurance claim, the date of loss; for a divorce, the date counsel sets; for an IRA conversion, the conversion date. For divorce, then, the date comes from counsel, who works from state law and the court's orders. A spouse who is unsure which date applies should ask the attorney before the appraisal begins.

Can an appraisal value property at a past date?

Yes, because an effective date can be in the past. For a past date, the evidence that matters is evidence of condition and features as of that date, such as dated photographs, service records, inspection reports or insurance schedules. A vehicle's mileage on the valuation date, for instance, may be estimated from service invoices that recorded the odometer reading. The more dated documentation a spouse can supply, the less the appraiser has to infer.

What if counsel needs values at more than one date?

The instructions to the appraiser refer to valuation dates in the plural, because a case can involve more than one. A court may not yet have chosen among possible dates, or the attorneys may want to see how values change between them. Each date counsel specifies is part of the instructions given at the start, so the appraiser can plan the evidence needed for each. Adding a date after the work is underway can mean gathering new evidence for that date.

What is a valuation standard, and who chooses it?

A valuation standard is the definition of value the appraisal applies, which determines the kind of market and transaction the value represents. Different definitions can produce different numbers for the same item, especially for used household goods and equipment. State law and the court set the standard, and counsel communicates it to the appraiser. The appraiser applies the standard as counsel gives it.

What deadlines apply to a divorce appraisal?

Deadlines in a divorce come from the court's schedule and from agreements between the parties, so the attorney is the source for them. The practical step is to tell the appraiser about any date by which counsel needs the report when the appraisal is requested. Gathering photographs and documents early, and arranging access to property held by the other spouse, gives the most room against those dates.

How AppraiseItNow's appraisers value marital property

Is a divorce appraisal done remotely or in person?

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. For a divorce specifically, the attorney confirms that a remote appraisal is acceptable before it proceeds on that basis.

Does USPAP require an appraiser to see the property in person?

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. This principle comes from the professional standards (USPAP, 2024 edition). A reader of a divorce report can therefore look at the scope description to see exactly how the property was examined.

When might an in-person visit make sense in a divorce?

An in-person visit can make practical sense when the property is extensive, such as a fully equipped workshop or a house with many rooms of contents. It can also help when condition is disputed between the spouses, or when photographs from one side may not be accepted by the other. Counsel's view on whether a remote appraisal is acceptable is a key input. The appraiser then decides how much inspection credible results need.

What is an extraordinary assumption, and when could it appear in a divorce report?

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. This rule comes from the professional standards (USPAP, 2024 edition). In a divorce, the question can arise when an item is held by the other spouse, or when the valuation date is in the past and no record of condition at that date exists. Readers should look for any such statement in the report, because the value depends on it.

How are household contents usually approached?

Household contents are typically identified item by item or in logical groups, such as a bedroom set or a collection of kitchen equipment. The appraiser considers what each item is, its maker, age and condition, and the evidence of value for comparable used items under the standard counsel specifies. Ordinary used furnishings often carry values well below what they cost new, which can surprise spouses comparing the report with original receipts. Items with maker's marks, signatures or antique features generally receive closer individual attention.

How are vehicles usually approached?

A vehicle is identified by its VIN, year, make, model and trim, and its value is driven largely by mileage, condition and equipment. Photographs of the outside and inside show wear, damage and modifications, and the odometer photo fixes the mileage. Service records support claims of good maintenance or reveal major repairs. For a past valuation date, mileage and condition as of that date are what matter, not as of the day of the photographs.

How are machinery and equipment usually approached?

Machinery and equipment, from a garage full of tools to contractor or farm equipment, is identified by make, model and serial number. Hours of use and whether the machine runs are basic facts for value, which is why they appear in the photo requirements. Attachments, implements and accessories should be photographed and listed so they are not missed or counted twice. Equipment used in a spouse's business may raise questions about whether it is valued on its own or as part of the business, and counsel answers that question.

How are boats usually approached?

A boat is identified by its HIN and by the make, model and year of the hull and engines. Engine hours, the condition of the hull with the cover off, the helm and the interior all bear on value. Trailers, electronics and other equipment should be photographed and noted, because they can add materially to the total. Survey reports and service records are useful documents when they exist.

How is fine art usually approached?

A work of art is identified by its artist, title, medium, dimensions and any labels or inscriptions. Photographs of the front, back, signature and frame help establish authorship and condition. Purchase records, gallery invoices and certificates help document provenance. Where a spouse believes a work is significant, any earlier appraisal or exhibition history is worth supplying.

What does a hypothetical New York divorce appraisal look like?

Hypothetical: two spouses in a New York divorce own a pickup truck, a fishing boat and the contents of a three-bedroom house. Under the New York rule, the court can choose any date from the filing of the case to trial, so counsel instructs the appraiser to value the property at a date counsel specifies. Counsel also states the standard of value, that the appraiser acts for one spouse, and that a remote appraisal is acceptable. The spouse supplies photographs following the photo requirements for vehicles, boats and household items, along with the truck's title and VIN, the boat's HIN and engine hours, and receipts for furniture. The report then states the effective date counsel set, the report date and the scope of work.

What does a hypothetical California divorce appraisal look like?

Hypothetical: a California couple's main movable assets are two cars and a home woodworking shop with several large machines. California values assets as near the trial as practicable unless the court orders otherwise, so counsel works from California law and the court's orders and gives the appraiser the valuation date. The spouse provides photographs of each car inside and out with mileage, and a few photos of each machine with its hours and a note of whether it runs.

Counsel identifies the standard of value and which side the appraiser acts for. If the court's orders or the schedule later change, counsel tells the appraiser whether a different date is now needed.

What does a hypothetical appraisal at a past date look like?

Hypothetical: by the time of the appraisal, one spouse has sold a motorcycle and a set of shop equipment that counsel says must be valued at an earlier date. The items can no longer be photographed, so the spouse supplies listing photographs, the sale paperwork, service records showing mileage and any older photographs. The appraiser decides how much the available evidence supports and whether any uncertain fact needs an extraordinary assumption. If one is used, the report says so clearly. The effective date is the past date counsel set, and the report states it alongside the report date.

What does a divorce appraisal report state?

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice. Under those standards, the report states both the effective date and the report date and describes the scope of work, including how the property was inspected. Any extraordinary assumption is stated clearly. Spouses and counsel can check these elements first when reviewing a report.

What questions can spouses and counsel use to review a report?

The following questions help a reader check a report against the instructions given. They are practical review points, not legal tests.

- Does the effective date match the date or dates counsel set?
- Does the report apply the standard of value counsel specified?
- Does the scope of work describe how each item was examined, remotely or in person?
- Are any extraordinary assumptions stated clearly, and are they reasonable on the facts known?
- Does the item list match the agreed list, with no items missing or counted twice?
- Are identifiers such as VINs, HINs and serial numbers recorded correctly?

About AppraiseItNow as a divorce appraiser

What kind of company is AppraiseItNow?

AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders. Its appraisers prepare the reports that clients and their attorneys receive.

Who owns AppraiseItNow?

AppraiseItNow was founded in October 2021. Joe Kattan became involved as a co-owner in 2022 and acquired full ownership in November 2024. Joe Kattan is the owner and chief executive officer of AppraiseItNow.

What credentials do AppraiseItNow's appraisers hold?

Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials.

How do AppraiseItNow's appraisers specialize?

AppraiseItNow's appraisers specialize by asset class rather than by geography. For a divorce with mixed assets, this means a vehicle, a boat and a workshop of machinery can each be considered by an appraiser who works in that asset class.

How much work does AppraiseItNow handle?

AppraiseItNow delivered more than 1,100 appraisals in the 12 months to November 2026. That is a count of delivered appraisals, and it is separate from the count of appraisals opened that is used in the asset-class breakdown below.

Which asset classes do AppraiseItNow's appraisals cover?

The breakdown covers the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, not the delivered appraisals counted above. 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.

What are AppraiseItNow's appraisals used for besides divorce?

Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending. The purpose changes the instructions, particularly the effective date. In a divorce, the instructions come from counsel.

Where is AppraiseItNow's website?

AppraiseItNow's website is www.appraiseitnow.com. Clients request an appraisal there online and receive a fixed-fee quote before work begins (www.appraiseitnow.com).