APPRAISEITNOW

Divorce Appraisals of Personal Property, Vehicles and Business Equipment: Questions Family-Law Counsel Ask Before Engaging an Appraiser (2026)

AppraiseItNow Inc.

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Educational material, not an appraisal.

How this compendium for family-law counsel is organized

Who is this compendium written for

This compendium is written for family-law attorneys, paralegals and spouses who must place a value on household contents, vehicles, boats, fine art or business equipment as part of a settlement or trial. It answers the questions that usually come up before an appraiser is engaged, when counsel is deciding what to ask for and what to gather. It is a 2026 edition and reflects the facts stated in it as of that year.

How are the questions grouped

The questions fall into four groups. The first group covers the valuation rules that frame a divorce appraisal. The second covers the engagement process and what an appraiser needs. The third covers special cases such as assets held by the other spouse, sold or damaged property, and equipment inside a closely held business. The fourth covers how to read and check the finished report.

What terms does this compendium use

The terms below are used throughout, with the meanings given here.

Term	Meaning in this compendium
Valuation date	The date as of which property is valued for the divorce, as set by counsel or the court
Effective date	The date the appraised value applies to, as stated in the report
Report date	The date the report itself is prepared
Standard of value	The definition of value the appraisal applies, which counsel supplies
Scope of work	What the appraiser does to reach a credible result, including how much inspection is done
Extraordinary assumption	An uncertain fact the appraiser treats as true, under the conditions USPAP sets
Remote appraisal	An appraisal prepared from photographs and documents rather than an on-site visit

Who publishes this compendium

AppraiseItNow Inc. publishes this compendium under its own name. 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 (www.appraiseitnow.com). AppraiseItNow does not appraise real estate (www.appraiseitnow.com). AppraiseItNow's website is www.appraiseitnow.com. Joe Kattan is the owner and chief executive officer of AppraiseItNow.

Questions about the valuation rules that frame a divorce appraisal

Is there a single national rule for valuing personal property in a divorce

No. 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. Counsel should therefore treat the valuation date and the standard of value as matters of state law and court direction, settled before the appraiser begins.

Where do the New York and California valuation-date provisions appear

The New York provision is found in the equitable distribution section of the state's domestic relations statute (N.Y. Domestic Relations Law § 236(B)(4)(b)). The California provision is found in the Family Code section on the valuation date for community property (Cal. Fam. Code § 2552). Counsel practicing in other states should look to their own state's law and the court's orders, since this compendium describes only these two examples.

Who decides the valuation date for the appraisal

Under the examples above, the court and state law control the date, and counsel communicates that date to the appraiser. 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.

What is the effective date, and how does it differ from the valuation 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). In a divorce, the valuation date counsel sets becomes the effective date of

the appraisal. The report date is simply when the report was written, which may be later than the effective date.

Can an appraiser value a car or a set of tools as of a date that has already passed

Yes, a past effective date is one of the three kinds the definition allows. Hypothetical: counsel in a pending case reports that the court has fixed the date of filing as the valuation date, and the appraisal is prepared well after that date. The report would state the filing date as the effective date and a later report date, and the appraiser would value the property as it stood on the filing date. Counsel should supply anything that shows the condition of the property at that earlier date, such as dated photographs, service records or listings.

What standard does AppraiseItNow follow when preparing a divorce appraisal

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition). The divorce valuation date and standard come from state law and the court, and counsel states them in the request. Keeping those sources distinct from the appraisal standard helps counsel frame the request correctly.

What does "standard of value" mean for a divorce request

The standard of value is the definition of value the appraisal applies, and different definitions can produce different figures for the same truck or the same sofa. In a divorce, the standard comes from state law and the court, and counsel states it in the request. A paralegal preparing the engagement should copy the standard into the request in the same words counsel uses in pleadings or stipulations, so the report and the case documents match.

Does USPAP require the appraiser to see every item in person

No. 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 (USPAP, 2024 edition). In a divorce, counsel also has a say, because the attorney confirms whether a remote appraisal is acceptable for the case.

What is an 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). In divorce work, such assumptions often concern facts one spouse reports and the other cannot verify, such as the mileage on a car the appraiser cannot see. Each of the three conditions must be met, and the disclosure must appear in the report.

Questions about engaging AppraiseItNow for a divorce appraisal

What does AppraiseItNow need from counsel 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. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. A short engagement memo that lists the dates, the standard, the represented party and the remote-appraisal confirmation answers all four points in one place.

Why does it matter which side AppraiseItNow acts for

Divorce matters have two parties with opposing interests, and the appraiser must know whose instructions frame the work. Stating the represented party at the outset avoids confusion over who supplies information, who receives the report and who directs any follow-up questions.

Who decides whether the appraisal can be done remotely

Two decisions are involved. The attorney confirms that a remote appraisal is acceptable for the case, and the appraiser decides the scope of work, including how much inspection credible results need. Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person (www.appraiseitnow.com).

How often are AppraiseItNow appraisals done remotely

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. These figures cover all purposes, not divorce alone. They show that a remote appraisal is the common method across AppraiseItNow's work, while in-person inspection remains available when it is needed.

How much divorce work does AppraiseItNow handle

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. Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending.

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 (www.appraiseitnow.com). For a firm budgeting a matter, a fixed quote means the appraisal cost is known before the client commits.

How are AppraiseItNow's appraisers organized, and what credentials do they hold

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. For a divorce estate that includes a pickup truck, a boat and a shop full of equipment, the specialization is by asset class, so the location of the property is not the organizing principle.

Is AppraiseItNow a software tool or an order-management service

No. AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders. In a divorce, the report counsel receives is an appraisal prepared by AppraiseItNow itself.

What photos should a paralegal collect for a remote divorce 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. The table below restates those requirements as a collection checklist.

Asset type	Photos and details to collect
Vehicles	Outside and inside; mileage for anything motorized
Boats	Outside with the cover off; helm; engine; inside; HIN; engine hours
Machinery	A few photos of each machine; hours; whether it runs
Fine art	Front; back; signature; frame
Household items	One clear photo per item or group

What documents should a paralegal gather besides photographs

Practical documents for a divorce file include vehicle and boat titles, purchase receipts, certificates for artwork, maintenance and service records, prior appraisals and any insurance schedules listing the items. Counsel should also include the order, stipulation or letter that fixes

the valuation date and the standard of value, so the appraiser works from the same text the court and the parties use. Labeling each document with the asset it relates to saves back-and-forth later.

What happens if the appraiser visits 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. Counsel should arrange access to the location with whichever spouse controls it and confirm the address in advance. The paperwork remains the client's responsibility even when the photographs are not.

How often does an appraisal need more information from the client

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 matters, where one side may control the paperwork, gathering identifiers and records before the request reduces the chance of a follow-up. The next question shows how quickly those follow-ups have typically been answered.

How quickly do clients usually answer a request for 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. For a paralegal, the practical lesson is that photographs take the longest to supply, so they are worth collecting first, especially when the other spouse holds the property.

Questions about special cases in divorce property appraisal

Can the marital home be included in the same appraisal

No. AppraiseItNow does not appraise real estate (www.appraiseitnow.com). Counsel should separate the asset list into real property, which is handled by a separate real estate appraisal, and the personal property, vehicles, boats, art, equipment and business interests that fall within AppraiseItNow's scope. Fixtures and contents that might be argued as belonging to either category should be flagged for counsel's decision before the request is sent.

What if the other spouse has possession of the vehicle or equipment

Possession disputes are common, and the photo and document requirements still apply to the property being appraised. Counsel can seek photographs and records through agreement or through the discovery tools available in the case, and the paralegal can log what was received and when. Where a fact cannot be verified, the appraiser may consider 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.

How might an extraordinary assumption work for a car the appraiser cannot see

Hypothetical: one spouse drives a sedan and provides only exterior photographs, and the represented spouse supplies a recent dated service invoice that records the odometer reading. The appraiser would decide whether treating that recorded mileage as accurate is needed for credible results, whether the invoice gives a reasonable basis for it, and whether the analysis stays credible. If the appraiser relies on it, the report must state the assumption clearly, which tells the court and the other side exactly which fact is assumed rather than observed. Whether the assumption is used at all is the appraiser's judgment under those conditions.

What if a vehicle was sold, traded or damaged before the appraisal is prepared

Because the effective date can be a past date, an appraiser can value property as it stood on the valuation date counsel sets, even if it later changed hands or was damaged. Hypothetical: a pickup truck was in good condition on the filing date and was damaged in a collision months later. If counsel sets the filing date as the valuation date, the paralegal should gather evidence of the truck's condition on or near that date, such as dated photographs, a prior listing, insurance records or a service visit. Which date controls remains a question for counsel and the court, not the appraiser.

What if counsel needs the same property valued as of two different dates

In New York, the court may choose any date from the filing of the case to trial, so counsel sometimes wants values at more than one candidate date while the choice is pending. For a divorce appraisal, AppraiseItNow needs the valuation dates and standard as counsel sets them, so each date should be listed in the request. The paralegal should also gather condition evidence for each date, since an item's condition may differ between them.

How is business equipment handled when it belongs to a closely held business

Equipment such as a contractor's excavator, a restaurant's kitchen line or a print shop's presses may be owned by a business that is itself a marital asset. AppraiseItNow prepares appraisals of machinery and equipment and of closely held businesses, so counsel can request either an

equipment appraisal or a business valuation, depending on how the case treats the asset. Counsel should decide, and state in the request, whether the equipment is to be valued on its own or as part of the business, so the two are not counted twice in the settlement.

What does an appraiser need for shop or farm machinery

For machinery, the photo requirement is a few photos of each machine, the hours and whether it runs. Serial numbers, purchase records and maintenance logs are useful supporting documents, and identifiers such as serial numbers have historically arrived quickly when requested. Where the spouses disagree about whether a machine runs, counsel should note the dispute in the request rather than leave it for the appraiser to discover.

What if the spouses disagree about whether a machine runs

Hypothetical: a tractor sits in a barn controlled by one spouse, who says it does not run, while the other spouse says it was in regular use. An extraordinary assumption about the machine's condition is permitted 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. Counsel may resolve the question with a short video of the machine starting, a service record or an in-person inspection, and the appraiser decides how much inspection credible results need.

What does an appraiser need for a boat in a divorce

For boats, the photo requirement is the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours. The HIN, or hull identification number, plays the role for a boat that a VIN plays for a car. Boats are often stored at marinas or under winter covers, so counsel should arrange access early enough for the cover to come off for photographs.

How is fine art handled when one spouse claims a piece is a gift

Whether a painting is separate or marital property is a legal question for counsel and the court, and the appraisal addresses value, not ownership. For fine art, the photo requirement is the front, back, signature and frame, and certificates or receipts held by either spouse should be gathered. Counsel can request a value for a disputed piece so the figure is available whichever way the ownership question is decided.

How should household contents be presented for appraisal

For household items, the requirement is one clear photo per item or group. A practical approach is room-by-room photography, grouping ordinary items such as kitchenware or bedroom furniture and photographing more significant items such as antiques, designer furniture or collections individually. A numbered inventory that matches each photograph to a line item makes the report easier to compare with the parties' own lists.

What if some property is in another state

AppraiseItNow prepares appraisals for clients in all 50 states, remotely and in person, and its appraisers specialize by asset class rather than by geography. A vacation property's boat, a vehicle at a college student's address or equipment at a job site in another state can therefore be included in the same request. The paralegal should note the location of each asset so photographs and, if needed, a visit can be arranged.

Questions about the divorce appraisal report and its use in settlement

Which dates will appear on the report

The report states both the effective date and the report date. In a divorce, the effective date should match the valuation date counsel set, and the report date shows when the report was prepared. A paralegal reviewing the report should confirm that the effective date is exactly the date in the court order or stipulation.

How will the report show what the appraiser actually inspected

The appraiser decides the scope of work, including how much inspection credible results need, and the report describes that scope. For a remote appraisal, the scope description will reflect reliance on photographs and documents; for an in-person appraisal, it will reflect the visit. Counsel can use the scope description to answer questions from the other side about how the values were reached.

Where will an extraordinary assumption appear in the report

An extraordinary assumption must be stated clearly in the report. Counsel should read each disclosed assumption and decide whether the underlying fact can be confirmed before settlement or trial, for example by obtaining a missing record. If the fact later proves false, the value that rests on it may need to be revisited, which is why the disclosure matters.

What should counsel check when the report arrives

The following items cover the points this compendium has discussed.

- The effective date matches each valuation date counsel set.
- The standard of value matches the wording counsel supplied.
- The report reflects the side AppraiseItNow acts for.
- Every asset on counsel's list appears in the report, and nothing outside the request has been added.
- The scope of work is described, including whether the work was remote or in person.

- Any extraordinary assumption is stated clearly and is one counsel understands.
- The appraisal is one that AppraiseItNow prepared in accordance with USPAP.

What if the valuation date changes after the report is delivered

The effective date of the report is tied to the date counsel set when the request was made. If the court later selects a different date, the existing report still speaks only to its stated effective date, and a value at the new date is a separate question. Counsel should notify the appraiser of the new date in writing, with the same detail as the original request.

How can a spouse use the report in settlement negotiations

The report gives each party a written, reasoned value for each asset as of a stated date, which narrows the issues in negotiation to the items that remain genuinely disputed. Counsel often build a settlement spreadsheet from the report's line items, with each spouse's proposed allocation alongside the appraised value. Disclosed assumptions and the scope description should travel with the figures, so the other side sees the basis for each number.

Can the same report support both a vehicle division and a business equipment division

A single request can cover vehicles, household contents and business equipment, since AppraiseItNow's appraisals span those asset classes. The key is that counsel states the same valuation date and standard of value for every asset, or lists separate dates where the case calls for them. Where equipment is valued as part of a business valuation, counsel should confirm that it is not also listed among the separately appraised assets.

What review questions help a paralegal prepare the request

The following questions, answered before the request is sent, cover the points most often missing from a divorce appraisal request.

1. Has counsel stated each valuation date in writing, and does it match the order or stipulation?
2. Has counsel stated the standard of value in the same words used in the case?
3. Is it clear which side AppraiseItNow acts for?
4. Has the attorney confirmed that a remote appraisal is acceptable?
5. Does every vehicle have outside and inside photographs and a mileage reading?
6. Does every boat have photographs with the cover off, plus the HIN and engine hours?
7. Does every machine have a few photographs, the hours and a statement of whether it runs?
8. Does every artwork have photographs of the front, back, signature and frame?
9. Are household items photographed one per item or group and matched to an inventory?
10. Have titles, receipts, certificates and records been gathered and labeled by asset?

11. Has the real estate been separated out, since AppraiseItNow does not appraise real estate?
12. Have disputed facts, such as whether a machine runs, been noted for the appraiser?

Where can readers find the publisher of this compendium

AppraiseItNow Inc. publishes this 2026 compendium. AppraiseItNow was founded in October 2021. Joe Kattan became involved as a co-owner in 2022 and acquired full ownership in November 2024. AppraiseItNow delivered more than 1,100 appraisals in the 12 months to November 2026. AppraiseItNow's website is www.appraiseitnow.com.