APPRAISEITNOW

Hiring an Appraiser for a Divorce: A 2026 Handbook for Attorneys and Spouses Valuing Personal Property, Equipment and Vehicles

AppraiseItNow Inc.

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Educational material, not an appraisal.

Who this divorce appraiser hiring handbook is for

This handbook, published by AppraiseItNow Inc. in 2026, is for two groups. The first is family-law attorneys and their staff who retain an appraiser for a client in a divorce. The second is spouses who need to understand what the appraiser will do, what the appraiser will ask of them, and how to tell whether an engagement has been set up properly.

The handbook covers tangible property that is not land or buildings. That includes household contents, furniture, jewelry, fine art and decorative objects, cars, trucks, motorcycles, boats, trailers, tools, shop equipment, farm and construction machinery, and the equipment and inventory of a small business. It does not cover the family home or other real property. AppraiseItNow does not appraise real estate. Real property in a divorce needs a separate real estate appraiser.

The handbook is about hiring, not about doing the appraisal. It sets out the criteria an attorney or spouse can use to judge an appraiser, the questions that bring out the information those criteria depend on, and the parts of an engagement that should all be present before anyone relies on the report. The last section describes how AppraiseItNow handles each of these points, so a reader can compare one firm's practice against the criteria.

Terms used in this handbook

- **Engagement:** The agreement under which an appraiser does an assignment. It records the property, the purpose, the dates, the standard of value, the client, and the method of inspection.
- **Valuation date:** The date on which the parties or the court want the property valued. In a divorce, the valuation date comes from state law and the court, and counsel passes it to the appraiser.
- **Effective date:** The date the appraised value applies to. In a divorce assignment, the effective date is the valuation date that counsel provides.
- **Report date:** The date the appraiser signs and issues the report. It is usually later than the effective date in a divorce.
- **Standard of value:** The kind of value being measured, for example the price between a willing buyer and seller, or the cost to replace an item. Counsel identifies which standard applies.
- **Scope of work:** What the appraiser does to reach a credible result: what is inspected, how, what research is done, and what documents are reviewed.
- **Extraordinary assumption:** A fact the appraiser treats as true for the assignment even though it is uncertain, such as the condition of an item the appraiser could not see on the valuation date.

- **Retrospective appraisal:** An appraisal whose effective date is in the past.

What a divorce appraisal of personal property, equipment and vehicles involves

A divorce appraisal answers a narrow question: what was a specific item, or group of items, worth on a specific date under a specific standard of value? The answer feeds into negotiation, mediation or a trial over how property is divided. The appraiser does not decide who owns an item, whether it is marital or separate, or who should receive it. Those are legal questions for counsel and the court.

Who sets the date and the standard

The most important difference between a divorce appraisal and an appraisal for insurance or a sale is where the date and the standard come from. 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 New York rule is in the state's Domestic Relations Law (N.Y. Domestic Relations Law § 236(B)(4)(b)). The California rule is in the state's Family Code (Cal. Fam. Code § 2552).

In practice, the appraiser cannot choose the date or the standard and should not be asked to. An appraiser who picks a date on their own, or who defaults to the day of inspection without being told, can produce a report that answers the wrong question. The attorney's instruction on the date and standard is the base of the whole assignment.

The date matters because many divorce assets change value quickly. A pickup truck adds miles every week. Construction equipment adds hours and wear. A boat can be damaged, repaired or sold. Household contents can be moved, divided informally or discarded between separation and trial. When the valuation date is months or years before the report, the appraiser has to rebuild what the item was like on that date.

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)). In a divorce, the effective date is commonly a past date, such as the date a case was filed, or a date close to trial. A report that shows only one date, or that does not make clear which date the value applies to, should be questioned before anyone relies on it.

Some matters need values at more than one date. Counsel may want a figure as of filing and another near trial, either because the court has not yet chosen or because the change between the two dates is itself in dispute. An appraiser can value the same item at two effective dates if the engagement says so.

Inspection: in person or from photographs and documents

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 (The Appraisal Foundation)).

For many divorce items, clear photographs, identifying numbers and documents give the appraiser enough to work with. A late-model car with a VIN, mileage and interior and exterior photos is one example. A sofa set photographed as a group is another. For other items, such as a heavily customized vehicle, a collection whose condition is contested, or a shop full of equipment that one spouse says is worn out, an in-person visit may be the better choice. Whether a remote appraisal is acceptable in a given matter is a question for the attorney, because it affects how the report will be received by the other side and the court.

Assumptions when facts are uncertain

Divorce assignments often involve facts nobody can confirm. One spouse may control the boat and refuse access. The valuation date may be two years back, and the only photographs are recent. 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)).

For the attorney, the practical point is that assumptions are visible. A well-prepared report names them, and opposing counsel will read them. If an assumption carries a large share of the value, counsel may decide it is worth getting better evidence, such as maintenance records, dated photographs or an inspection, rather than relying on the assumption.

Hypothetical example: why the date changes the answer

Hypothetical: A couple's divorce is filed in a state where the court may value assets at different points. Among the assets is a four-year-old pickup truck that one spouse drives daily. At filing, the truck had moderate mileage and no damage. By the time trial approaches, it has many more miles and a repaired collision. If counsel instructs the appraiser to value the truck as of filing, the appraiser uses the mileage and condition at filing, drawn from service records and dated photos, and the report states any assumption about condition on that date. If counsel instructs a date near trial, the appraiser uses current mileage and the repaired condition. The appraiser does the same kind of analysis either way. The legal choice of date is what produces two different values, and that choice belongs to counsel and the court.

Criteria for evaluating an appraiser for a divorce property settlement

The following criteria are what an attorney or spouse should be able to confirm before an engagement begins. They are written as standards the appraiser should meet, not as features of any particular firm.

Competence in the specific asset class

Personal property covers very different markets. A person who values fine art is not necessarily the right person to value a skid steer, and someone who knows heavy trucks may know little about antique furniture. The first criterion is whether the appraiser who will sign the report works regularly in the class of property involved. In a divorce with mixed assets, it is reasonable to expect different specialists for different classes within the same engagement.

Adherence to a recognized appraisal standard

A report prepared under a recognized professional standard gives both sides a shared framework for reading it. Ask which standard the appraiser follows and whether the report will say so. A report that follows a standard will describe its scope, state its dates, and disclose its assumptions, which makes it easier to evaluate and harder to attack on procedure.

Discipline about dates and standard of value

A competent divorce appraiser asks for the valuation date and the standard of value rather than assuming them. An appraiser who does not ask is a warning sign. So is one who suggests a date because it is convenient, or who uses the same standard for every assignment regardless of purpose.

Clarity about whom the appraiser acts for

Divorce appraisers can be retained by one side, or jointly by both. The engagement should say which. This affects who gives instructions, who receives drafts and the final report, and who may share information. An appraiser should be able to explain plainly how they handle each arrangement.

A defensible approach to inspection

The appraiser should be able to explain, item by item, why photographs and documents are enough or why a visit is needed, and should state the approach in the report. Where access is a problem, the appraiser should be able to describe how that limit will be handled and disclosed.

Transparent fee structure

Fee disputes add cost and friction to a divorce. Ask how the fee is set before work begins, whether it is fixed or hourly, and what would change it. The aim is to know the basis of the fee in advance, so that neither spouse is surprised.

Organized collection of information

An appraiser needs specific information about each item, and a divorce adds the complication of two households. The criterion is whether the appraiser asks for a defined list of what is needed at the outset, asks only for what is needed, and follows up in a structured way when something is missing.

A report that a non-appraiser can read

The report will be read by attorneys, spouses, mediators and possibly a judge. It should identify each item clearly, state the value and the dates, describe the scope, and explain the reasoning in plain language.

Criterion	What to look for	Why it matters in a divorce
Asset-class competence	The signing appraiser works regularly in the property class	Mixed estates combine unrelated markets
Recognized standard	The report states the standard it follows	Gives both sides a shared basis for review
Dates and standard	The appraiser asks counsel for both	State law and the court set them
Role	The engagement states which side, or both	Controls instructions and communication
Inspection approach	Item-by-item reasoning, disclosed in the report	Remote acceptability is counsel's call
Fee basis	Fixed or hourly, known before work	Reduces disputes between spouses
Information requests	One defined list, focused follow-up	Keeps requests to what the work needs, across two households
Readability	Clear item IDs, dates, scope, reasoning	Non-appraisers rely on the report

Questions an attorney or a spouse should ask a divorce appraiser

These questions are grouped by the criterion they test. They are meant to be asked before the engagement is signed. The answers should be specific. A vague answer to a question about dates or role is itself useful information.

Questions about competence

- Who will prepare and sign the report for each class of property in this matter?
- How often does that person appraise this kind of property?
- What professional credentials does that person hold, and in which discipline?
- If the estate includes vehicles, equipment and household contents, will different specialists handle each class?

Questions about dates and standard of value

- What will you need from counsel on the valuation date and the standard of value?
- Can you value the same items at two effective dates if counsel asks for both?
- How will the report show the effective date and the report date?
- If the valuation date is in the past, how will you establish condition, mileage or hours as of that date?

Questions about role

- Will you act for one side or for both, and how will the engagement record that?
- Who will you take instructions from, and who receives the report?
- If the other side asks you questions, how will you handle that?

Questions about inspection and access

- For each item, do you expect to work from photographs and documents, or to visit?
- What photographs and records do you need for each type of item?
- If one spouse controls an item and access is limited, how will you proceed, and how will the report disclose it?
- Will the report describe the scope of work, including what was and was not inspected?

Questions about assumptions

- Do you expect to rely on any extraordinary assumptions in this matter?
- Which values would those assumptions affect most?
- What evidence would remove the need for a given assumption?

Questions about information and process

- What will you ask for before you start, and will you ask for anything you do not need?
- How will you request anything that turns out to be missing?
- What documents should the spouse with the property gather now: titles, registrations, receipts, appraisals from purchase, service records?

Questions about the report and fees

- What will the report contain for each item?
- How is the fee set, and is it fixed before work begins?
- What would change the fee once the engagement is signed?

Hypothetical example: using the questions to catch a problem

Hypothetical: An attorney interviews an appraiser for a matter involving a ski boat, a utility trailer and a home woodworking shop. Asked about the valuation date, the appraiser says the value will be "as of the inspection." Asked who the client is, the appraiser says either spouse can send information. These two answers show that the appraiser has not planned for a date set by counsel or for a defined role. The attorney can either set both points in writing before engaging, or consider a different appraiser. None of this is about the appraiser's skill with boats or tools. It is about whether the engagement will answer the question the case is actually asking.

What a complete divorce appraisal engagement includes

A complete engagement has four parts: terms set before work begins, information collected for each item, a report that discloses what was done, and a clear end point. If any part is missing, the report may still state a number, but it will be weaker when it is reviewed.

Engagement terms set before work begins

The following should be in writing before the appraiser starts:

- **The property.** A list of items or groups of items, with enough detail to tell them apart: year, make and model for vehicles and boats; make, model and serial number for machinery; artist and title for art; room-by-room grouping for household contents.
- **The purpose.** A divorce or property settlement, stated plainly.
- **The valuation date or dates.** As counsel sets them.
- **The standard of value.** As counsel sets it.
- **The client and role.** Which side the appraiser acts for, or whether the engagement is joint.
- **Inspection method.** Whether the work will be done from photographs and documents, in person, or a mix. In a divorce, the attorney should confirm that a remote approach is

acceptable.

- **Fee basis.** How the fee is set and what would change it.
- **Exclusions.** Anything the engagement does not cover. Real estate is a common exclusion and needs its own appraiser.

Information collected for each item

The information an appraiser needs depends on the asset. For an appraisal from photographs and documents, AppraiseItNow uses specific photo requirements. 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.

Asset type	Photographs	Identifiers and readings	Useful records in a divorce
Vehicles	Outside and inside	Mileage for anything motorized; VIN	Title, registration, service records, any dated photos near the valuation date
Boats	Outside with cover off, helm, engine, inside	HIN and engine hours	Title or registration, service and repair records, trailer details
Machinery	A few photos of each machine	Hours and whether it runs	Purchase receipts, maintenance logs, attachments list
Fine art	Front, back, signature, frame	Artist and title if known	Purchase receipts, certificates, prior appraisals
Household items	One clear photo per item or group	Maker or brand where visible	Receipts for major pieces

When the appraisal is done in person, the work is split differently. 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.

In a divorce, one spouse often holds the property and the other holds some of the paperwork. Counsel can help by deciding early who gathers what and by setting a date for it. When the valuation date is in the past, dated evidence is especially valuable: an odometer photo from a service invoice, an insurance inspection, or a phone photo with a date stamp can show condition and readings closer to the valuation date than anything available today.

Practical steps for the spouse holding the property

- Photograph items in good light, one item or group per photo, following the asset table above.
- Record mileage and engine or machine hours exactly as displayed, and photograph the display.
- Note whether each machine runs, and whether anything is missing or broken.
- Collect titles, registrations, receipts, certificates and service records in one folder.
- Do not repair, clean up or sell items before the appraiser has what they need, unless counsel has advised otherwise.
- Keep any older photos that show condition near the valuation date.

What the report should contain

A complete divorce report should allow a reader who was not involved in the assignment to understand exactly what was valued and how. For each engagement, the reader should be able to find:

- The purpose and the client.
- The effective date or dates and the report date, stated separately.
- The standard of value used, as counsel set it.
- A description of each item, with identifiers.
- The scope of work, including whether each item was inspected in person or appraised from photographs and documents.
- Any extraordinary assumptions, stated clearly and tied to the items they affect.
- The value for each item or group, and the reasoning behind it.
- A statement of the appraisal standard the report follows.

When the engagement is complete

An engagement is complete when the report has been delivered to the client named in the engagement and the dates, standard and role match what counsel set. Counsel should read the report against the engagement terms on delivery. The checks are simple: does each listed item appear, does each value carry the right effective date, are assumptions disclosed, and does the scope description match what actually happened.

Hypothetical example: a full engagement for a mixed estate

Hypothetical: Counsel for one spouse retains an appraiser to value a small landscaping business's two mowers and an enclosed trailer, a family SUV, a fishing boat, the furniture in a four-bedroom house, and two framed paintings bought on a trip. Counsel sets one valuation date, the filing date, and specifies the standard of value. The engagement records that the appraiser acts for this spouse only and that counsel has confirmed a remote appraisal is acceptable.

The spouse who keeps the equipment photographs each mower and the trailer, records the hours, and notes that one mower does not start. The SUV is photographed inside and out, with the odometer. The boat is photographed with the cover off, including the helm, engine and interior, with the HIN and engine hours. Furniture is photographed room by room, one item or group per photo. The paintings are photographed front and back, with the signatures and frames.

Because the filing date was eight months earlier, the appraiser asks for anything showing the mower's condition at that time. A repair invoice dated after filing shows the mower stopped running after the filing date. The appraiser values the mower as of filing on the basis of that record and states in the report the assumption about its condition on that date. The report lists every item with its identifiers, gives the filing date as the effective date and a separate report date, describes the remote scope, and discloses the assumption. Whether the mower's later failure affects how the parties divide it is a question for counsel, not the appraiser.

Engagement checklist

- Property list with identifiers
- Purpose stated as divorce or settlement
- Valuation date or dates from counsel
- Standard of value from counsel
- Client and role recorded
- Attorney's confirmation on remote appraisal
- Fee basis recorded before work
- Photographs and readings per asset type
- Titles, receipts, certificates and records gathered
- Report states effective date and report date
- Report describes scope of work
- Report discloses any extraordinary assumptions

How AppraiseItNow handles divorce appraisal engagements

This section sets out AppraiseItNow's practice against the criteria and checklist above. It is descriptive, so that a reader can compare it with any other appraiser's answers to the same questions.

What AppraiseItNow is

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 is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders. Joe Kattan is the owner and chief executive officer of AppraiseItNow. AppraiseItNow does not appraise real estate (www.appraiseitnow.com). In a divorce that includes a home or land, counsel will need a separate appraiser for that property.

Standard followed

AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition (The Appraisal Foundation)). This means a divorce report from AppraiseItNow states its effective date and report date, describes its scope of work, and discloses any extraordinary assumption, as described earlier in this handbook.

Competence by asset class

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 mixed divorce estate, this matters because vehicles, boats, machinery, art and household contents are each valued by someone who works in that class.

The volume and mix of work give context. AppraiseItNow delivered more than 1,100 appraisals in the 12 months to November 2026. 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.

Dates, standard and role

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 does not choose the divorce valuation date itself. 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.

This answers three of the questions in this handbook directly: who sets the date (counsel), who sets the standard (counsel), and whom the appraiser acts for (recorded at the outset).

Inspection approach

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). 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 divorce, the remote route depends on the attorney's confirmation that a remote appraisal is acceptable. The photo requirements and the split of work on an in-person visit are the ones set out in the engagement section above.

Information collection

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. The following figures show how often clients are asked for more. 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 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 divorce, these figures point to a practical step. Photographs took the longest to arrive. When one spouse controls the property, counsel can save time by arranging early who will take the photographs and by when.

Fee basis

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). This answers the fee-basis question in the criteria table: the basis is known before work begins.

Summary against the criteria

Criterion	AppraiseItNow's practice
Asset-class competence	Appraisers specialize by asset class rather than by geography
Recognized standard	Every appraisal prepared in accordance with USPAP
Dates and standard	Taken as counsel sets them
Role	Which side it acts for is required at the outset
Inspection approach	Mostly remote from photographs and documents; in person when an inspection is needed; attorney confirms remote is acceptable
Fee basis	Fixed-fee quote before work begins; no hourly billing
Information requests	Collected before the appraisal starts; only what the appraiser needs
Exclusions	Does not appraise real estate

AppraiseItNow's website is www.appraiseitnow.com.

Review questions

- Who sets the valuation date and the standard of value in a divorce appraisal, and where does the appraiser get them?
- What two dates should every divorce appraisal report state, and why might they differ?
- When is an extraordinary assumption allowed, and where must it appear?
- What should an attorney confirm before an appraisal is done from photographs and documents?
- For a boat, what photographs and readings does a remote appraisal need?
- On an in-person appraisal, what does the client still provide?
- Which engagement terms should be in writing before any work begins?