APPRAISEITNOW GUIDE

Estate Contents Appraisal From Photos: A Room-by-Room Guide for Executors

An estate contents appraisal can start from photos instead of an item list. This guide shows executors how to photograph every room, closet and shelf, and which estate details to send with the photos.

AppraiseItNow Inc.

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Educational material, not an appraisal.

Key Takeaways

Here is what executors need to know about an estate contents appraisal from photos:

- **Photos replace the item list:** A complete photo set that shows every room, closet and shelf gives the appraiser what a typed inventory would. An executor who lives far from the house does not have to build a line-by-line list before the appraisal starts.
- **Remote work is the norm:** Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.
- **Estate file details:** For an estate file, AppraiseItNow requires the decedent's legal name and the date of death and, for estate tax, whether the alternate valuation date may be elected. Executors who gather these facts early have the file ready for AppraiseItNow's estate appraisal services.
- **Valuation date:** Estate assets are valued at fair market value on the date of death.

An **estate contents appraisal** values the furniture, jewelry, art, kitchenware, tools and other personal effects left in a decedent's home. Executors who live far away, or who face a full house with no inventory, can supply a thorough set of photos in place of an item list. This guide walks through photographing the house room by room, the close-ups that matter, what the appraiser does with the photos and the other facts the estate file needs.

Why Photos Can Replace an Item List in an Estate Contents Appraisal

An item list is the traditional starting point for valuing a household. Few executors have one, and building one from another state means weeks of phone calls and guesswork. A well-organized photo set solves both problems.

A complete photo set does the job of an inventory. For an estate file, AppraiseItNow requires the decedent's legal name and the date of death and, for estate tax, whether the alternate valuation date may be elected. Photos that show every room, closet and shelf can replace an item list; the appraiser counts and groups from the photos.

Household contents fall under personal property appraisals, which cover movable items rather than land or buildings. The house itself is real estate. AppraiseItNow does not appraise real estate. The executor arranges the home's valuation separately, and the photos described in this guide cover only what sits inside the house and its outbuildings.

How to Photograph the House Room by Room

A consistent routine in every room makes the photos easy to count and group. The executor, a family member or a trusted local helper can follow the same habits in every space:

- **Light every room fully:** Open the blinds and switch on every lamp and overhead light so dark corners and shelf backs are visible.
- **Shoot from the doorway first:** Take 1 wide photo from the doorway and 1 from each corner, so the appraiser sees how the room fits together.
- **Open everything:** Open every door, cabinet and drawer before photographing it, and leave nothing closed that holds contents.
- **Shoot shelves straight on:** Stand square to each shelf so items are not hidden behind each other.
- **Keep one room per folder:** Upload each room as its own folder, named by floor and location.

The 5 steps below follow the order most homes are laid out in, from the main living space out to the garage.

1. **Photograph the Living Areas From Every Corner**

   Living rooms, dens and family rooms hold the large furniture, lamps, mirrors and wall art that set the tone of a household. After the wide shots, photograph each wall in sections so every piece of furniture and every framed item appears clearly in at least 1 photo.

   Built-in cabinets, entertainment centers and display shelves get the shelf-by-shelf treatment. Open each door, photograph the contents, then move to the next.

2. **Open Every Bedroom Closet and Dresser Drawer**

   Bedrooms hide most of a household's small contents. Photograph each bed, dresser, nightstand and chair, then pull out every drawer and photograph it from above.

   Closets need 3 passes: the hanging rail in sections, each shelf straight on and the floor. Check under beds and on top of wardrobes, where boxes and cases are easy to miss. Jewelry boxes and watch cases get opened and photographed in place, with close-ups to follow.

3. **Shoot the Kitchen and Dining Room Cabinet by Cabinet**

   Kitchens and dining rooms hold china, glassware, silver flatware and serving pieces that are easy to overlook in a wide shot. Open each upper and lower cabinet, photograph it straight on, and do the same for the pantry and any china cabinet or sideboard.

   Silverware drawers and buffet drawers matter here. Fan the flatware out so the pattern and the number of pieces are visible, rather than photographing a jumbled drawer.

4. **Work Through Basements, Attics and Storage Rooms Shelf by Shelf**

Storage areas often contain the most items and the least organization. Photograph each shelving unit shelf by shelf, and open any box, bin or trunk before photographing its contents from above.

Example (hypothetical): An attic holds 24 sealed boxes. The helper opens each box, writes a number on its side with a marker, and keeps that number in the frame while photographing the contents, so every photo ties back to a specific box.

5. **Finish in the Garage and Outbuildings**

   Garages, sheds and workshops hold tools, workbenches, lawn equipment and sometimes vehicles. Photograph each wall, each pegboard and each tool chest with every drawer open.

   Vehicles and motorized equipment need extra photos and readings, covered in the next section. Note any item that belongs to someone other than the decedent, such as a neighbor's borrowed ladder, so it can be left out.

Pro tip: Before the helper leaves each room, have them take a final slow video panning the whole space. A 30-second pan catches anything the still photos missed and costs nothing to record.

Which Estate Items Need Their Own Close-Up Photos

Room photos show what is in the house, but certain items need detail that a wide shot cannot capture. 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.

Several household categories reward extra close-ups beyond the room shots:

- **Jewelry:** Photograph each piece on a plain background, plus any stamps inside rings, on clasps or on the backs of pendants.
- **Silver:** Turn pieces over and photograph the marks on the underside, along with the full set laid out together.
- **Rugs:** Photograph the full front, then fold back 1 corner and photograph the underside and any label.
- **Antique and fine furniture:** Photograph labels, maker's marks and the inside of drawers, along with the full piece from the front and side.
- **China and porcelain:** Turn over 1 piece from each set and photograph the mark on the bottom.
- **Paperwork:** Photograph receipts, certificates, prior appraisals and insurance schedules found in desks and files.

Watch out: Do not polish silver, clean paintings or remove art from frames before taking the photos. Cleaning cannot be undone, and photos of items as they were found show exactly what the household held.

What Does the Appraiser Do With the Photos

The appraiser counts and groups the contents from the photos, then values them for the estate. Counting means identifying what is visible in each frame. Grouping means gathering items that belong together, such as a set of dining chairs.

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. That standard comes from the Uniform Standards of Professional Appraisal Practice (USPAP).

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

What Else Does the Estate File Need

The photos are half of the estate file. The decedent's legal name, the date of death and, for estate tax, the answer on the alternate valuation date make up the other half. Estate assets are valued at fair market value on the date of death. That valuation standard appears in the IRS Instructions for Form 706.

The table below shows where executors usually find each fact and who to ask:

Estate file fact	Where executors usually find it	Who to ask
Decedent's legal name	Certified death certificate, will, court appointment papers	Probate attorney or funeral home
Date of death	Certified death certificate	Funeral home or county records office
Whether the alternate valuation date may be elected (estate tax)	Estate tax planning notes	The estate's CPA or attorney
Paperwork on specific items	Desk drawers, file cabinets, safe	Family members who managed the household

For organizing purposes, an executor can also keep a short written note of any contents that left the house, such as furniture a relative took home, with a photo of each piece. The estate's CPA or attorney decides whether the alternate valuation date may be elected, so ask that question early and pass the answer along with the photos.

Why Estate Files Draw the Most Requests for Missing Details

Estate files stand out in AppraiseItNow's records. 33% of estate files (probate, estate tax and estate settlement) went through a request for missing details, the highest rate of any purpose in AppraiseItNow's records between October 27, 2025 and September 23, 2026.

Clients answer those requests quickly. 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.

Photos took the longest to arrive after a request. For a distant executor, a missed closet means sending a helper back to the house, so a thorough first pass through every room, paired with the facts in the table above, saves that second trip.

When Does the Estate Tax Return Need a Sworn Appraisal

Valuable household items carry an extra filing step. When household and personal effects include articles of marked artistic or intrinsic value, such as jewelry, art, antiques, silver and rugs, worth more than $3,000 in total, a sworn expert appraisal is filed with the return, together with the executor's sworn statement about the list and the appraiser. The Treasury regulation on valuation of household and personal effects sets out that requirement.

The executor's tax adviser determines whether the estate's articles meet that rule. The appraiser works from what the photos and documents show, so close-ups of jewelry, art, silver and rugs give the appraiser detail to work from.

Key takeaway: Close-up photos of marks, signatures and labels give the appraiser detail to work from. Take them during the first pass through the house rather than sending a helper back later.

Give the Appraiser a Complete Estate File From Day One

A complete estate file pairs room-by-room photos with a short set of facts. Before uploading, executors can confirm each item on this checklist:

- **Every room covered:** Living areas, bedrooms and closets, kitchen and dining, storage areas and the garage each have wide shots and shelf-by-shelf photos.

- **Close-ups taken:** Jewelry, art, silver, rugs, fine furniture, vehicles and machinery have the detail photos described above.
- **Estate facts gathered:** The decedent's legal name, the date of death and, for estate tax, the answer on the alternate valuation date are written down.
- **Paperwork photographed:** Receipts, certificates and prior appraisals found in the house are included.

AppraiseItNow's appraisers count and group from photos like these, so a file built this way gives them the full picture of the house. When the photos and estate details are ready, request an appraisal and send the complete file with your request.

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