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Photographing a Decedent's House Room by Room: A 2026 Field Guide for Executors Valuing Personal Property at the Date of Death

AppraiseItNow Inc.

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Educational material, not an appraisal.

Purpose and scope of a room-by-room photo appraisal of a decedent's house contents

This field guide, dated 2026, is for executors, administrators, estate attorneys and the paralegals who support them. It covers one task: documenting the contents of a house after a death so an appraiser can value the decedent's personal property as of the date of death. It sets out a method for photographing a house room by room. It also explains how those photographs become an appraisal used in probate, estate settlement and the federal estate tax return.

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. 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). Because an appraiser working remotely relies on the photographs, the quality of those photographs shapes the whole assignment.

What this guide covers

- Furniture, lighting, mirrors and decorative objects.
- Jewelry, watches and silver.
- Paintings, prints, sculpture and framed works.
- Rugs and textiles.
- Kitchenware, china, glassware and small appliances.
- Clothing, furs and accessories.
- Electronics, musical instruments and hobby equipment.
- Tools, yard equipment and garage contents, including any vehicles or boats stored on the property.

What this guide does not cover

AppraiseItNow does not appraise real estate. The house itself and the land are therefore outside the work described here, and the estate's attorney arranges for them to be handled separately. This guide also does not explain probate procedure in any particular state. The estate attorney decides what the local court requires and how the appraisal is filed. The guide addresses the practical work of documenting the contents.

Key terms executors meet when valuing household contents

The terms below appear throughout estate appraisal work. Several come from federal tax rules or from USPAP. Where a term has a fixed rule behind it, the rule is quoted exactly as it applies.

Term	Meaning in this guide
Decedent	The person who died and whose property is being valued.
Executor	The person responsible for the estate, including gathering and valuing its property. Some states use other titles, such as administrator or personal representative.
Date of death	The calendar date the decedent died. For estate and probate work, it is the date the values apply to.
Fair market value	The standard of value for estate assets. Estate assets are valued at fair market value on the date of death (Treas. Reg. § 20.2031-1).
Alternate valuation date	A later valuation date the executor may elect for estate tax, described below.
Effective date	The date the value applies to, which is distinct from the date the report is written.
Report date	The date the appraisal report is signed and issued.
Household and personal effects	The everyday contents of a home and the decedent's personal belongings.
Articles of marked artistic or intrinsic value	Items within the household and personal effects that the estate tax rules single out, such as jewelry, art, antiques, silver and rugs.
Grouping	Combining like items, such as a set of dining chairs or a closet of everyday clothing, into one line of the appraisal.
Scope of work	The type and extent of research and analysis in an appraisal, including how much inspection the appraiser performs.
Extraordinary assumption	An assumption about an uncertain fact that the appraiser treats as true for the analysis.
Request for missing details	A formal request from the appraiser to the client for information needed before the appraisal can be completed.

The date terms in more detail

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 an estate file the effective date is usually in the past, sometimes by

many months. The appraiser values the contents as they were on the date of death, even when the photographs are taken later.

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 estate tax, a second date may matter. The executor may instead elect the date six months after death, only if that lowers both the gross estate and the estate and generation-skipping transfer tax. The election covers every asset, and anything sold or distributed in those six months is valued on the day it was sold or distributed (Treas. Reg. § 20.2032-1). The estate attorney or tax adviser decides whether the election is available and worth making. The appraiser needs to know whether it may be elected so the work can address the right date or dates.

How a room-by-room photo appraisal of an estate moves from house to report

An estate contents appraisal follows a predictable sequence. Knowing the sequence helps an executor gather the right material once, rather than returning to the house several times.

Step 1: Establishing the purpose and the dates

The appraiser first needs the purpose: probate, estate tax or estate settlement. AppraiseItNow sets the effective date by purpose. 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.

That second sentence is what makes the room-by-room method practical. An executor does not have to type an inventory of hundreds of ordinary objects. Systematic photographs of every space give the appraiser what a list would give, plus information a list often leaves out, such as condition, maker's marks and how many pieces a set contains.

Step 2: Setting the scope of work

USPAP does not require an in-person inspection in every assignment. The appraiser decides the scope of work, including how much inspection credible results need, and the report describes that scope (USPAP, 2024 edition). 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.

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.

Step 3: Collecting photographs and documents

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. For a house, that usually means the room-by-room photographs, close-ups of notable items and any paperwork the decedent kept. 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.

Step 4: Counting and grouping from the photographs

From the photographs, the appraiser counts and groups the contents. Grouping is a judgment the appraiser makes from the images, not a task the executor performs. The executor's job is to make sure every item appears in at least one clear image, so nothing is missed and nothing is counted twice.

Step 5: Answering requests for missing details

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. 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.

As general practical advice, an executor who did not live in the house may find that the decedent's records are incomplete or that family members have moved items. A complete first set of photographs, together with a note on anything that has left the house, leaves the appraiser less to ask for.

The type of information requested varies, and so does the time it takes to supply. 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.

Step 6: The report and the estate tax return

The finished report states the effective date, the report date, the scope of work and the values. For an estate tax return, a rule applies when the household contents include certain valuable articles. 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 (Treas. Reg. § 20.2031-6). The estate attorney or tax adviser determines how that rule applies to a particular estate. The executor's part is to make sure those categories of items are photographed thoroughly so the appraiser can describe and value them.

Timing also matters. Form 706 is due nine months after the date of death. An automatic six-month extension is available to file, not to pay (Treas. Reg. §§ 20.6075-1 and 20.6081-1). Executors working toward that return can plan the photography early, while the house is still intact.

What an executor prepares before photographing the decedent's house

Preparation determines whether one visit to the house is enough. The work falls into four parts: information, access, equipment and a photo plan.

Information about the decedent and the estate

- The decedent's full legal name as it will appear on court and tax filings.
- The date of death, taken from the death certificate.
- The purpose of the appraisal: probate, estate tax, estate settlement or more than one.
- For estate tax, whether the alternate valuation date may be elected. If the attorney has not decided, say so. The appraiser needs to know the question is open.
- The property address, and the address of any storage unit or second location holding the decedent's belongings.
- A short note on anything removed from the house since the date of death: what it was, who took it, when, and whether it was sold, given away or simply moved.

Securing the house and freezing the contents

Before photographing, stop the contents from changing. Ask family members not to remove, clean, repair or rearrange items until photography is finished. If items have already left the house, record them in the note above and ask whoever holds them for photographs. If the alternate valuation date might be elected, the dates of any sale or distribution matter, because anything sold or distributed in those six months is valued on the day it was sold or distributed (Treas. Reg. § 20.2032-1).

Locate keys to locked cabinets, closets, desks, jewelry boxes and outbuildings before the photo session, so that no locked space goes unphotographed.

Equipment

- A phone or camera with enough storage for several hundred images.
- A charged spare battery or power bank.
- A small flashlight for closets, attics and the insides of drawers.
- A tape measure, laid in frame for scale on art, rugs and furniture.
- A notepad or a notes app to log rooms in the order photographed.
- Painter's tape or sticky notes to label rooms or cabinets in the photos, applied only to surfaces they will not damage.

Daylight is better than overhead light for color and condition. Turn on every lamp in rooms that lack windows. Avoid flash on glass-framed art and polished silver, since glare hides detail.

A room-by-room photo plan

Sketch a rough floor plan and number every space, including closets, hallways, the basement, the attic, the garage and any shed. Photograph in numbered order and start each room with a photo of a sticky note showing its number. This lets the appraiser keep rooms separate even when hundreds of images arrive at once.

For each room, use the same sequence:

1. One wide photo from the doorway.
2. One photo of each wall, turning in a full circle.
3. Each piece of furniture on its own, front-on.
4. Every closet, cabinet and drawer opened, with contents visible.
5. Every shelf, front-on, close enough that individual objects can be told apart.
6. Close-ups of anything with a mark, label, signature, stamp or serial number.

The table below lists what to photograph closely in common spaces.

Space	Close-ups that matter
Living room	Art front, back, signature and frame; maker's labels inside furniture drawers; rug corners front and back; lamps and their bases
Dining room	Silver hallmarks on a sample of each pattern; the full count of a flatware set laid out; china backstamps; the inside of the sideboard
Kitchen	Open cabinets and pantry; small appliance brand and model plates; any copper, cast iron or specialty cookware
Bedrooms	Jewelry laid flat on a plain cloth, with clasps and stamps; watch dials and case backs; dresser drawers open; furs and designer labels
Closets	Rails photographed in sections; shoe racks; hat boxes and storage bins opened
Office or den	Desk drawers; electronics model and serial plates; musical instruments with labels or serial numbers; framed works
Basement and attic	Every box opened; trunks and stored furniture; seasonal decorations
Garage and shed	Tools on walls and benches; machinery with hours and whether it runs; vehicles inside and out with mileage; any boat with the cover off, the helm, the engine, the inside, the HIN and engine hours

Documents to gather

Search desks, file cabinets and safes for receipts, prior appraisals, insurance schedules listing valuables, certificates for jewelry or art, gallery invoices, and titles for vehicles and boats. Photograph or scan each one. These papers do not replace photographs, but they help identify items. A gallery invoice can name an artist, and a jewelry certificate can describe a stone that a photograph cannot measure.

A worked example (hypothetical): photographing a three-bedroom house and detached garage

This example is hypothetical. The people, property and dates are invented to show the method.

The situation

A widow died on February 10, 2026, in a three-bedroom house with a basement and a detached garage. Her will names her nephew as executor. He lives in another state and has visited the house twice. The estate attorney expects to file Form 706 and has not yet decided whether the alternate valuation date may be elected. On February 17, 2026, the decedent's daughter took a mahogany dining table and six chairs to her own home, with the executor's consent.

Preparing the file

The executor sends the appraiser the decedent's legal name, the date of death, the purposes (probate and estate tax), the house address and a note that the alternate valuation question is still open. He adds a line about the dining set: what it is and that it left the house on February 17, 2026, when the daughter took it. The attorney decides whether that counts as a sale or distribution under the alternate valuation rule, and the date matters if the election is made, because anything sold or distributed in those six months is valued on the day it was sold or distributed (Treas. Reg. § 20.2032-1). The daughter photographs the table and chairs in her dining room, including the underside of the table where a maker's label is glued, and sends the images to the executor.

The photo session

The executor sketches the house and numbers twelve spaces: entry, living room, dining room, kitchen, three bedrooms, two bathrooms, hall closet, basement and garage. He brings a tape measure, a flashlight and the key ring found in the kitchen drawer.

In the living room he takes a doorway shot, four wall shots and then each piece of furniture. An oil painting hangs over the fireplace. He photographs the front, takes it down to photograph the back, then shoots the signature in the lower corner and the frame. He lays the tape measure along the bottom edge. A wool rug covers most of the floor. He folds back one corner and photographs the back of the weave, then photographs the whole rug from a chair for the overall pattern.

In the dining room, the sideboard holds a silver flatware service. He lays out the pieces by type on a towel, photographs the full layout so the count is visible, and takes close-ups of the hallmarks on one fork, one knife and one spoon. He photographs the china cabinet with the doors open, then lifts a dinner plate to capture the backstamp.

In the primary bedroom, the top dresser drawer holds a jewelry box. He empties it onto a dark cloth, photographs everything together, then photographs each ring, bracelet and necklace separately with the clasp or inside of the band showing. A gold wristwatch gets a dial photo and a case-back photo. A folder in the nightstand holds a certificate for a diamond ring and an insurance schedule from several years earlier. He scans both.

The two other bedrooms hold ordinary furniture, bedding and clothing. He photographs each closet rail in three sections and each drawer open. He does not list individual garments. The photographs let the appraiser count and group them.

In the basement he opens every box. Most hold holiday decorations and kitchen overflow. One trunk holds hand-embroidered linens, which he photographs unfolded.

In the garage, a sedan sits on one side. He photographs the outside from all four corners, the inside front and back, and the odometer. A riding mower and a table saw stand along the wall. He photographs each from a few angles, notes the mower's hours from its meter, and records

that the mower starts and the saw runs. He photographs the tool wall in sections.

What the appraiser does next

The appraiser reviews roughly six hundred photographs and counts and groups the contents from them. How items are grouped is the appraiser's decision. The painting, the rug, the silver service, the diamond ring, the watch, the dining set and the vehicle each appear in clear, close images, so each can be described. The appraiser sends one request for missing details: a clearer image of the hallmark on the silver knife, which was blurred. The executor's cousin, who lives nearby, retakes the photo.

The rug was photographed about two months after the date of death. USPAP addresses this kind of uncertainty: 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). Whether an extraordinary assumption is used for the rug's condition, or for any other item, is the appraiser's decision. If one is used, the report states it.

How the estate tax rule enters

The estate includes jewelry, a painting, silver and a rug. Those are among the categories the household effects rule names. 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 (Treas. Reg. § 20.2031-6). The estate attorney determines how that rule applies to this estate and prepares the executor's sworn statement. The appraisal gives the attorney the descriptions and date-of-death values to work from.

What the example shows

- Systematic photographs replaced a typed inventory of hundreds of items.
- Recording the dining set's distribution date at the start preserved information the attorney may need.
- Photographing backs, marks and labels the first time limited follow-up to a single image.
- Decisions about the alternate valuation election and the household effects rule stayed with the attorney, and decisions about grouping, scope and assumptions stayed with the appraiser.

Common mistakes executors make when photographing estate contents

Each mistake below causes either a return trip to the house or a gap in the appraisal. Since estate files have the highest rate of requests for missing details in AppraiseItNow's records, avoiding these mistakes has a direct effect on the file.

Letting the contents move before photography

Family members may want keepsakes in the first weeks after a death. An item that leaves the house without being photographed or recorded becomes hard to value. Record every removal with the item, the person and the date. Ask the person holding it for photographs.

Photographing only what looks valuable

Executors sometimes skip rooms that seem ordinary. Yet a plain-looking side chair may carry a maker's label, and a box of costume jewelry may hold one piece of gold. Photograph everything and let the appraiser decide what stands out.

Leaving closets, drawers and boxes closed

A photo of a closed cabinet shows the cabinet, not what is inside it. Open every door, drawer, box and trunk. The rule for household items is one clear photo per item or group, and a closed drawer shows neither.

Skipping the back of art and the underside of objects

For fine art, the front, back, signature and frame are all needed. Gallery labels, inscriptions and framing details sit on the back. The same logic applies to furniture drawers, china backstamps, silver hallmarks and rug backs.

Mixing rooms together

Hundreds of unlabeled photos make it hard to tell where one room ends and the next begins, which risks double counting. Start each room with a numbered sign and photograph in a fixed order.

Cleaning, polishing or repairing items first

Polishing silver, cleaning a painting or refinishing furniture before the appraisal can change or remove evidence of age and condition. The appraiser values items as they were on the date of death. Photograph them as found.

Omitting the dates and the alternate valuation answer

An estate file without the date of death cannot proceed, because that date is the effective date. For estate tax, leaving out whether the alternate valuation date may be elected leaves the appraiser unsure which date or dates to address. Answer the question, or state that it is still open.

Including the house itself

Photographs naturally show built-in cabinetry, fixtures and the structure of the house. AppraiseItNow does not appraise real estate. If an item is questionable, such as something that may be removable and that the family considers personal property, mention it to the estate attorney, who decides how to treat it.

Overlooking outbuildings and other locations

Garages, sheds, storage units and a car parked elsewhere are easy to forget. Vehicles need the outside, the inside and the mileage. Machinery needs a few photos, the hours and whether it runs. Missing these leads to a second trip to the property.

Blurry or dark close-ups

A hallmark or signature that cannot be read is the same as no photo. Check each close-up on the screen before moving on. Retake any that are soft or shadowed.

Checklist for executors photographing a decedent's house for a date-of-death appraisal

Use this checklist in order. Each item corresponds to a step described earlier in this guide.

Before the visit

- Confirm the decedent's full legal name.
- Confirm the date of death from the death certificate.
- Confirm the purpose with the estate attorney: probate, estate tax, estate settlement or more than one.
- Ask the attorney whether the alternate valuation date may be elected, and record the answer or that it is undecided.
- List every location holding the decedent's property: house, garage, shed, storage unit, other.
- Record every item removed since the date of death, with who took it, the date, and whether it was sold, distributed or moved.
- Ask anyone holding removed items for clear photographs, including marks and labels.

- Ask the family not to clean, repair, move or remove anything further.
- Gather keys to locked rooms, cabinets, desks, boxes and outbuildings.
- Sketch the floor plan and number every space, including closets, basement, attic and garage.
- Pack a phone or camera, spare power, flashlight, tape measure and sticky notes.

In each room

- Photograph the numbered sign for the room.
- Take one wide photo from the doorway.
- Photograph each wall.
- Photograph each piece of furniture on its own.
- Open and photograph every closet, cabinet, drawer, box and trunk.
- Photograph every shelf close enough to distinguish objects.
- Take close-ups of marks, labels, signatures, hallmarks, backstamps and serial numbers.
- Check every close-up for focus before moving on.

For specific item types

- Fine art: front, back, signature, frame, with a tape measure for scale.
- Jewelry and watches: group shot on a plain cloth, then each piece with stamps, clasps, dials and case backs.
- Silver: full layout showing the count, plus hallmark close-ups on each piece type.
- Rugs: overall view, a folded-back corner showing the back of the weave, and a tape measure.
- Vehicles: outside, inside and the mileage.
- Boats: outside with the cover off, the helm, the engine, the inside, the HIN and engine hours.
- Machinery: a few photos of each machine, the hours and whether it runs.
- All other household items: one clear photo per item or group.

Documents

- Receipts and invoices for furniture, art and jewelry.
- Prior appraisals and insurance schedules.
- Certificates for jewelry, art or other items.
- Titles for vehicles and boats.

After the visit

- Organize photos into folders by room number.
- Send the photos, documents and the removed-items note together.

- Answer any request for missing details as completely as possible, with retaken photos where needed.
- Give the finished report to the estate attorney, who handles the court filing, the alternate valuation decision, the household effects rule and the executor's sworn statement.
- Note the Form 706 deadline: nine months after the date of death, with an automatic six-month extension available to file, not to pay (Treas. Reg. §§ 20.6075-1 and 20.6081-1).

AppraiseItNow's website is www.appraiseitnow.com.