APPRAISEITNOW

Hiring an Estate Personal Property Appraiser From a Distance: Remote and In-Person Options and the Questions to Ask, 2026 Edition

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Educational material, not an appraisal.

Who this handbook is for: executors and estate attorneys valuing belongings they cannot easily visit

This 2026 handbook is published by AppraiseItNow Inc. for people who must obtain a personal property appraisal for an estate and who are not close to the property. The typical reader is an executor who lives in one state while the decedent's house contents, garage, workshop, storage unit or marina slip sit in another. A second reader is the estate attorney who coordinates the appraisal for that executor and needs a report that will hold up when it is attached to a court filing or a tax return. A third reader is the relative or neighbor who lives near the property and has been asked to help, usually by taking photographs or opening the door for an appraiser.

Distance creates problems that a local executor rarely faces. The executor may never have seen the inside of a parent's closets. The executor may not know which ring came from a grandmother and which came from a department store. The house may be cleared by relatives before anyone documents it. A boat may sit under a cover that nobody has removed in a year. Every one of these situations affects how an appraiser can work and what the executor should ask before hiring one.

This handbook covers tangible personal property: furniture, jewelry, art, antiques, silver, rugs, collectibles in general, household goods, vehicles, boats, tools, machinery and equipment. AppraiseItNow does not appraise real estate. The house, land or condominium in an estate is valued by a real estate appraiser under a separate engagement, and the executor should expect two different reports when an estate holds both kinds of property.

The handbook does not give legal or tax advice. Whether a probate court in a given county requires an itemized inventory, whether an estate files Form 706 at all, and whether an election is made on that return are questions for the estate's attorney and tax adviser. The handbook explains how an appraisal fits into those decisions and how a distant executor can buy one well.

Terms used in this handbook

- Decedent: the person who died and whose property is being valued.
- Effective date: the date the value in the report applies to. For an estate, this is normally the date of death.
- Report date: the date the appraiser signs and issues the report. It is almost always later than the effective date in an estate file.
- Remote appraisal: an appraisal completed from photographs and documents without the appraiser visiting the property.
- In-person appraisal: an appraisal in which the appraiser inspects the property on site.
- Scope of work: the description, in the report, of what the appraiser examined, how, and what research and analysis supported the value.

- Extraordinary assumption: an uncertain fact that the appraiser treats as true for the assignment, with the conditions and disclosure described later in this handbook.
- Alternate valuation date: the date six months after death, which an executor may elect under the conditions described later.
- Grouping: describing and valuing similar ordinary household items together (for example, "kitchen cookware, approximately 40 pieces") rather than one by one.

Estate personal property appraisal at a distance, explained

An estate appraisal answers a question about the past: what was this property worth on the day the decedent died? That backward-looking question is what makes distance difficult. The appraiser is not valuing the property as it looks today; the appraiser is valuing it as of a date that may be weeks or months gone, using evidence gathered now.

The date of death sets the frame

Estate assets are valued at fair market value on the date of death (Treas. Reg. § 20.2031-1). The appraisal report reflects this through its effective date. An appraisal's effective date is the date the value applies to. It can be current, past (a date of death or donation) or future, and the report states both the effective date and the report date (USPAP, 2024 edition).

For estate tax files there is a second possible date. 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 (Treas. Reg. § 20.2032-1). 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 practical consequence for a distant executor is that the appraiser needs to know early whether the alternate date is in play. If it may be elected, the appraiser may need values at more than one date, and the executor needs a record of anything sold or handed to a beneficiary in the six months after death, with the date of each sale or distribution. An executor who lets relatives take items from the house without writing down what left and when makes that record much harder to reconstruct.

Why the estate tax return raises the stakes

For estates that file Form 706, the household contents are not simply listed and summed. 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).

Two points about that rule matter to an executor who lives far away. First, the rule calls for a sworn expert appraisal to be filed with the return. As practical advice, and not as something the rule itself spells out, the executor and counsel are better served by a report that identifies the appraiser, the method used and the basis for each value, so that they can follow how each figure was reached. Second, the executor also signs a sworn statement about the list and the appraiser. An executor who has never walked through the house is being asked to stand behind a list compiled from someone else's photographs or someone else's visit. That is a strong reason to choose an appraiser whose report explains exactly what was examined and how, so the executor understands what is being vouched for. Whether a particular estate's articles cross the threshold in that rule is a determination for the estate's attorney or tax adviser, not for the appraiser or this handbook.

The timing of the return also shapes the appraisal schedule. 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). A distant executor plans backward from that date, leaving room for photographs to be taken, documents to be found in the decedent's files, follow-up questions to be answered and the report to be reviewed by counsel before the return is assembled.

Remote and in-person appraisal are both recognized methods

Many executors assume an appraiser must walk through the house. That is not how the professional standards frame the question. 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 remote estate appraisal, a person near the property photographs it, the executor or attorney supplies documents, and the appraiser identifies, researches and values the items from that material. In an in-person estate appraisal, the appraiser travels to the property, examines the items, and photographs them as part of the visit. Many estates are handled with a mix: most contents valued from photographs, with a site visit or a closer look reserved for the items where photographs cannot answer the appraiser's questions.

Neither method is automatically better. A remote appraisal can be thorough when the photographs are complete and the items are identifiable from images and records. An in-person appraisal can still be thin if the appraiser walks through quickly and the report does not say what was examined. The executor's job is to make sure the method fits the property and that the report describes the method honestly.

How an appraiser handles what cannot be confirmed

Distance often leaves gaps. A watch's movement cannot be seen in a photograph. A painting's back may be sealed. A boat's engine hours may have been read by a neighbor who is unsure of the number. 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).

For an executor, an extraordinary assumption is not a defect. It is a disclosure. The executor and the attorney should read each one and decide whether the assumption is acceptable or whether it is worth arranging a closer inspection, finding a document, or taking another photograph to remove it.

Criteria for judging an estate appraiser when the executor cannot be on site

The criteria below are written for the specific situation of an executor who will not be present during most of the work. Each criterion describes what to look for and why distance makes it matter.

Specialization that matches the estate's contents

An estate rarely holds one kind of property. A single house may contain jewelry, a few paintings, mid-century furniture, a car in the garage and a table saw in the basement. The executor should look for an appraiser, or a team of appraisers, whose expertise covers each class of property present. When the appraiser works remotely, the appraiser's location matters less than the appraiser's knowledge of the asset class, because the identification and research happen at the appraiser's desk regardless of where the property sits.

A clear, written scope of work for remote files

Because the executor will not watch the work happen, the written scope is the executor's main window into it. A strong report says what photographs and documents were relied on, who took the photographs, whether any items were inspected in person, what was grouped and why, and what assumptions were made. A weak report states values with no account of how the appraiser saw the property.

Willingness and ability to inspect in person when the property requires it

An appraiser who works only remotely, or only in person, may push every estate toward the method that suits the appraiser. The better sign is an appraiser who can do either and who explains, for this estate, which items can be valued from photographs and which need hands-on examination.

Command of the date-of-death and alternate valuation framework

The appraiser should ask for the date of death without being prompted, should ask whether the alternate valuation date may be elected, and should be able to explain how the report will show the effective date and the report date. An appraiser who treats an estate file like an insurance replacement schedule is valuing the wrong thing at the wrong date.

A report built to support sworn statements

Because the executor signs a sworn statement about the list and the appraiser in estates that fall under the household effects rule, a practical test is whether the report identifies the appraiser, the appraiser's qualifications for the property, and the basis for each value. Descriptions should be specific enough that a reader can match each line to a photograph or a physical object.

Independence from the disposition of the property

A distant executor often looks for one person to value the contents and then sell them. Mixing those roles invites questions about whether values were set with a later sale in mind. Many executors prefer an appraiser who has no stake in buying, selling or consigning the property, and they handle disposition as a separate decision.

Focused document requests

An executor working from another city can spend weeks searching a decedent's files. An appraiser who asks for exactly what is needed, explains why, and says what to do if a document cannot be found saves the executor time and keeps the estate on schedule.

A known fee basis before work begins

Distance makes open-ended billing especially uncomfortable, because the executor cannot easily see how time is being spent. The executor should know before any work starts how the fee is set and what it covers.

Summary table of criteria

Criterion	Why distance makes it matter	Evidence to look for
Asset-class specialization	Identification happens at the appraiser's desk, not at the property	Named expertise and credentials relevant to each class in the estate
Written scope of work	The executor cannot observe the work	A report that describes photographs, documents, visits and assumptions
Remote and in-person capability	Some items need hands-on examination	An item-by-item explanation of method
Date-of-death framework	Values must apply to a past date	Early questions about date of death and alternate valuation
Report supporting sworn statements	The executor vouches for a list compiled by others	Specific descriptions, appraiser identification, basis for value
Independence	Disposition decisions follow the appraisal	No role in selling or buying the property
Focused requests	The executor's time and access are limited	Requests tied to specific items and reasons
Fee basis known in advance	Spending is hard to monitor from afar	A written fee basis before work starts

Weighing remote against in-person for a particular estate

The table below sets out factors that commonly push an estate toward one method or the other. The appraiser makes the final scope decision; this table helps the executor have an informed conversation about it.

Factor	Tends to support remote work	Tends to support an in-person visit
Local helper	A reliable person can photograph every room, closet and shelf	No one nearby can take thorough photographs
Item identification	Makers, signatures, titles and labels are visible or documented	Marks, stones, materials or construction need close examination
Condition	Condition shows clearly in photographs	Condition questions cannot be resolved from images
Volume	Ordinary household goods that group well	Dense collections where sorting on site is more efficient
Records	Receipts, certificates, prior appraisals and titles exist	Little paperwork and uncertain provenance
Operating status	Machines and vehicles can be shown running or their status is documented	Operating status must be observed

Questions an out-of-town executor asks before hiring an estate appraiser

The questions below are grouped by topic. For each, the reason to ask and the kind of answer that helps are included, so the executor or attorney can judge the response.

Questions about expertise

1. Which classes of property in this estate do your appraisers specialize in, and which, if any, fall outside your expertise? A useful answer addresses each category the executor has described, rather than a general claim of covering everything.
2. What credentials do the appraisers who will work on this file hold? The executor should hear specific credentials and how they relate to the property, especially for jewelry, fine art and machinery.
3. Who will sign the report? Because the report may be attached to sworn filings, the executor should know the individual appraiser, not just the organization.

Questions about method and scope

4. Can this estate be appraised from photographs and documents, and if so, which items, if any, would need an in-person inspection? The answer should be specific to the inventory, and it should be the appraiser's reasoned judgment rather than a blanket policy.

5. If someone near the property takes the photographs, what exactly should that person photograph? A useful answer is a concrete checklist by asset type.
6. If an in-person visit is needed, what will the appraiser do at the visit, and what does the estate still need to supply? The executor should learn whether the appraiser identifies and photographs everything on site and what paperwork the family must still find.
7. How will the report describe what was examined and how? The executor should expect the scope of work to be stated in the report itself.
8. How do you handle items whose details cannot be confirmed from photographs? A useful answer explains extraordinary assumptions and how they will be disclosed, and it says when the appraiser would ask for more evidence instead.

Questions about dates

9. What effective date will the report use? For an estate the answer should be the date of death, with a clear statement of the report date as well.
10. How will you handle the alternate valuation date if counsel tells you it may be elected? The answer should show the appraiser understands that the decision belongs to the executor and counsel and that items sold or distributed in the six months after death need their own dates.
11. What do you need to know about property that has already been moved, sold or given to relatives? A careful appraiser asks for dates, recipients and any photographs taken before the property left.

Questions about what the estate supplies

12. What information do you need before you begin? The executor should hear a short, specific list: identifying details about the decedent and the estate, the date of death, the purpose of the appraisal, and the photographs and documents for the property.
13. Will photographs of whole rooms do, or do you need an item-by-item list? This matters greatly when the executor has never seen the contents and cannot write a list.
14. What happens if a document cannot be found? A useful answer explains how the appraiser proceeds without it and how the report will reflect the gap.

Questions about the report and the process

15. How will household items be grouped, and how will higher-value items be shown? The executor should hear that ordinary goods may be grouped while items of significant value are described individually. Whether the estate's articles meet any threshold in the tax rules is a question for counsel.

16. How is the fee set, and is it known before work begins? The executor should leave this conversation knowing the basis of the fee.
17. Does the appraiser have any role in selling or buying property from the estate? The executor should hear a plain answer.
18. Will the estate attorney be able to ask questions about the report directly? Distant executors often route communication through counsel, so this should be workable.

What a complete date-of-death engagement includes

A complete engagement has four parts: intake, evidence gathering (photographs, documents and any visit), analysis and the report. The sections below take each part in turn, with the most detail on the two parts the executor controls: intake and evidence gathering.

Intake information the appraiser needs about the decedent and the estate

At intake, the appraiser confirms the purpose (probate, estate tax or estate settlement), the effective date and the identity of the decedent. Purpose matters because the appraiser sets the effective date by it, and because an estate tax file raises the alternate valuation question. The executor should have ready the decedent's full legal name, the date of death as shown on the death certificate, the address or addresses where property is located, contact details for the person who will provide access or photographs, and contact details for the estate attorney. Counsel should tell the appraiser, before the work starts, whether the alternate valuation date may be elected.

Photographs: what a local helper captures

When the work is remote, the photographs are the appraiser's eyes. A helper near the property can follow a simple sequence:

- Start at the front door and photograph each room from each corner, so the whole room is visible.
- Open every closet, cabinet and wardrobe and photograph the contents, shelf by shelf.
- Open drawers in dressers, desks and jewelry boxes and photograph them from above.
- Photograph basements, attics, garages, sheds and storage units the same way.
- Take close photographs of anything with a visible mark, label, signature or plate: the underside of porcelain, the back of a clock, the maker's tag on furniture, the stamp on silver, the clasp of jewelry.
- Keep items in place; do not rearrange rooms before the photographs, because the arrangement helps the appraiser count and group.
- Note anything that has already left the house, with the date and the recipient.

For specific asset types, the appraiser's photograph list is more detailed. Vehicles need the outside and inside, plus the mileage for anything motorized. Boats need the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours. Machinery needs a few photos of each machine, the hours and whether it runs. Fine art needs the front, back, signature and frame. Household items need one clear photo per item or group.

Documents the executor gathers from the decedent's files

Documents fill in what photographs cannot show. Useful records include vehicle and boat titles, purchase receipts for jewelry, art and equipment, certificates or grading reports for gemstones, prior appraisals made for insurance or other purposes, insurance schedules listing scheduled items, gallery invoices and correspondence about artworks, service records for machinery, and any inventory the decedent kept. A distant executor often finds these in a home office, a safe deposit box, a filing cabinet or the decedent's email. The executor sends what exists; the appraiser works with what is available and reports on what was relied on.

The site visit, when the appraiser's scope includes one

When an in-person inspection is part of the scope, the burden on the executor changes. The appraiser handles identification and photography at the property, and the executor arranges access and supplies records. The executor also tells the appraiser which items, if any, are known to have left the property since the date of death.

Analysis: from evidence to date-of-death values

With intake, photographs, documents and any visit in hand, the appraiser identifies each item or group, researches market evidence relevant to the effective date, considers condition as shown or observed, and reaches a value. Where evidence is incomplete, the appraiser either requests more or, where the conditions are met, proceeds on a disclosed extraordinary assumption.

The report the executor and attorney receive

A complete estate report includes:

- Identification of the decedent and the intended use (probate, estate tax or estate settlement).
- The effective date and the report date, stated separately.
- The scope of work, including whether the appraisal was remote, in person or both, who supplied photographs, and what documents were relied on.
- Item descriptions specific enough to match each line to a photograph or object, with grouping explained where used.
- The value for each item or group and the basis for it.
- Any extraordinary assumptions, stated clearly.
- Identification of the appraiser and the appraiser's qualifications.

- Photographs or references to the photographs relied on.

Worked example (hypothetical): a parent's house contents in another state

A hypothetical executor lives on one coast; the decedent's three-bedroom house is on the other. The estate attorney advises that the estate will file Form 706 and that counsel has not yet decided whether the alternate valuation date may be elected. The executor tells the appraiser both points at intake, along with the decedent's legal name and the date of death.

A neighbor agrees to photograph the house. Following the room-by-room sequence, the neighbor produces several hundred images, including open closets, kitchen cabinets, a jewelry box with each drawer photographed from above, five framed paintings and a car in the garage with an odometer photograph. The executor locates the car's title, two jewelry receipts and an insurance schedule listing a diamond ring.

The appraiser reviews the images and groups ordinary items, such as cookware, linens and everyday dishes, by room. The ring, a gold bracelet, a silver tea service, an Oriental rug and the paintings are described individually. One painting has no visible signature on the front, so the appraiser asks for photographs of the back and the frame. The neighbor returns and takes them, revealing a gallery label that supports identification.

Relatives took a dining set two months after death. The executor supplies the date it left and photographs taken at the funeral gathering that show the set in place. The appraiser describes the set from those photographs and notes in the report the source and date of the images.

The report states the date of death as the effective date, gives the report date, describes the remote scope and identifies the appraiser. Whether the estate's jewelry, art, silver and rug meet the threshold in the household effects rule, and whether the alternate valuation date will be elected, are left to the estate attorney and tax adviser, who make those determinations with the report in hand.

Worked example (hypothetical): a workshop, a truck and a boat

A hypothetical estate attorney represents an executor overseas. The decedent's property includes a pickup truck, a boat on a trailer and a workshop with a lathe, a milling machine and a compressor. A cousin nearby can take photographs but cannot start the machines and is unsure how to find the boat's engine hours.

The appraiser asks for the outside and inside of the truck with its mileage, the boat with its cover removed, the helm, the engine and the inside, plus the HIN and engine hours, and a few photos of each machine with its hours and whether it runs. The cousin supplies everything except the operating status of the milling machine and the boat's engine hours.

The appraiser considers the options for the boat and the milling machine: a site visit, a service record, or a disclosed extraordinary assumption. Service invoices found in the decedent's truck show recent work on the milling machine, which gives the appraiser a basis for its operating

condition; the report discloses an extraordinary assumption about that condition and states its basis. For the boat, the appraiser concludes that the engine hours are needed for a credible value and that no record supplies them, so the scope is adjusted to include an in-person inspection of the boat, at which the appraiser reads and photographs the hours. The attorney receives a report that describes both the remote and in-person parts of the work.

When the appraiser asks for more

Follow-up requests are normal in estate work. 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.

A distant executor can reduce follow-up by photographing marks and labels in the first pass, sending the documents that exist without waiting to find everything, and recording what has left the property.

Executor's readiness checklist

- Date of death confirmed from the death certificate.
- Purpose confirmed with counsel: probate, estate tax or estate settlement.
- Counsel's position on the alternate valuation date communicated to the appraiser.
- Local helper identified, or a site visit discussed.
- Room-by-room photographs taken, including closets, drawers and outbuildings.
- Close photographs of marks, signatures, labels and plates.
- Titles, receipts, certificates, prior appraisals and insurance schedules gathered.
- Record kept of items sold or distributed since death, with dates.
- Attorney's contact details given to the appraiser.

How AppraiseItNow handles remote and in-person estate files

AppraiseItNow is a tech-enabled appraisal company headquartered in New York City that prepares USPAP-compliant appraisals of personal property, fine art, machinery and equipment, vehicles, boats, inventory and closely held businesses for clients in all 50 states, remotely and in person. AppraiseItNow 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 prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition).

Method: remote by default, in person when the property needs it

Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person. Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 1,137 were done from photographs and documents and 27 in person; the method was not recorded for the other 62. 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.

Expertise organized by asset class

AppraiseItNow's appraisers specialize by asset class rather than by geography. For a distant executor, this means the jewelry, art, vehicles, boats and machinery in one estate can each be handled by an appraiser who knows that kind of property, wherever the property sits. Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials.

Estate intake and the date of death

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. 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.

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. 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.

Volume and mix of work

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.

Fees and scope limits

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. AppraiseItNow does not appraise real estate, so an estate holding a house or land obtains that valuation separately. AppraiseItNow's website is www.appraiseitnow.com.