APPRAISEITNOW

Appraising a Relative's Property in Another State Without Travel: A 2026 Question-and-Answer Compendium

AppraiseItNow Inc.

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Educational material, not an appraisal.

How this compendium on out-of-state family appraisals is organized

What situation does this compendium address

This compendium, dated 2026, addresses a situation many families can face. A parent, sibling or other relative has died, moved into care, divorced or donated property, and the property sits in a state where none of the decision-makers live. The family needs a credible value for the contents of a house, a car in a garage, a boat in storage, shop equipment, artwork or a small business interest, and nobody can easily travel there. The questions below address situations a family in that position may meet. The answers explain what the rules say, how the work proceeds without anyone traveling, how unusual situations are handled, and what a family should check in the finished report.

How are the sections arranged

The compendium has four question sections after this one. The first covers the rules that govern whether an appraisal prepared from photographs can serve its purpose. The second covers the process, from the first request to the point where the appraiser has everything needed. The third covers special cases such as storage units, vehicles that no longer run, insurance claims and divorce. The last section covers the report itself and what a family should check before relying on it.

Who publishes this compendium

AppraiseItNow Inc. publishes this compendium under its own name. AppraiseItNow is a tech-enabled appraisal company headquartered in New York City that prepares USPAP-compliant appraisals of personal property, fine art, machinery and equipment, vehicles, boats, inventory and closely held businesses for clients in all 50 states, remotely and in person. AppraiseItNow does not appraise real estate. AppraiseItNow's website is www.appraiseitnow.com.

Which terms does this compendium use

The following terms appear throughout, with the meanings given here.

- Remote appraisal: an appraisal in which the appraiser works from photographs and documents supplied by the client rather than examining the property in person.
- Local helper: a neighbor, friend, relative, property manager or other person near the property who takes photographs or retrieves paperwork on the family's behalf.
- Scope of work: the type and extent of research and analysis the appraiser performs, including how the property is examined.

- Effective date: the date the value applies to, which may differ from the date the report is written.
- Extraordinary assumption: an assumption, stated in the report, that an uncertain fact is true.
- Intended use: the purpose the report will serve, such as estate settlement, a charitable donation, an insurance claim or a divorce.

Questions about the rules for remote appraisals of out-of-state family property

Do IRS rules require the appraiser to travel to the property

Treasury regulations on qualified appraisals address the question of inspection (Treas. Reg. § 1.170A-17). IRS rules do not require the appraiser to inspect the property in person. For a family whose late parent's artwork hangs in a house several states away, an appraisal prepared from photographs and records is not ruled out simply because the appraiser never stood in the room. The IRS also discusses valuation of donated property in its published guidance (IRS Publication 561 (Rev. December 2025)).

Do professional appraisal standards require an inspection

The professional standards that govern appraisal practice address inspection directly (USPAP, 2024 edition). 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. In practice, this means the question for an out-of-state family is not "is a remote appraisal allowed" but "is the information available enough for credible results in this assignment."

Who decides whether photographs are enough for a particular item

The appraiser makes that decision as part of setting the scope of work. A family can supply excellent photographs, but if a piece of machinery cannot be identified or a painting's signature cannot be read, the appraiser may ask for more images, more documents or an in-person visit. The family's role is to supply clear, complete information and to answer follow-up questions. The appraiser's role is to judge whether that information supports a credible value.

Does the state where the property sits change how the work is done

This compendium states no rules of any particular state. A practical step is for the family to ask its own advisers, before the appraisal begins, whether a report prepared from photographs and documents suits the matter at hand. 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 prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice, wherever the property is located.

What must a qualified appraisal for a donation contain

Families sometimes donate inherited property, or a relative in another state donates property and asks family members to help organize the appraisal. The regulations set out the contents of a qualified appraisal (Treas. Reg. § 1.170A-17). A qualified appraisal describes the property and, for physical property, its condition; gives the donation date (or expected date), the valuation date, the method and basis used, and the fair market value; and follows USPAP. Whether a deduction is allowed, and in what amount, is a determination for the donor's tax adviser, not for the appraisal.

What is an effective date, and why does it matter when a relative has died

The effective date is the anchor of the entire valuation (USPAP, 2024 edition). 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. For an estate, the value applies to a past date, so the effective date and the date the photographs are taken can be far apart. How the appraiser uses photographs taken after the effective date is part of the appraiser's scope-of-work judgment, and the report describes that scope.

How does AppraiseItNow choose the effective date for different purposes

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. Families should tell the appraiser the purpose at the start so the correct date is used.

What is an extraordinary assumption, and when might one appear in a remote appraisal

USPAP addresses assumptions about uncertain facts (USPAP, 2024 edition). 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. In an out-of-state assignment, an uncertain fact might be something a local helper could not verify, such as an item's condition on a past date. Whether those conditions are met in a given assignment is the appraiser's judgment, and the family will see any such assumption stated in the report.

Can the parent's house be included in the same appraisal

No. AppraiseItNow does not appraise real estate. The contents of a house, the vehicles in its garage, the boat at its dock and the equipment in its barn are within the asset classes AppraiseItNow appraises, but the land and building are not. Families that need a value for the house itself arrange that separately.

Questions about the process of appraising a relative's distant property without travel

How often are appraisals done remotely in practice

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. These figures describe AppraiseItNow's appraisals overall, not only those for property in another state. They show that work from photographs and documents is the usual method across the appraisals AppraiseItNow opened in that period.

How does a family begin when no one lives near the property

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly. The family member coordinating the work, often the executor or the sibling with the most time, describes the property, its location and the purpose of the appraisal. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. That front-loaded collection matters more when the property is far away, because every return trip to the property costs the family time and favors.

Does the appraiser need to be located in the same state as the property

No. AppraiseItNow's appraisers specialize by asset class rather than by geography. A parent's classic car in one state and a sibling's fishing boat in another are each valued by an appraiser who works in that asset class, regardless of the property's location. For remote work, specialization in the type of property matters more than proximity to it.

Who takes the photographs if no family member can travel

A local helper usually takes them. Common choices include a trusted neighbor, a friend of the deceased, a property manager, a cleaning or caretaking service already working at the house, or a relative who lives within driving distance. The helper does not need appraisal knowledge; the

helper needs a phone camera, the photo list for each asset type and enough time to work through the property methodically. The coordinating family member should send the helper the list in writing and agree in advance how files will be shared.

What photographs does AppraiseItNow ask for by asset type

AppraiseItNow's photo requirements by asset type: for vehicles, the outside and inside, plus the mileage for anything motorized; for boats, the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours; for machinery, a few photos of each machine, the hours and whether it runs; for fine art, the front, back, signature and frame; for household items, one clear photo per item or group. The table below restates those requirements as a checklist a local helper can carry.

Asset type	What the helper photographs or records
Vehicles	Outside, inside, mileage for anything motorized
Boats	Outside with the cover off, helm, engine, inside, HIN, engine hours
Machinery	A few photos of each machine, the hours, whether it runs
Fine art	Front, back, signature, frame
Household items	One clear photo per item or group

How should a helper organize photographs of an entire household

A room-by-room approach works best when the helper is not a family member. The helper photographs the doorway of each room first, then works clockwise, photographing each item or group, so the appraiser and the family can later tell which images belong together. Placing a handwritten room label in the first photo of each room, and numbering groups on sticky notes visible in the frame, makes the photo set easy to match to an inventory list. Natural daylight, a steady hand and a plain background where possible produce more useful images than flash.

What documents should the family gather from a distance

Documents often matter as much as photographs. Useful records include vehicle and boat titles and registrations, purchase receipts, appraisals from earlier years, certificates of authenticity for art, maintenance logs for machinery and boats, insurance schedules, and, for estates, the date of death. Many of these sit in a filing cabinet or desk at the property, so the coordinating family member should ask the local helper to look for them during the same visit as the photographs. Records the family already holds, such as emailed receipts or insurance policies, can be sent immediately without waiting for the helper.

What happens when the appraiser needs something the family did not send

The appraiser sends a request 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. 93% of the 363 questions appraisers sent back to AppraiseItNow between November 2024 and September 2026 asked for something the client could have provided at the start. For out-of-state families, the lesson is practical: a thorough first visit by the local helper reduces the chance of a second one.

How quickly do families usually answer those requests

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. Photo replies took the longest of these categories. For a family with property far away, new photographs often depend on a helper returning to the property, so sending all the photographs on the required list for each asset type at the start is worthwhile.

When does an appraiser visit in person instead

An appraiser visits when the appraiser decides an inspection is needed for credible results. 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. For an out-of-state family, an in-person visit can remove the need for a local helper to photograph everything, but someone still has to provide access to the property and supply the documents.

How should siblings in different states coordinate the work

One person should act as the single point of contact with the appraiser, usually the executor or whoever the family agrees on. That person keeps the master inventory, forwards the photographs and answers the appraiser's questions, while other siblings send information to that person rather than directly to the appraiser. A shared folder with subfolders by room or asset, and a simple spreadsheet listing each item with its photo numbers, keeps everyone working from the same record. The family should agree on the purpose of the appraisal before the request is made, which avoids a report that suits one sibling's assumption and not the estate's needs; AppraiseItNow then sets the effective date from the purpose.

Hypothetical: how does a three-sibling estate proceed without travel

In this hypothetical, a parent dies in one state, leaving a house with furniture, a pickup truck, a small aluminum boat and two framed paintings. The three adult children live in three other states. The executor requests the appraisal and states that it is for the estate, so the effective date

is the date of death. A neighbor photographs the furniture room by room, records the truck's mileage, removes the boat cover to photograph the helm, engine and inside, notes the HIN and engine hours, and photographs the front, back, signature and frame of each painting. The executor sends the truck title and a receipt for one painting found in the desk, and answers one follow-up question about whether the truck runs.

Questions about special cases in out-of-state family appraisals

What if the property is in a storage unit rather than a house

Storage units present access and lighting problems rather than appraisal problems. The family member holding the unit's lease, or a helper authorized by the storage facility, opens the unit, and a portable work light or phone flashlight usually helps. Items stacked in boxes should be unpacked enough to photograph each item or group clearly, because a photograph of a closed carton gives the appraiser nothing to value. If the unit cannot be fully unpacked in one visit, the helper should photograph what is accessible and tell the family what remains.

What if a relative's vehicle has not been started in years

The appraiser still needs the outside, the inside and the mileage. A dead battery may keep a digital odometer dark, so a helper may need a jump start or a portable battery pack just to display the reading, and the family should tell the appraiser if the mileage cannot be read at all. A note on whether the vehicle runs, how long it has sat and where it is stored helps the appraiser understand its condition. The title, which often names the vehicle identification number, is especially valuable when the vehicle is far away.

What if a boat is shrink-wrapped or in winter storage

AppraiseItNow's list for boats includes the outside with the cover off, so a shrink-wrapped hull photographed in its wrap does not meet the requirement. The family may need to coordinate with the marina or storage yard so the cover is removed or opened at a time when a helper can photograph the hull, helm, engine and inside and record the HIN and engine hours. Where removing the cover is not possible for a period, the coordinating family member should tell the appraiser and ask how the appraiser wants to proceed. Marina staff can often read engine hours from the helm display.

What if a parent left a workshop or farm equipment

For each machine, the helper takes a few photos, records the hours and notes whether it runs. Any plate or label that carries a model or serial number deserves its own close-up photograph. Where the number can be read and typed out, the family can send it as text, since in the requests

for missing details described above, identifiers such as a VIN or serial number arrived faster than new photos. A neighbor who farmed alongside the parent or used the shop may know which machines run and may be the ideal helper.

What if artwork is hanging in a home the family cannot visit

The helper photographs the front, back, signature and frame of each work. Taking a work off the wall to photograph the back is often the step that a helper skips, yet labels, gallery stickers and inscriptions on the back can identify the work and its history. Glare from glass is reduced by photographing at a slight angle with room lights off and daylight from the side. Any certificate, receipt or past appraisal found in the house should be photographed or sent with the images.

Hypothetical: what if an heir plans to donate an inherited painting

In this hypothetical, an adult child inherits a painting located in a parent's home in another state and intends to donate it to a museum. A helper photographs the painting's front, back, signature and frame, and the heir sends a purchase receipt found among the parent's papers. The appraisal for the donation uses the contribution date, or the report date for a future gift signed no more than 60 days before it, as AppraiseItNow's effective-date practice states. Whether a deduction is allowed, and how much, is for the heir's tax adviser to determine.

What if a family member's property was damaged in another state and an insurance claim is open

For an insurance claim appraisal, AppraiseItNow requires the carrier and the date of loss; the insurer's valuation report, its offer and the claim number help, and damage photos are not needed. A family managing a claim on behalf of a relative in another state should gather the policy, the claim correspondence and any photographs or receipts showing the property before the loss. The effective date for a claim is the date of loss.

What if the property is part of a divorce and sits in another state

Distance can arise in a divorce, for example when one spouse has moved. 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. When the property is in the other spouse's possession, access for photographs may need to be arranged through counsel. The family member involved should not attempt to photograph property in the other party's possession without that arrangement.

What if the relative owned an interest in a small business in another state

Closely held businesses are among the asset classes AppraiseItNow appraises, and this work usually depends far more on documents than on photographs. Financial statements, tax returns, ownership agreements and records of the business's operations are the typical starting materials,

and these can be sent from anywhere. The family's attorney or the business's accountant is often the person who holds or can retrieve these records. As with other assets, the purpose should be settled before the work begins, because the effective date follows from it.

What if some items were already sold, given away or discarded before the appraisal

Families sometimes clear a house quickly, especially when it must be sold or a lease ends. Photographs taken before items left the property, along with any listing, sale record or receipt, may still give the appraiser something to work from. Whether the information is enough, and whether any extraordinary assumption is appropriate, is the appraiser's judgment under the conditions USPAP sets. The practical lesson for other families is to photograph everything before anything leaves the property.

What purposes and asset classes do AppraiseItNow's appraisals cover overall

Common uses of AppraiseItNow's appraisals include charitable donations, gift and estate tax, estate settlement, divorce, insurance and lending. 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. These figures describe all of the appraisals AppraiseItNow opened in that period; they are not broken out by whether the property was in another state.

Questions about the report a family receives for out-of-state property

How does the report describe the fact that no one inspected the property in person

The report describes the scope of work, which includes how the property was examined. The professional standards place that description in the report itself (USPAP, 2024 edition). Where the appraiser relied on photographs and documents supplied by the client or the client's helper rather than on a personal inspection, the scope of work is where a reader looks for that. This description is part of what allows the attorney, adviser, court or insurer reading the report to understand the basis of the value.

Which dates will the family see in the report

The report states both the effective date and the report date. For an estate, the effective date is the date of death and the report date is the date the report was prepared, so the two can be months apart. For an insurance claim, the effective date is the date of loss. Families should confirm that the effective date shown matches the purpose they described at the start.

How should a family keep track of which photograph shows which item

This is general advice for the family's own records. Labeling and numbering photographs during the helper's visit pays off later, because a numbered photo set can be matched to the family's inventory when questions arise. The family's inventory can also record identifiers such as a VIN, HIN or serial number beside each item, so the family can compare them against any report it receives. If the family's labels differ from those the appraiser uses, keeping a cross-reference makes later distribution among heirs easier.

Does the report say anything about the condition of items the appraiser never saw

For physical property in a donation context, a qualified appraisal describes the property's condition, and condition matters in other purposes as well. In a remote appraisal, the appraiser's understanding of condition comes from the photographs, the documents and the family's answers to questions such as whether a machine runs. If any condition fact was assumed rather than verified, and the appraiser concluded that the conditions for an extraordinary assumption were met, the report says so clearly. Families should tell the appraiser about known damage or defects even when the photographs do not show them.

Who decides whether the report is acceptable for its intended use

The person or body that will rely on the report decides whether it meets that party's needs, and the family's own advisers can help it ask the right questions. For a divorce, the attorney confirms that a remote appraisal is acceptable. For other matters, such as an estate or an insurance claim, the family can ask its attorney or the carrier what the recipient expects. Asking early, before photographs are taken, is the most reliable way to avoid surprises. AppraiseItNow's appraisers prepare the work, and the recipient and the family's advisers decide whether it suits the matter.

What qualifications do the appraisers who prepare these reports hold

Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials. Because AppraiseItNow's appraisers specialize by asset class rather than by geography, the appraiser preparing a report on a boat, a painting or a business interest works in that asset class. AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders.

What should a family check before relying on the report

A short review before the report goes to an attorney, adviser, court or insurer catches most problems. The coordinating family member should work through the questions below and raise any discrepancy with the appraiser.

- Does the stated purpose match the purpose the family described?
- Is the effective date correct for that purpose, such as the date of death, the date of loss or the date counsel set?
- Does the description of the property match the family's inventory, with nothing missing and nothing duplicated?
- Are identifiers such as VINs, HINs and serial numbers recorded correctly?
- Does the scope of work accurately describe how the property was examined?
- Are any extraordinary assumptions clearly stated, and does the family understand them?
- For a donation, does the report contain the elements a qualified appraisal requires, and has the tax adviser reviewed it?

What are the main points to remember

A family appraising a relative's property in another state can work from photographs and documents without travel. IRS rules do not require the appraiser to inspect the property in person. USPAP does not require an in-person inspection in every assignment, and the appraiser sets the scope of work and describes it in the report. The family's most valuable contributions are a clear statement of purpose at the start, a methodical photo visit by a local helper using the photo list for each asset type, and prompt answers to follow-up questions. The house itself is outside the appraisal, since AppraiseItNow does not appraise real estate, but the personal property, vehicles, boats, machinery, art and business interests that fall within the asset classes AppraiseItNow appraises are covered by the process described in this compendium.