APPRAISEITNOW

Qualified Appraisals for Donated Furniture, Artwork and Household Property: A 2026 Field Guide from Photographs to a Signed Form 8283

AppraiseItNow Inc.

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Educational material, not an appraisal.

Purpose and scope of this field guide to donated furniture, art and household property

This field guide is published by AppraiseItNow Inc. as its 2026 edition. It is written for two kinds of readers. The first is a donor who has given, or plans to give, furniture, artwork, rugs, decorative objects or other household property to a charity and expects to claim a deduction of more than $5,000. The second is the adviser who helps that donor, such as a tax preparer, accountant, attorney or family office staff member.

The guide follows one path from start to finish. It begins with what a donor gathers, moves through how an appraiser works from photographs and documents, and ends with the appraiser's signature on Form 8283. Along the way it explains the dates, signatures and attachments that most often cause problems.

What the guide covers

- Household furniture, including dining sets, case pieces, seating and beds.
- Artwork, including paintings, works on paper, prints and sculpture.
- Other household personal property, including rugs, lighting, decorative objects, silver and china, and groups of ordinary household goods.
- The appraisal itself, the information that feeds it, and the appraiser's part of Form 8283 Section B.

What the guide does not cover

The guide does not give tax advice. It does not decide whether a particular deduction is allowed, how much of it can be claimed, which items count as similar items, or whether a particular artwork crosses an attachment threshold. Those determinations belong to the donor's tax adviser. The guide also does not cover land or buildings. AppraiseItNow does not appraise real estate.

About the publisher

The publisher's identity is stated on its own website (www.appraiseitnow.com). 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's website is www.appraiseitnow.com.

Donation work makes up a large share of that practice. 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.

Key terms used in a donation appraisal of personal property

The terms below appear throughout the guide. Where a term comes from a tax rule or a professional standard, the guide states the rule as written and cites it. Where a term is an everyday working word, the guide explains it in plain language.

Qualified appraisal

A qualified appraisal is the written report that supports a noncash deduction above the threshold. Its required contents are set out in the regulations (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.

For furniture and art, "describes the property" in practice means more than a name. A useful description identifies the object type, maker or artist where known, materials, dimensions, approximate age or period, marks and labels, and any alterations or repairs.

Qualified appraiser

The person who signs the appraisal must meet the qualification rules (Treas. Reg. § 1.170A-17). A qualified appraiser has an appraisal designation for that type of property from a recognized organization, or relevant coursework and at least 2 years' experience valuing it, and regularly does paid appraisals. The donor, the charity, whoever sold or gave the donor the property, and anyone related to or employed by them can't be the appraiser.

The phrase "that type of property" matters. Someone with deep experience in machinery is not automatically the right appraiser for a nineteenth-century painting. AppraiseItNow's appraisers specialize by asset class rather than by geography. Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials.

Form 8283 Section B

Form 8283 is the IRS form for noncash charitable contributions (Instructions for Form 8283 (Rev. December 2025)). A deduction of more than $5,000 for one item, or for a group of similar items, generally needs a qualified appraisal and Form 8283 Section B. Similar items count together even when they went to different charities.

Part IV and Part V

Two signatures within Section B come from people other than the donor (Form 8283). The qualified appraiser signs Part IV of Section B and the charity signs Part V. The charity's signature does not mean it agrees with the value.

Similar items

"Similar items" is a phrase in the rule above. This guide does not define it and does not decide which items fall into the same group. A donor who gives several pieces of furniture, several rugs or several works of art, possibly to more than one charity, should ask the tax adviser how the items are grouped before the appraisal is ordered. The answer affects how the appraisal is organized and which items appear together on Form 8283.

Donation date, valuation date, effective date and report date

These four dates are easy to confuse, and each has a role.

- The donation date is the date of the contribution, as the donor and the tax adviser determine it. This guide does not state a rule for when a contribution is made.
- The valuation date is the date the fair market value applies to, in tax language.
- The effective date is the same idea in appraisal language. USPAP defines it this way (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.
- The report date is the date the appraiser signs and issues the report.

The regulations tie the valuation date to the timing of the report (Treas. Reg. § 1.170A-17). If the appraisal is dated before the donation, its valuation date must fall within the 60 days before the donation. If it is dated on or after the donation, the valuation date is the donation date.

Scope of work

The scope of work is the appraiser's plan for the assignment: what is inspected and how, what research is done, and what analysis is applied. USPAP leaves this decision to the appraiser (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.

Extraordinary assumption

Remote work sometimes leaves a fact that cannot be confirmed from the photographs, such as the condition of a surface that was not photographed. USPAP allows a narrow tool for this situation (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.

Condition of household items

Condition affects value, and for household goods it also matters under a specific rule (26 U.S.C. § 170(f)(11) and (f)(16)). Used clothing and household items must be in good used condition or better, unless a single item is claimed at more than $500 with a qualified appraisal and Section B. Whether a given item meets the condition standard, and how the rule applies to a particular claim, is a question for the tax adviser. The appraiser's job is to describe the condition accurately in the report.

USPAP

USPAP is the Uniform Standards of Professional Appraisal Practice, the professional standard that a qualified appraisal must follow. AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice.

How a remote donation appraisal moves from photographs to a signed Form 8283

The process below describes how a furniture or art donation appraisal typically runs when the appraiser works from photographs and documents.

Step 1: The donor and adviser settle the basic questions

Before anyone photographs a chair, the donor and the tax adviser decide which items are part of the gift, which charity receives each item, and how items are grouped for Form 8283. They also identify the tax return that will first claim the deduction, because that return's due date, with extensions, sets the outer limit for the appraisal's signature.

If the gift has not happened yet, the donor also decides on an expected donation date. That date determines how early the appraisal can be signed.

Step 2: The request and the quote

Clients request an appraisal from AppraiseItNow online and receive a fixed-fee quote before any work begins; AppraiseItNow does not bill hourly.

Step 3: Intake of photographs and documents

AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. For a donation, that means two kinds of material: the gift details that tie each item to a charity and a date, and the photographs and documents that let the appraiser

identify and value each item. The section on preparation below lists both in detail.

Step 4: Review for completeness

An appraiser reviews the file before analysis begins. Gaps are common. 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. Typical gaps in furniture and art files include a missing photograph of the back of a canvas, no measurements, an unreadable signature, or a list that does not say which charity received which item.

Step 5: Setting the scope of work

The appraiser decides how the property will be examined. For tax purposes, the regulations leave room for remote work (Treas. Reg. § 1.170A-17). IRS rules do not require the appraiser to inspect the property in person. The professional standard leaves the inspection decision to the appraiser's judgment about what credible results require, as described under scope of work above.

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.

For household furniture, photographs usually show enough to identify form, materials, construction and condition. For artwork, the appraiser looks for the signature, the medium, the support, labels and inscriptions on the back, and the frame. When a photograph leaves a material question open, the appraiser can ask for more images, rely on a clearly stated extraordinary assumption if the USPAP conditions are met, or decide that an inspection is needed.

Step 6: Research and analysis

The appraiser identifies each item, then researches the market for comparable property. For furniture and art, the most useful evidence usually comes from records of completed sales of items close in maker, period, size, material, subject and condition. The appraiser adjusts for differences, for example a table with replaced leaves against one with original leaves, or a painting that has been relined against one that has not.

The report states the method and basis used. Readers of the report, including the IRS, should be able to follow how each conclusion was reached.

Step 7: Fixing the effective date

The effective date follows the purpose. 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.

If the items went to different charities on different days, each contribution has its own date, and the report states the date for each.

Step 8: Signing within the window

The regulations set a signing window for the appraisal (Treas. Reg. § 1.170A-17). The appraiser must sign and date the appraisal no earlier than 60 days before the donation and no later than the due date, with extensions, of the return that first claims the deduction. The donor must have it by that due date too.

Step 9: Form 8283 signatures

Once the report is final, the appraiser completes and signs Part IV of Section B. The donor or adviser then brings the form to each charity for its signature in Part V. The charity signs Part V. Its signature does not mean it agrees with the value.

Step 10: Attachments

The donor's tax adviser decides what goes with the return. The attachment rules are stated in the form instructions (Instructions for Form 8283 (Rev. December 2025)). For a deduction over $500,000 (similar items combined), the appraisal is attached to the return. For art of $20,000 or more, a complete copy of the signed appraisal is attached.

The tax adviser determines whether either rule applies to a given gift. A donor with artwork in the gift should ask the adviser early, so that a complete signed copy is ready if it is needed.

What a donor of furniture, artwork and household items prepares

Preparation decides how smoothly the appraisal runs. Almost every follow-up question an appraiser asks could have been answered at intake. 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.

Gift details

For a donation appraisal, AppraiseItNow requires, once the gift has happened, the charity's legal name and street address, the date of each contribution, which items went to which charity, and whether anything was received in return or attached as a condition; the charity's EIN and its written acknowledgment help but are not required.

A practical way to assemble this is a simple spreadsheet with one row per item or group and columns for charity name, charity address, contribution date, and a short note on anything received in return or any condition. A "condition" might be a restriction on how the charity can use or display the item. If nothing was received and nothing was attached, the donor says so in writing.

Photographs

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.

For furniture and art, those minimums can be strengthened with a few extra images that answer the questions appraisers most often ask:

- Furniture: a full front view, a side view, and a close view of any maker's mark, stamp, paper label or brand. A photograph inside an opened drawer shows construction. A photograph of the underside or back shows secondary woods and any repairs.
- Upholstered pieces: the frame, legs and any label under the seat deck or on the base, plus close views of wear or stains.
- Paintings and works on paper: the front without glare, the full back including the stretcher or backing board, the signature in close detail, any gallery or exhibition labels, and the frame corners.
- Sculpture: several angles, the base, and any foundry mark, signature or edition number.
- Rugs: the full face, the back showing the weave, and the fringe and edges.
- Groups of household goods: one clear photograph of each group laid out so the pieces can be counted, plus a close view of a representative mark, for example the back stamp on china or the hallmark on silver.

Good light matters more than an expensive camera. Daylight from a window, no flash on varnished or glazed surfaces, and a tape measure visible in at least one image all help.

Measurements and descriptions

For every piece of furniture and every artwork, the donor records height, width and depth. For framed art, the donor records both the image size and the frame size if possible. A one-line description in the donor's own words, such as "walnut dining table with two leaves, bought 1990s," helps the appraiser connect each photograph to the right item.

Documents

Documents can change a value conclusion, especially for art. Useful documents include:

- Purchase receipts, invoices or gallery bills of sale.
- Certificates of authenticity and any correspondence with the artist or the artist's estate.
- Provenance records, meaning the history of ownership, and any exhibition or publication history.
- Conservation or restoration reports, reupholstery invoices and repair records.
- Prior appraisals, which serve the appraiser as background.
- Insurance schedules that list the items.

Information about the appraiser's independence

The donor should tell the appraiser who sold or gave the property to the donor. That information lets the appraiser confirm that no one excluded by the qualified appraiser rule is involved. A dealer who sold a painting to the donor, for instance, cannot be the appraiser for that painting's donation.

A worked example (hypothetical): a downsizing donor's dining set, armchairs and painting

The following example is hypothetical. The donor, the charities and the items are invented to show how the steps fit together. The example does not decide any tax question.

The situation

A hypothetical donor is moving from a family house to a smaller apartment in 2026. The donor decides to give several items to two charities:

- To a hypothetical regional art museum, referred to here as Charity A: an oil painting on canvas of a coastal landscape, signed lower right, in a carved giltwood frame.
- To a hypothetical charity that furnishes homes for families leaving shelters, referred to here as Charity B: a walnut dining table with two leaves and eight matching chairs, a pair of upholstered armchairs, a hand-knotted wool area rug, and several boxes of kitchenware and table linens.

The painting is delivered to Charity A on April 10, 2026. Charity B collects the furniture, rug and household goods on April 17, 2026. The donor receives nothing in return from either charity, and neither gift carries a condition.

Settling the questions before ordering

The donor's tax adviser reviews the list. The adviser identifies the return that will first claim the deduction and confirms its due date, with extensions. The adviser also decides how the items are grouped for Form 8283, including whether any items count as similar items, and records that decision for the donor. Because the gifts went to two charities, the adviser keeps in mind the rule that similar items count together even when they went to different charities. The appraisal is organized item by item so that the adviser can group the results however the adviser determines is correct.

Intake

The donor submits a request and receives a fixed-fee quote. The donor then uploads:

- A spreadsheet listing each item, its charity, each charity's legal name and street address, each contribution date, and a statement that nothing was received in return and no conditions were attached.
- Charity A's acknowledgment letter. Charity B has not yet sent one, and the donor notes that.
- For the painting: the front, the signature and the frame. The back of the canvas is missing from the first upload.
- For the dining set: one photograph of the table with both leaves in, one of a single chair, and a close view of a paper label under the tabletop.
- For the armchairs, the rug and the household goods: one clear photograph per item or group.
- Measurements for every piece and a gallery invoice for the painting from the 1980s.

Review and a request for missing details

On review, the appraiser notes two gaps. The back of the painting has not been photographed, and the back often carries labels, inscriptions or evidence of relining that bear on attribution and condition. The appraiser also wants one photograph of each of the remaining seven chairs, because a set where one chair is a later replacement is worth less than an all-original set.

A formal request goes to the donor for those images. The donor sends them. The back of the canvas shows a gallery label consistent with the invoice and a stretcher with no sign of relining. The chair photographs show that all eight chairs share the same construction and wear pattern.

Scope of work

The appraiser decides that photographs and documents are sufficient for every item, so no in-person visit is made. The report describes this scope, including the number and type of images relied on.

One question remains. The table's two leaves were photographed in place, but their undersides were not, and the donor has already handed the table to Charity B. 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. This example does not decide whether those conditions are met for the leaves. If the appraiser used an extraordinary assumption about them, the report would have to say so clearly.

Analysis

For the painting, the appraiser researches completed sales of works by the same artist of similar size, subject and period, then adjusts for condition and the frame. For the dining set and armchairs, the appraiser looks at completed sales of the same maker's designs and comparable mid-century American furniture, adjusting for the number of chairs and for the armchairs' worn upholstery. For the rug, the appraiser considers apparent origin, size, the construction visible in the single photograph supplied, and wear. For the kitchenware and linens, the appraiser values the groups based on secondary market evidence for comparable used household goods and describes their condition plainly.

The hypothetical conclusions are:

Item	Charity	Contribution date	Effective date	Fair market value
Oil painting, coastal landscape, in giltwood frame	Charity A	April 10, 2026	April 10, 2026	$22,500
Walnut dining table with two leaves and eight chairs	Charity B	April 17, 2026	April 17, 2026	$6,800
Pair of upholstered armchairs	Charity B	April 17, 2026	April 17, 2026	$1,900
Hand-knotted wool area rug	Charity B	April 17, 2026	April 17, 2026	$3,200
Kitchenware and table linens, grouped	Charity B	April 17, 2026	April 17, 2026	$450

Because the report is signed after both contributions, each item's valuation date is its donation date, which matches the effective dates in the table.

Signing

The appraiser signs and dates the report in May 2026. That is after both donations, so it is not more than 60 days before either one. The adviser has already confirmed that May 2026 falls before the due date, with extensions, of the return that will first claim the deduction, and the donor receives the signed report the same day it is issued.

Form 8283

The adviser prepares Section B with the items grouped as the adviser has determined. The appraiser signs Part IV. The donor takes the form to Charity A and Charity B, and each signs Part V. Charity A's registrar notes that the museum's signature is not an opinion on the painting's value, which is consistent with the rule that the charity's signature does not mean it agrees with the value.

Attachments

The adviser reviews the attachment rules. The adviser determines whether the art rule calls for a complete copy of the signed appraisal and whether the rule for deductions over $500,000 applies, and then decides what goes with the return. The appraisal report is organized so that a complete copy can be attached without editing. The question of how much the donor can deduct is left entirely to the adviser.

What the example shows

- Listing which items went to which charity and on what date made it possible to state the correct effective date for each item.
- The missing back-of-canvas photograph was the kind of gap a donor can close at intake.
- An extraordinary assumption is a disclosed, limited tool, not a way around missing information.
- Every tax determination, from grouping to attachments to the deduction itself, stayed with the adviser.

Common mistakes in furniture and art donation appraisals

Ordering the appraisal too early

A donor planning a gift sometimes orders the appraisal months ahead. If the report is signed more than 60 days before the donation, it falls outside the signing window. When the gift date is uncertain, it is usually safer to wait until the date is fixed or to sign the report after the gift.

Letting the deadline slip

The outer limit is the due date, with extensions, of the return that first claims the deduction, and the donor must have the report by then. A gift made late in the year, followed by a busy filing season, is the classic setting for a missed deadline. Fixing the due date with the adviser at the start avoids this.

Asking the wrong person to appraise

The dealer who sold the donor a painting, a decorator who supplied the furniture, an employee of the receiving charity, or a relative with appraisal experience cannot serve as the qualified appraiser. The exclusions are part of the qualified appraiser rule and apply regardless of expertise.

Choosing an appraiser outside the property type

An appraiser who does excellent work on one kind of property may not have the designation, coursework or experience for another. Fine art, antique furniture and contemporary design pieces each call for relevant background.

Leaving out which items went where

A single list of "things donated" without charities and dates forces the appraiser to stop and ask. Each item or group needs a charity, an address and a contribution date.

Photographing only the front of a painting

The back, signature and frame carry information about authorship, history and condition. A missing back-of-canvas photograph is a gap the donor can close at intake.

Treating the charity's signature as a value endorsement

The charity signs Part V. Its signature does not mean it agrees with the value, and a donor should not describe it that way.

Grouping items without the adviser

Donors sometimes decide on their own that a dining table and its chairs, or several rugs, are or are not similar items. That is the adviser's call, and it should be made before the report is finalized so that the report and Form 8283 line up.

Overlooking condition for household goods

Stained linens, chipped china and worn upholstery affect value and may matter under the condition rule for household items. Honest close-up photographs of wear help the appraiser describe condition accurately, and the adviser decides how the rule applies.

Relying on an old appraisal without checking its dates

An insurance appraisal from years earlier is useful background, but it was prepared for a different purpose and carries a different effective date. For a donation appraisal, the dating rules apply. If the appraisal is dated before the donation, its valuation date must fall within the 60 days before the donation. If it is dated on or after the donation, the valuation date is the donation date. The adviser checks any older report against those dates.

Checklist for a furniture, art and household property donation over $5,000

The checklist below follows the order of the process. Each line names who is usually responsible.

Before the appraisal is ordered

Task	Responsible
List every item or group in the gift	Donor
Record the charity for each item, with legal name and street address	Donor
Record the date of each contribution, or the expected date for a future gift	Donor
Note whether anything was received in return or attached as a condition	Donor
Identify the return that first claims the deduction and its due date, with extensions	Tax adviser
Decide how items are grouped, including any similar items	Tax adviser
Confirm that the appraiser has no excluded relationship to the donor, the charity or the seller	Donor and appraiser

Photographs and documents

Task	Responsible
One clear photo per household item or group	Donor
For each artwork, the front, back, signature and frame	Donor
Close views of maker's marks, labels, hallmarks and stamps	Donor
Views showing construction and condition, including wear and repairs	Donor
Measurements for every piece of furniture and every artwork	Donor
Receipts, provenance, certificates, restoration records and prior appraisals	Donor
Charity EIN and written acknowledgment, if available	Donor

During the appraisal

Task	Responsible
Review the file for completeness and request missing details	Appraiser
Set and document the scope of work	Appraiser
State any extraordinary assumption clearly in the report	Appraiser
Describe each item and its condition, and state the method and basis	Appraiser
State the donation date, valuation date, effective date and report date	Appraiser

Signing and Form 8283

Task	Responsible
Sign and date the appraisal within the signing window	Appraiser
Deliver the signed appraisal to the donor by the return's due date, with extensions	Appraiser and donor
Sign Part IV of Section B	Appraiser
Obtain each charity's signature in Part V	Donor
Determine whether the art attachment rule or the over-$500,000 rule applies	Tax adviser
Decide what is attached to the return and how the deduction is claimed	Tax adviser

Review questions for the donor and adviser

- Does every item on the list have a charity, an address and a contribution date?
- Has the adviser decided how the items are grouped before the report is finalized?
- Will the report be signed no earlier than 60 days before the donation and no later than the due date, with extensions, of the return that first claims the deduction?
- Has the appraiser been told who sold or gave the donor each item?
- Does every artwork have a photograph of its back, signature and frame?
- If the report relies on an extraordinary assumption, does the donor understand what it is and how it affects the value?
- Has the adviser decided whether a complete copy of the signed appraisal goes with the return?