APPRAISEITNOW

Counting to $5,000 Across Charities: Similar-Item Aggregation, Donor Records and the Good-Used-Condition Rule in Qualified Appraisals for Form 8283

AppraiseItNow Inc.

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Educational material, not an appraisal.

Summary: why the $5,000 count runs across every charity a donor supports

This white paper is published by AppraiseItNow Inc. in 2026. It addresses one recurring source of difficulty in noncash charitable giving. A donor who gives many modest items, often to several organizations over a period of months, tends to think of each drop-off as a separate event with its own receipt. The rules governing qualified appraisals do not measure the gift that way.

The central rule appears in the regulations on substantiating noncash contributions (Treas. Reg. § 1.170A-16). 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.

Three consequences follow, and each section of this paper develops them:

- The donor's records have to be organized by item and kind of item, not only by charity or by receipt. Otherwise the tax adviser cannot add similar items together.
- The dates of each contribution matter. The timing of the appraisal is measured against the donation, and a donor who gives in installments creates several dates that someone must track.
- For used clothing and household items, condition is a substantive requirement and not a descriptive detail. Evidence of condition is easiest to create before the item leaves the donor's hands and hardest to reconstruct afterward.

The paper does not decide which items are "similar items," whether any hypothetical gift crosses a threshold, or how much any donor may deduct. Those determinations belong to the donor's tax adviser. The paper's purpose is narrower and practical: to describe the records that let the adviser make those determinations and that let a qualified appraiser do the work the rules require.

Terms used in this paper

The following everyday terms are used consistently below. They are working definitions for this document and are not legal definitions.

- **Contribution:** a single act of giving, meaning one set of items delivered to one charity on one date.
- **Item line:** one row in the donor's record describing one item, or one batch of like items given together, in a single contribution.
- **Donation ledger:** the donor's running list of item lines across all charities, kept in one place.

- **Category label:** a plain-language description the donor attaches to each item line (for example "area rug," "dining furniture," "women's outerwear"). It lets the adviser sort and group lines later.
- **Tax adviser:** the accountant, attorney or other professional preparing or reviewing the return. The adviser determines which items are similar items and applies the threshold.
- **Qualified appraiser:** the person who signs the qualified appraisal. Eligibility is described under the rules section below.

The term "similar items" is used throughout but is not defined here. The facts this paper relies on do not define it, and the classification of any donor's property is a matter for the donor's tax adviser.

Why aggregation across charities matters to a donor of many smaller items

The receipt-by-receipt habit conflicts with the combined-value rule

Charitable giving of household goods usually happens in a pattern that works against good records. A household downsizing, clearing an estate, or redecorating gives some furniture to one organization because it offers pickup. It sends clothing to another because a drop box is nearby. It gives rugs or lamps to a third because a friend volunteers there. Each organization issues its own paperwork, in its own format, describing the items in its own words.

Under that pattern, no single receipt may look significant. The combined-value rule, however, looks past the receipts. Because similar items count together even when they went to different charities, the meaningful number is not on any one receipt. It exists only when someone adds lines from several receipts together. If the donor's records do not allow that addition, the adviser has to rebuild them, often from memory and often after the timing window for the appraisal has narrowed.

The volume of donation work shows how common the problem is

Donation appraisals are not a niche activity. 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. Charitable donations were the largest single purpose in that period, more than the insurance and estate purposes combined.

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. General personal property, a category that can include household items, was the

second-largest class. These two figures describe different breakdowns of the same set of appraisals and are not cross-tabulated here. Together they indicate that donations, and personal property generally, make up a large share of ordinary appraisal work.

Incomplete records are the usual point of friction

When records are incomplete, the work stalls in predictable places. 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. The missing material is usually not obscure. 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 a donor of many smaller items, the information most likely to be missing is the kind that only the donor can supply: which item went where, on what date, and in what condition. Those are exactly the records this paper recommends keeping.

The timing window raises the cost of reconstruction

The appraisal must be completed within a defined window, described below. A donor who discovers late that several modest contributions should have been counted together faces two problems at once. The records must be rebuilt, and the appraisal must still be signed and in hand by the applicable deadline. Good records do not shorten any deadline, but they remove the reconstruction step that otherwise competes with it.

What the rules say about similar items, appraisal timing, appraiser eligibility and household-item condition

This section restates the governing rules as they apply to the focus of this paper. It adds no rule beyond those stated.

The combined-value rule for similar items

The threshold for a qualified appraisal is stated in terms of a deduction for one item or for a group of similar items, and the combination is not limited to a single recipient organization (Instructions for Form 8283 (Rev. December 2025)). Restated in the words of the rule: 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.

Two features of this wording drive the record-keeping recommendations later in this paper. First, the unit of measurement can be a group, not only an item. Second, the group is formed across charities. A record organized only by charity therefore cannot, by itself, show whether the

threshold is reached.

The same combined approach appears at a much higher level, in the rule on attaching the appraisal to the return (Treas. Reg. § 1.170A-16). 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. Whether any particular artwork or group of property meets either attachment rule is for the tax adviser to determine.

The appraisal's timing relative to the donation

The timing rule is set out in the regulations on qualified appraisals (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.

The valuation date follows a related rule in the same regulation (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.

The professional standards use a parallel concept (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.

AppraiseItNow applies these concepts through a fixed policy. 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 a donor who gives in installments, the practical point is that every contribution has its own date. The rules above are written in terms of "the donation." How a series of dated contributions maps onto appraisal timing for a particular return is a question for the tax adviser and the appraiser to settle together. They can settle it only if each date has been recorded.

Who may serve as the qualified appraiser

Eligibility is defined in the qualified appraisal regulation (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.

For a donor who gave to several charities, the exclusion applies with some force. The charity is listed among the parties that can't be the appraiser, so a value suggested by a receiving organization cannot serve in that role. Neither can the donor's own estimate.

What the qualified appraisal contains

The content requirements appear in the same regulation (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.

Two items in that list connect directly to the donor's records. The description of condition depends on evidence of condition. The donation date depends on the donor having written it down. AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice (USPAP, 2024 edition).

The good-used-condition rule for clothing and household items

The condition rule is statutory (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.

This paper does not interpret "good used condition" or decide whether any item meets it. It observes only that the rule makes condition a threshold question for these categories. The stated exception is itself tied to a qualified appraisal and Section B, and a qualified appraisal must describe condition for physical property. Either way, the donor's evidence of condition at the time of the gift carries weight.

Inspection, remote work and assumptions

Many household items are no longer available for examination once they have been donated. The rules on inspection are therefore relevant. IRS rules do not require the appraiser to inspect the property in person (IRS Publication 561 (Rev. December 2025)).

The professional standards take a consistent position (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.

Where a fact cannot be verified, the standards set conditions on relying on it (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. A photograph taken at the time of the gift is the kind of record that can supply a reasonable basis. A vague recollection may not.

Signatures on Section B

Form 8283 assigns separate signature roles (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. For the donor of many smaller items, accurate charity details matter because the charity is a participant in the form.

Practical consequences of combining similar items across charities

The rules above are brief. Their consequences for a donor who gives in many small pieces are not. The three hypothetical examples below show those consequences. Each applies a rule only as stated and leaves every classification and deduction question to the tax adviser.

Hypothetical one: a per-charity view hides the combined figure

A hypothetical household clears a large home over one autumn. It gives a sofa, a dining table with six chairs and two wool area rugs to Charity A. It gives eleven bags of clothing to Charity B. It gives two more wool area rugs and four table lamps to Charity C. The donor keeps each charity's receipt in a separate envelope.

Working from the receipts, the donor makes preliminary estimates of value for planning purposes. These are the donor's figures, not appraised values:

Charity	Item line	Category label	Donor's preliminary estimate
Charity A	Sofa	Upholstered furniture	$1,400
Charity A	Dining table and six chairs	Dining furniture	$2,100
Charity A	Two wool area rugs	Area rug	$3,200
Charity B	Eleven bags of clothing	Clothing	$900
Charity C	Two wool area rugs	Area rug	$2,400
Charity C	Four table lamps	Lighting	$600

Seen envelope by envelope, the picture is incomplete. No receipt shows the figure that the combined-value rule may make relevant. Whether the four rugs are similar items is for the tax adviser to determine. If the adviser determines that they are, the rule that similar items count together even when they went to different charities means the adviser compares the combined figure for that group, $5,600 on the donor's preliminary estimates, against the threshold.

The example demonstrates a record-keeping point, not a tax result. The category label column is what makes the comparison possible. Without it, the adviser would have to read three differently worded receipts and guess which lines describe like property. With it, the adviser can sort the ledger by label and see each candidate group at once. The adviser may group the lines differently from the donor's labels, and the ledger allows that too, because each line is separately described.

Hypothetical two: dates multiply when gifts are spread out

A second hypothetical donor gives household furnishings to one charity in three pickups, on the first of September, the fifteenth of October and the twentieth of November. The donor remembers "giving furniture in the fall" but kept only the last receipt.

The timing rule is framed around the donation. 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. Under AppraiseItNow's effective-date policy, a donation appraisal takes the contribution date as its effective date. A donor who cannot say which pieces left on which date therefore leaves open questions that affect both the timing and the valuation date of the appraisal.

In practice, the tax adviser and the appraiser need a date for each item line. The adviser decides how the contributions are treated on the return. The appraiser needs to know what date each value applies to. A donor who wrote the date on each item line at the time of each pickup has already answered the question.

Hypothetical three: condition evidence leaves with the item

A third hypothetical donor gives several bags of clothing and a quantity of kitchenware and linens. Among the clothing is one heavy winter coat that the donor believes is of substantially higher value than the rest. The donor takes no photographs, and the items are sold or distributed by the charity within weeks.

The good-used-condition rule applies to used clothing and household items, subject to the exception stated in the rule for a single item claimed at more than $500 with a qualified appraisal and Section B. Whether the coat falls within that exception is for the tax adviser to determine. The record-keeping consequence holds in every case. Condition must be shown, either to support the good-used-condition requirement or because a qualified appraisal describes condition for physical property. Once the items are gone, the only evidence of condition is whatever the donor created beforehand.

An appraiser working without the items decides the scope of work and may, in suitable circumstances, rely on an extraordinary assumption about condition, subject to the conditions the standards impose. Those conditions include a reasonable basis for the assumption. A dated photograph of each item or batch, taken before the gift, gives that basis far more reliably than a later description from memory.

What AppraiseItNow asks a donor for once the gift has happened

For donations already made, AppraiseItNow's intake requirements mirror the record-keeping points above. 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.

Each element connects to a point discussed above. The charity's legal name and address identify the participant who signs Part V. The date of each contribution supports the timing and effective-date analysis. The item-to-charity mapping is the raw material for the adviser's aggregation across charities. The question about anything received in return or attached as a condition is one that AppraiseItNow requires answered at intake.

Photographs complete the picture. 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 the donor of many smaller household items, the last clause sets a manageable standard: one clear photo per item or group, not an exhaustive photo shoot.

The approach rests on a general practice. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs. When something is missing, experience indicates which records arrive quickly and which do not. 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.

Those figures describe client reply times, not appraisal delivery. They support a clear inference. The items that take donors longest to supply, donation documents and photographs, are the same items this paper recommends creating at the time of the gift.

Remote work makes the donor's records the primary evidence

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). 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 donated property that has already left the donor's possession, the donor's photographs and records are often the only evidence of the property available to anyone. The quality of the donor's ledger therefore bears directly on the quality of the description, the condition statement and the analysis in the appraisal.

Recommendations for advisers and donors keeping records of many smaller noncash gifts

The recommendations below are practical steps. None of them changes a rule, and none substitutes for the tax adviser's determinations. Each is tied to a rule or a figure stated earlier in this paper.

Recommendation 1: keep one ledger across all charities, not one file per charity

Because similar items count together even when they went to different charities, the donor's primary record should be a single ledger covering every charity. Receipts can still be filed by charity, but the ledger is the document the adviser works from. A suitable layout:

Column	What it holds	Why the adviser or appraiser needs it
Line number	A running number for each item line	Lets photos and receipts be cross-referenced
Contribution date	The date the item left the donor's hands	Timing of the appraisal and the effective date
Charity legal name	As shown on the charity's paperwork	Identifies the recipient; required at intake
Charity street address	Physical address of the recipient	Required at intake
Item description	Plain description, with maker, material and size where known	Supports the appraisal's property description
Category label	Donor's plain-language grouping	Lets the adviser sort and test groupings
Quantity	Number of pieces on the line	Batches of like items are common
Condition notes	Visible wear, stains, repairs, missing parts	Condition rule and the appraisal's condition statement
Photo reference	File name or number of the photo	Links the evidence to the line
Anything received or attached	Benefits received or conditions on the gift	Required at intake
Charity EIN and acknowledgment	If available	Helpful at intake

Recommendation 2: label every line by kind of item, and let the adviser decide the grouping

The donor should assign a category label to each line in neutral, descriptive terms. The labels are an aid to sorting, not a classification. The tax adviser determines which items are similar items. The label simply ensures that, when the adviser asks "what else of this kind was given, to anyone," the answer can be found in seconds. Advisers reviewing a client's ledger should feel free to relabel lines. The value of the ledger lies in its line-level detail, which supports any grouping the adviser adopts.

Recommendation 3: write down the date of every contribution when it happens

The timing rule and the effective-date policy described earlier both depend on the donation date. The single most useful habit for a donor who gives in installments is to write the date on the ledger at each pickup or drop-off. Where several items leave on one day, one date covers all of them. Where pickups stretch over weeks, each pickup gets its own date. The adviser and the appraiser then have what they need to apply the 60-day and due-date rules as stated.

Recommendation 4: photograph household items before they leave, one clear photo per item or group

For household items, AppraiseItNow asks for one clear photo per item or group. That standard is easy to meet if the photo is taken before the gift and nearly impossible to meet afterward. The photograph should show the item as it is: if a rug has a worn edge or a chair has a repaired leg, the photograph should show it, and the ledger's condition notes should say so. Accurate condition evidence serves the donor better than flattering evidence. The appraisal must describe condition for physical property, and the good-used-condition rule applies to used clothing and household items.

Recommendation 5: identify the higher-value single items separately

The good-used-condition rule contains an exception framed around a single item claimed at more than $500 with a qualified appraisal and Section B. Whether any item falls within it is the adviser's call. The donor's part is to make sure such items are not buried in a bag count. A coat, a piece of furniture or an appliance the donor believes to be of notably higher value should have its own line, its own description and its own photograph, rather than appearing as one of "eleven bags of clothing."

Recommendation 6: record what came back

The intake requirements ask whether anything was received in return or attached as a condition. Donors often forget small benefits or informal understandings, such as a gift made on the understanding that a charity would use an item in a particular way. A brief note on the relevant ledger line, even "nothing received," removes a question that would otherwise have to be asked later.

Recommendation 7: plan the appraisal timing before the last gift, not after the return is due

Because 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 adviser and donor benefit from settling the timing early. For a future gift, AppraiseItNow uses the report date as the effective date where the appraisal is signed no more than 60 days before the gift. For a gift already made, the contribution date governs. In either case the donor must have the appraisal by the due date.

Recommendation 8: confirm that the appraiser is eligible for the property involved

Advisers should check eligibility against the stated standard: a designation for that type of property from a recognized organization, or relevant coursework and at least 2 years' experience valuing it, together with regular paid appraisal work. The excluded parties include the donor, the charity, whoever sold or gave the donor the property, and anyone related to or employed by them. When a donor has given to several charities, every one of those charities is a recipient that can't be the appraiser.

A short checklist for the adviser's first review of a donor's ledger

- Every line has a contribution date.
- Every line names a charity by legal name, with a street address.
- Every line has a category label, and lines with similar labels across different charities have been reviewed together.
- Household and clothing lines have condition notes and a photo reference.
- Any single item the donor believes to be of higher value has its own line.
- Each line records whether anything was received or attached as a condition.
- The likely appraisal timing has been checked against the 60-day rule and the return due date with extensions.

Review questions for advisers and donors

1. Why is a set of receipts filed by charity insufficient, on its own, to show whether the $5,000 threshold is reached for a group of items?
2. Which party determines whether items given to different charities are similar items?
3. What four pieces of information does AppraiseItNow require for a donation appraisal once the gift has happened, and which two additional items help but are not required?
4. If an appraisal is dated before the donation, within what period must its valuation date fall?
5. For used clothing and household items, what condition standard applies, and what exception does the rule state?

6. Why is a photograph taken before the gift more useful than a description written afterward, given the standards on extraordinary assumptions?
7. Which part of Section B does the charity sign, and what does its signature not mean?

About the publisher

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 appraisers specialize by asset class rather than by geography. Joe Kattan is the owner and chief executive officer of AppraiseItNow. AppraiseItNow's website is www.appraiseitnow.com.

References for the similar-items threshold, appraisal timing and household-item condition rules

- 26 U.S.C. § 170(f)(11) and (f)(16)
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