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Internal Revenue Service

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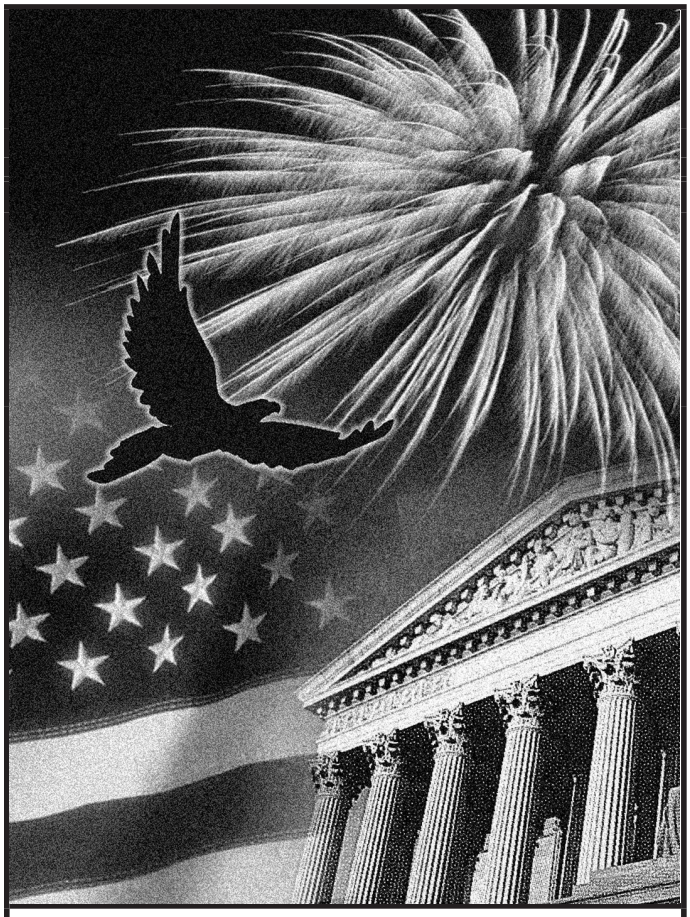
Casualty, Disaster, and Theft Loss Workbook

(Personal-Use Property)



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Introduction

This workbook is designed to help you figure your loss on personal-use property in the event of a disaster, casualty, or theft. It contains schedules to help you figure the loss to your main home, its contents, and your motor vehicles. However, these schedules are for your information only. You must complete Form 4684, Casualties and Thefts, to report your loss.

How To Use This Workbook

You can use this workbook by following these five steps.

1. Read Publication 547 to learn about the tax rules for casualties, disasters, and thefts.
2. Know the definitions of cost or other basis and fair market value, discussed later.
3. Fill out Schedules 1 through 20.
4. Read the instructions for Form 4684.
5. Fill out Form 4684 using the information you entered in Schedules 1 through 20.

Use the chart below to find out how to use Schedules 1 through 19 to fill out Form 4684.

Take what's in each row of...	And enter it on Form 4684...
Column 1	Line 1
Column 2	Line 2
Column 3	Line 3
Column 4	Line 4
Column 5	Line 5
Column 6	Line 6
Column 7	Line 7
Column 8	Line 8
Column 9	Line 9

Losses

Generally, you may deduct losses to your home, household goods, and motor vehicles on your federal income tax return. However, you may not deduct a casualty or theft loss that is covered by insurance unless you filed a timely insurance claim for reimbursement. Any reimbursement you receive will reduce the loss. If you did not file an insurance claim, you may deduct only the part of the loss that was not covered by insurance.

Amount of loss. You figure the amount of your loss using the following steps.

1. Determine your cost or other basis in the property before the casualty or theft.
2. Determine the decrease in fair market value of the property as a result of the casualty or theft. (The decrease in FMV is the difference between the property's

value immediately before and immediately after the casualty or theft.)

3. From the smaller of the amounts you determined in (1) and (2), subtract any insurance or other reimbursement you received or expect to receive.

Apply the deduction limits, discussed later, to determine the amount of your deductible loss.

Cost or other basis. Cost or other basis usually means original cost plus improvements. If you did not acquire the property by purchasing it, your basis is determined as discussed in Publication 551, Basis of Assets.

Fair market value. Fair market value is the price for which you could sell your property to a willing buyer, when neither of you has to sell or buy and both of you know all the relevant facts. When filling out Schedules 1 through 20, you need to know the fair market value of the property immediately before and immediately after the disaster, casualty, or theft.

Separate computations. Generally, if a single casualty or theft involves more than one item of property, you must figure the loss on each item separately. Then combine the losses to determine the total loss from that casualty or theft.

Exception for personal-use real property. In figuring a casualty loss on personal-use real property, the entire property (including any improvements, such as buildings, trees, and shrubs) is treated as one item. Figure the loss using the smaller of the following.

- The decrease in FMV of the entire property.
- The adjusted basis of the entire property.

Deduction limits. After you have figured the amount of your loss, as discussed earlier, you must figure how much of the loss you can deduct. You do this on Form 4684, section A. If the loss was to property for your personal use or your family's, there are two limits on the amount you can deduct for your casualty or theft loss.

1. You must reduce each casualty or theft loss by $100 ($100 rule).
2. You must further reduce the total of all your losses by 10% of your adjusted gross income (10% rule).

More information. For more information about the deduction limits, see Publication 547.

When your loss is deductible. You can generally deduct a casualty or disaster area loss only in the tax year in which the casualty or disaster occurred. You can generally deduct a theft loss only in the year you discovered your property was stolen. However, you can choose to deduct disaster area losses on your return for the year immediately before the year of the disaster if the President has declared your area a federal disaster area. For details, see *Disaster Area Losses* in Publication 547.

Comments and suggestions. We welcome your comments about this publication and your suggestions for future editions.

You can write to us at the following address:

Internal Revenue Service
Individual Forms and Publications Branch
SE:W:CAR:MP:T:I
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

We respond to many letters by telephone. Therefore, it would be helpful if you would include your daytime phone number, including the area code, in your correspondence.

You can email us at **taxforms@irs.gov*. (The asterisk must be included in the address.) Please put "Publications Comment" on the subject line. Although we cannot respond individually to each email, we do appreciate your feedback and will consider your comments as we revise our tax products.

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Tax questions. If you have a tax question, check the information available on *www.irs.gov* or call 1-800-829-1040. We cannot answer tax questions sent to either of the above addresses.

How To Get Tax Help

You can get help with unresolved tax issues, order free publications and forms, ask tax questions, and get information from the IRS in several ways. By selecting the method that is best for you, you will have quick and easy access to tax help.

Contacting your Taxpayer Advocate. The Taxpayer Advocate Service (TAS) is an independent organization within the IRS whose employees assist taxpayers who are experiencing economic harm, who are seeking help in resolving tax problems that have not been resolved through normal channels, or who believe that an IRS system or procedure is not working as it should.

You can contact the TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059 to see if you are eligible for assistance. You can also call or write to your local taxpayer advocate, whose phone number and address are listed in your local telephone directory and in Publication 1546, Taxpayer Advocate Service – Your Voice at the IRS. You can file Form 911, Request for Taxpayer Advocate Service Assistance (And Application for Taxpayer Assistance Order), or ask an IRS employee to complete it on your behalf. For more information, go to *www.irs.gov/advocate*.

Taxpayer Advocacy Panel (TAP). The TAP listens to taxpayers, identifies taxpayer issues, and makes suggestions for improving IRS services and customer satisfaction. If you have suggestions for improvements, contact the TAP, toll free at 1-888-912-1227 or go to *www.improveirs.org*.

Low Income Taxpayer Clinics (LITCs). LITCs are independent organizations that provide low income taxpayers with representation in federal tax controversies with the IRS for free or for a nominal charge. The clinics also provide tax education and outreach for taxpayers with limited English proficiency or who speak English as a second language. Publication 4134, Low Income Taxpayer Clinic List, provides information on clinics in your area. It is available at *www.irs.gov* or at your local IRS office.

Free tax services. To find out what services are available, get Publication 910, IRS Guide to Free Tax Services. It contains a list of free tax publications and describes other free tax information services, including tax education and assistance programs and a list of TeleTax topics.

Accessible versions of IRS published products are available on request in a variety of alternative formats for people with disabilities.

Internet. You can access the IRS website at *www.irs.gov* 24 hours a day, 7 days a week to:

- *E-file* your return. Find out about commercial tax preparation and *e-file* services available free to eligible taxpayers.
- Check the status of your refund. Click on *Where's My Refund*. Wait at least 6 weeks from the date you filed your return (3 weeks if you filed electronically). Have your tax return available because you will need to know your social security number, your filing status, and the exact whole dollar amount of your refund.
- Download forms, instructions, and publications.
- Order IRS products online.
- Research your tax questions online.
- Search publications online by topic or keyword.
- View Internal Revenue Bulletins (IRBs) published in the last few years.
- Figure your withholding allowances using the withholding calculator online at *www.irs.gov/individuals*.
- Determine if Form 6251 must be filed using our Alternative Minimum Tax (AMT) Assistant.
- Sign up to receive local and national tax news by email.
- Get information on starting and operating a small business.

Phone. Many services are available by phone.

- *Ordering forms, instructions, and publications.* Call 1-800-829-3676 to order current-year forms, instructions, and publications, and prior-year forms and instructions. You should receive your order within 10 days.
- *Asking tax questions.* Call the IRS with your tax questions at 1-800-829-1040.

- *Solving problems.* You can get face-to-face help solving tax problems every business day in IRS Taxpayer Assistance Centers. An employee can explain IRS letters, request adjustments to your account, or help you set up a payment plan. Call your local Taxpayer Assistance Center for an appointment. To find the number, go to *www.irs.gov/localcontacts* or look in the phone book under *United States Government, Internal Revenue Service*.
- *TTY/TDD equipment.* If you have access to TTY/TDD equipment, call 1-800-829-4059 to ask tax questions or to order forms and publications.
- *TeleTax topics.* Call 1-800-829-4477 to listen to pre-recorded messages covering various tax topics.
- *Refund information.* To check the status of your refund, call 1-800-829-4477 and press 1 for automated refund information or call 1-800-829-1954. Be sure to wait at least 6 weeks from the date you filed your return (3 weeks if you filed electronically). Have your tax return available because you will need to know your social security number, your filing status, and the exact whole dollar amount of your refund.

Evaluating the quality of our telephone services. To ensure IRS representatives give accurate, courteous, and professional answers, we use several methods to evaluate the quality of our telephone services. One method is for a second IRS representative to listen in on or record random telephone calls. Another is to ask some callers to complete a short survey at the end of the call.

Walk-in. Many products and services are available on a walk-in basis.

- *Products.* You can walk in to many post offices, libraries, and IRS offices to pick up certain forms, instructions, and publications. Some IRS offices, libraries, grocery stores, copy centers, city and county government offices, credit unions, and office supply stores have a collection of products available to print from a CD or photocopy from reproducible proofs. Also, some IRS offices and libraries have the Internal Revenue Code, regulations, Internal Revenue Bulletins, and Cumulative Bulletins available for research purposes.
- *Services.* You can walk in to your local Taxpayer Assistance Center every business day for personal, face-to-face tax help. An employee can explain IRS letters, request adjustments to your tax account, or help you set up a payment plan. If you need to resolve a tax problem, have questions about how the tax law applies to your individual tax return, or you're more comfortable talking with someone in person, visit your local Taxpayer Assistance Center where you can spread out your records and talk with an IRS representative face-to-face. No appointment is necessary, but if you prefer, you can call your local Center and leave a message requesting an appointment to resolve a tax account issue. A representative will call you back within 2 business days to schedule an in-person appointment at your convenience. To find the number, go to *www.irs.gov/localcontacts* or look in the phone book under *United States Government, Internal Revenue Service*.

Mail. You can send your order for forms, instructions, and publications to the address below. You should receive a response within 10 days after your request is received.

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CD/DVD for tax products. You can order Publication 1796, IRS Tax Products CD/DVD, and obtain:

- Current-year forms, instructions, and publications.
- Prior-year forms, instructions, and publications.
- Bonus: Historical Tax Products DVD - Ships with the final release.
- Tax Map: an electronic research tool and finding aid.
- Tax law frequently asked questions.
- Tax Topics from the IRS telephone response system.
- Fill-in, print, and save features for most tax forms.
- Internal Revenue Bulletins.
- Toll-free and email technical support.
- The CD which is released twice during the year.

Purchase the CD/DVD from National Technical Information Service (NTIS) at *www.irs.gov/cdorders* for $35 (no handling fee) or call 1-877-CDFORMS (1-877-233-6767) toll free to buy the CD/DVD for $35 (plus a $5 handling fee). Price is subject to change.

CD for small businesses. Publication 3207, The Small Business Resource Guide CD, is a must for every small business owner or any taxpayer about to start a business. This year's CD includes:

- Helpful information, such as how to prepare a business plan, find financing for your business, and much more.
- All the business tax forms, instructions, and publications needed to successfully manage a business.
- Tax law changes.
- Tax Map: an electronic research tool and finding aid.
- Web links to various government agencies, business associations, and IRS organizations.
- "Rate the Product" survey—your opportunity to suggest changes for future editions.
- A site map of the CD to help you navigate the pages of the CD with ease.
- An interactive "Teens in Biz" module that gives practical tips for teens about starting their own business, creating a business plan, and filing taxes.

An updated version of this CD is available each year in early April. You can get a free copy by calling 1-800-829-3676 or by visiting *www.irs.gov/smallbiz*.

Schedule 1. **Entrance Hall**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Example:								
Chair	350.00	200.00	.00	275.00	.00	275.00	275.00	75.00
Clock	90.00	.00	.00	60.00	.00	60.00	60.00	60.00
Chair								
Clock								
Curtains								
Draperies								
Lamp								
Mirror								
Picture								
Rug								
Table								
Umbrella stand								
Wall fixture								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 2. **Living Room**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Accessories								
Blinds								
Bookcase								
Book								
Chair								
Chest								
Clock								
Coffee table								
Curtains								
Desk								
Draperies								
Fireplace hardware								
Lamp								
Magazine rack								
Mirror								
Piano								
Picture								
Pillow								
Radio								
Rug & pad								
Shades								
Shutters								
Sofa								
Stereo								
Television								
Wall fixture								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 3. **Dining Room**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Buffet								
Chair								
China cabinet								
Chinaware								
Crystal								
Curtains								
Draperies								
Glassware								
Mirror								
Picture								
Rug & pad								
Silver flatware								
Silver tea set								
Silver items								
Table								
Tea cart								
Wall fixture								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 4. **Kitchen**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Blender								
Broiler								
Canned goods								
Can opener								
Clock								
Coffee maker								
Curtains								
Cutlery								
Dishes								
Dishwasher								
Food processor								
Freezer								
Frozen food								
Glassware								
Ice crusher								
Microwave oven								
Mixer								
Pots and pans								
Radio								
Refrigerator								
Stove								
Table and chairs								
Telephone								
Toaster								
Trash compactor								
Utensils								
Wall accessory								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 5. **Den**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Bookcase								
Book								
CD player								
Chair								
Computer								
Clock								
Curtains								
Desk								
Draperies								
DVD player								
Lamp								
Mirror								
Picture								
Pillow								
Radio								
CDs/Records								
Rug & pad								
Telephone								
Sofa								
Stereo								
Table								
Television								
VCR								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 6. **Bedrooms**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Bed cover								
Bed								
Bedside table								
Bureau								
Chair								
Chest								
Clock								
Clothes hamper								
Desk								
Dresser								
Jewelry box								
Lamp								
Linens								
Mirror								
Picture								
Radio								
Rug & pad								
Telephone								
Television								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 7. **Bathrooms**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Bath mat								
Clothes hamper								
Curtains								
Hair dryer								
Linens								
Mirror								
Picture								
Razor								
Scale								
Towel rack								
Wall fixture								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 8. **Recreation Room**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Billiard table								
Book								
Card table								
CD player								
Chair								
Clock								
Curtains								
DVD player								
Game								
Lamp								
Picture								
Ping Pong table								
Pool table								
Radio								
CDs/Records								
Rug & pad								
Sofa								
Stereo								
Table								
Television								
VCR								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 9. **Laundry and Basement**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Chair								
Dryer								
Electric iron								
Food freezer								
Ironing board								
Ladder								
Luggage								
Table								
Tool								
Tub								
Washing machine								
Work bench								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 10. **Garage**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Bicycle								
Garden hose								
Garden tool								
Hedger								
Ladder								
Lawn mower								
Snow blower								
Sprayer								
Spreader								
Tiller								
Tool								
Wheelbarrow								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 11. **Sporting Equipment**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Boat & motor								
Camera								
Camping equipment								
Field glasses								
Fishing tackle								
Golf clubs								
Gun								
Lawn game								
Projector								
Tennis racket								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 12. **Men's Clothing**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Belt								
Boots								
Gloves								
Handkerchief								
Hat								
Overcoat								
Raincoat								
Shirt								
Shoes								
Shorts								
Slacks								
Socks								
Sport jacket								
Suit								
Sweater								
Tie								
Underwear								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 13. **Women's Clothing**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Belt								
Blouse								
Boots								
Coat								
Dress								
Fur								
Gloves								
Hat								
Hosiery								
Jacket								
Lingerie								
Scarf								
Shirt								
Shoes								
Skirt								
Slacks								
Suit								
Sweater								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 14. **Children's Clothing**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Blouse								
Boots								
Coat								
Dress								
Gloves								
Hat								
Shirt								
Shoes								
Skirt								
Slacks								
Socks								
Sport jacket								
Stockings								
Suit								
Sweater								
Underwear								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 15. **Jewelry**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Bracelet								
Brooch								
Earrings								
Engagement ring								
Necklace								
Pin								
Ring								
Watch								
Wedding ring								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 16. **Electrical Appliances**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Air conditioner								
Blanket								
Dehumidifier								
Fan								
Floor polisher								
Grill								
Heating pad								
Humidifier								
Sewing machine								
Sun lamp								
Vacuum cleaner								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 17. **Linens**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Bath mat								
Bedsheet								
Bedspread								
Blanket								
Comforter								
Mattress pad								
Napkins								
Pillow								
Pillowcase								
Placemat								
Quilt								
Tablecloth								
Towel								
Washcloth								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 18. **Miscellaneous**

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]
Barbeque								
Lawn furniture								
Musical instrument								
Outdoor shed								
Picnic set								
Porch furniture								
Sport equipment								
Swing set								
Toy								

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 19. **Motor Vehicles**

(1) Vehicle (year, make and model)	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft [1]	(5) Fair market value before casualty	(6) Fair market value after casualty	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/Theft loss (column (8) minus column (3)) [2]

[1] **If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.**
[2] **If zero or less, enter -0-.**

Schedule 20. **Home (Excluding Contents)**

Note. If you used the entire property as your home, fill out only column (a). If you used part of the property as your home and part of it for business or to produce rental income, you must allocate the entries on lines 2-9 between the personal part (column (a)) and business/rental part (column (b)).

1. Description of property (Show location and date acquired.)	**(a)** Personal Part	**(b)** Business/ Rental Part
2. Cost or other (adjusted) basis of property (from Worksheet A)		
3. Insurance or other reimbursement **Note.** If line 2 is more than line 3, skip line 4.		
4. Gain from casualty. If line 3 is more than line 2, enter the difference here and skip lines 5 through 9. But see ***Next*** below line 9.		
5. Fair market value before casualty		
6. Fair market value after casualty		
7. Decrease in fair market value. Subtract line 6 from line 5		
8. Enter the smaller of line 2 or line 7 **Note for business/rental part.** If the property was totally destroyed by casualty, enter on line 8, column (b) the amount from line 2, column (b).		
9. Subtract line 3 from line 8. If zero or less, enter -0-.		

Next: Transfer the entries from line 1 and lines 2-9, column (a), above to the corresponding lines on Form 4684, Section A. Transfer the entries from line 1 and lines 2-9, column (b), to the corresponding lines on Form 4684, Section B.

Worksheet A. **Cost or Other (Adjusted) Basis**

Keep for Your Records

Caution. *See the* Worksheet A Instructions *before you use this worksheet.*

			(a) Personal Part	(b) Business/ Rental Part
1.	Enter the purchase price of the home damaged or destroyed. (If you filed Form 2119 when you originally acquired that home to postpone gain on the sale of a previous home before May 7, 1997, enter the adjusted basis of the new home from that Form 2119.)	**1.**		
2.	Seller paid points for home bought after 1990. Do not include any seller-paid points you already subtracted to arrive at the amount entered on line 1	**2.**		
3.	Subtract line 2 from line 1	**3.**		
4.	Settlement fees or closing costs. (See *Settlement costs* in Publication 551.) If line 1 includes the adjusted basis of the new home from Form 2119, go to line 6.			
a.	Abstract and recording fees	**4a.**		
b.	Legal fees (including title search and preparing documents)	**4b.**		
c.	Surveys	**4c.**		
d.	Title insurance	**4d.**		
e.	Transfer or stamp taxes	**4e.**		
f.	Amounts that the seller owed that you agreed to pay (back taxes or interest, recording or mortgage fees, and sales commissions)	**4f.**		
g.	Other	**4g.**		
5.	Add lines 4a through 4g	**5.**		
6.	Cost of additions and improvements. (See *Increases to Basis* in Publication 551.) Do not include any additions and improvements included on line 1	**6.**		
7.	Special tax assessments paid for local improvements, such as streets and sidewalks	**7.**		
8.	Other increases to basis	**8.**		
9.	Add lines 3, 5, 6, 7, and 8	**9.**		
10.	Depreciation allowed or allowable, related to the business use or rental of the home	**10.**	0	
11.	Other decreases to basis (See *Decreases to Basis* in Publication 551.)	**11.**		
12.	Add lines 10 and 11	**12.**		
13.	**Cost or other (adjusted) basis of home damaged or destroyed**. Subtract line 12 from line 9. Enter here and on Schedule 20, line 2	**13.**		

Worksheet A Instructions.

If you use *Worksheet A* to figure the cost or other (adjusted) basis of your home, follow these instructions.

IF...		THEN...
you inherited your home	1	skip lines 1 – 4 of the worksheet.
	2	find your basis using the rules under *Inherited Property* in Publication 551. Enter this amount on line 5 of the worksheet.
	3	fill out the rest of the worksheet.
you received your home as a gift	1	read *Property Received as a Gift* in Publication 551 and enter on lines 1 and 3 of the worksheet either the donor's adjusted basis or the home's fair market value at the time of the gift, whichever is appropriate.
	2	if you can add any federal gift tax to your basis, enter that amount on line 5 of the worksheet.
	3	fill out the rest of the worksheet.
you received your home as a trade for other property	1	enter on line 1 of the worksheet the fair market value of the other property. (But if you received your home as a trade for your previous home before May 7, 1997, and had a gain on the trade that you postponed using Form 2119, enter on line 1 of the worksheet the adjusted basis of the new home from that Form 2119.)
	2	fill out the rest of the worksheet.
you built your home	1	add the purchase price of the land and the cost of building the home. Enter that total on line 1 of the worksheet. (However, if you filed a Form 2119 to postpone gain on the sale of a previous home before May 7, 1997, enter on line 1 of the worksheet the adjusted basis of the new home from that Form 2119.)
	2	fill out the rest of the worksheet.
you received your home from your spouse after July 18, 1984	1	skip lines 1 – 4 of the worksheet.
	2	enter on line 5 of the worksheet your spouse's cost or other (adjusted) basis in the home just before you received it.
	3	fill out the rest of the worksheet, making adjustments to basis only for events after the transfer.
you owned a home jointly with your spouse, who transferred his or her interest in the home to you after July 18, 1984		fill out one worksheet, including adjustments to basis for events both before and after the transfer.
you received your home from your spouse before July 19, 1984	1	skip lines 1 – 4 of the worksheet.
	2	enter on line 5 of the worksheet the home's fair market value at the time you received it.
	3	fill out the rest of the worksheet, making adjustments to basis only for events after the transfer.
you owned a home jointly with your spouse, and your spouse transferred his or her interest in the home to you before July 19, 1984	1	fill out a worksheet, lines 1 – 13, making adjustments to basis only for events before the transfer.
	2	multiply the amount on line 13 of that worksheet by one-half (0.5) to get the adjusted basis of your half-interest at the time of the transfer.
	3	multiply the fair market value of the home at the time of the transfer by one-half (0.5). Generally, this is the basis of the half-interest that your spouse owned.
	4	add the amounts from steps 2 and 3 and enter the total on line 5 of a second worksheet.
	5	complete the rest of the second worksheet, making adjustments to basis only for events after the transfer.

Worksheet A Instructions. *(Continued)*

IF...		THEN...
you owned your home jointly with your spouse who died	1	fill out a worksheet, lines 1–13, making adjustments to basis only for events before your spouse's death.
	2	multiply the amount on line 13 of that worksheet by one-half (0.5) to get the adjusted basis of your half-interest on the date of death.
	3	figure the basis for the half-interest owned by your spouse. This is one-half of the fair market value on the date of death (or alternate valuation date). (The basis in your half will remain one-half of the adjusted basis determined in step 2.)
	4	add the amounts from steps 2 and 3 and enter the total on line 5 of a second worksheet.
	5	complete the rest of the second worksheet, making adjustments to basis only for events after your spouse's death.
you owned your home jointly with your spouse who died, and your permanent home is in a community property state	1	skip lines 1–4 of the worksheet.
	2	enter the amount of your basis on line 5 of the worksheet. Generally, this is the fair market value of the home at the time of death. (But see *Community Property* in Publication 551 for special rules.)
	3	fill out the rest of the worksheet, making adjustments to basis only for events after your spouse's death.
your home was ever damaged as a result of a prior casualty	1	on line 8 of the worksheet, enter any amounts you spent to restore the home to its condition before the prior casualty.
	2	on line 11 enter: any insurance reimbursements you received (or expect to receive) for the prior loss, and any deductible casualty losses from prior years not covered by insurance.
the person who sold you your home paid points on your loan and you bought your home after 1990 but before April 4, 1994.		on line 2 enter the seller-paid points only if you deducted them as home mortgage interest in the year paid (unless you used the seller-paid points to reduce the amount on line 1).
the person who sold you your home paid points on your loan and you bought your home after April 3, 1994		on line 2 enter the seller-paid points even if you did not deduct them (unless you used the seller-paid points to reduce the amount on line 1).
you used part of the property as your home and part of it for business or to produce rental income		you must allocate the entries on Worksheet A between the personal part (column (a)) and the business/rental part (column (b)).
none of these items apply		fill out the entire worksheet.