



Department  
of the  
Treasury

Internal  
Revenue  
Service

## Publication 584

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# Casualty, Disaster, and Theft Loss Workbook

## (Personal-Use Property)



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## What's New

**Disaster tax relief.** Disaster tax relief was enacted for those impacted by Hurricanes Harvey, Irma, and Maria, including provisions that modified the calculation of casualty and theft losses of personal-use property. These provisions include:

- The \$100 limitation per casualty has been increased to \$500 for net hurricane disaster losses.
- The 10% of adjusted gross income limit does not apply to net hurricane disaster losses.
- You can claim your standard deduction increased by your net hurricane disaster loss instead of itemizing deductions on Schedule A.

See Pub. 976, Disaster Relief, for more information about these and other disaster tax relief provisions that may not be covered in this publication.

## Reminders

**Future developments.** For the latest information about developments related to Pub. 584 such as legislation enacted after it was published, go to [IRS.gov/Pub584](https://www.irs.gov/pub584).

**Photographs of missing children.** The Internal Revenue Service is a proud partner with the [National Center for Missing & Exploited Children® \(NCMEC\)](https://www.nccmec.org). Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

## 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 Pub. 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 didn't 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 (FMV) 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 didn't acquire the property by purchasing it, your basis is determined as discussed in Pub. 551, Basis of Assets. If you inherited the property from someone who died in 2010, and the executor of the decedent's estate made the election to file Form 8939, refer to the information provided by the executor or see Pub. 4895, Tax Treatment of Property Acquired From a Decedent Dying in 2010.

**Fair market value.** FMV 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 FMV 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).



**TIP** If your loss arose in the Hurricane Harvey disaster area on or after August 23, 2017, the Hurricane Irma disaster area on or after September 4, 2017, or the Hurricane Maria disaster area on or after September 16, 2017, and was caused by that hurricane, see Pub. 976 for more information about disaster tax relief for those impacted by Hurricanes Harvey, Irma, and Maria.

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

**When your loss is deductible.** You generally must deduct a casualty loss in the year it occurred. However, if you have a casualty loss from a federally declared disaster that occurred in an area warranting public or individual assistance (or both), you can elect (choose) to deduct that loss on your return or amended return for the tax year immediately preceding the tax year in which the loss was sustained. For details, see *Disaster Area Losses* in Pub. 547.

## Comments and Suggestions

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

You can send us comments through [IRS.gov/FormComments](https://www.irs.gov/FormComments). Or you can write to:

Internal Revenue Service  
Tax Forms and Publications  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms, instructions, and publications.

**Ordering forms and publications.** Visit [IRS.gov/FormsPubs](https://www.irs.gov/FormsPubs) to download forms and publications. Otherwise, you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to order current and prior-year forms and instructions. Your order should arrive within 10 business days.

**Tax questions.** If you have a tax question not answered by this publication, check [IRS.gov](https://www.irs.gov) and *How To Get Tax Help*.

## How To Get Tax Help

If you have questions about a tax issue, need help preparing your tax return, or want to download free publications, forms, or instructions, go to [IRS.gov](https://www.irs.gov) and find resources that can help you right away.

**Preparing and filing your tax return.** Find free options to prepare and file your return on [IRS.gov](https://www.irs.gov) or in your local community if you qualify.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$54,000 or less, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors.

You can go to [IRS.gov](https://www.irs.gov) to see your options for preparing and filing your return which include the following.

- **Free File.** Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile). See if you qualify to use brand-name software to prepare and e-file your federal tax return for free.
- **VITA.** Go to [IRS.gov/VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 1-800-906-9887 to find the nearest VITA location for free tax preparation.
- **TCE.** Go to [IRS.gov/TCE](https://www.irs.gov/TCE), download the free IRS2Go app, or call 1-888-227-7669 to find the nearest TCE location for free tax preparation.



**Getting answers to your tax questions.** On [IRS.gov](https://www.irs.gov) get answers to your tax questions anytime, anywhere.

- Go to [IRS.gov/Help](https://www.irs.gov/Help) or [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) pages for a variety of tools that will help you get answers to some of the most common tax questions.
- Go to [IRS.gov/ITA](https://www.irs.gov/ITA) for the Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers. You can print the entire interview and the final response for your records.
- Go to [IRS.gov/Pub17](https://www.irs.gov/Pub17) to get Pub. 17, Your Federal Income Tax for Individuals, which features details on tax-saving opportunities, 2017 tax changes, and thousands of interactive links to help you find answers to your questions. View it online in HTML, as a PDF, or download it to your mobile device as an eBook.
- You may also be able to access tax law information in your electronic filing software.

**Getting tax forms and publications.** Go to [IRS.gov/Forms](https://www.irs.gov/Forms) to view, download, or print all of the forms and publications you may need. You can also download and view popular tax publications and instructions (including the 1040 instructions) on mobile devices as an eBook at no

charge. Or, you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order and have forms mailed to you within 10 business days.

**Access your online account (Individual taxpayers only).** Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe, pay online or set up an online payment agreement.
- Access your tax records online.
- Review the past 18 months of your payment history.
- Go to [IRS.gov/SecureAccess](https://www.irs.gov/SecureAccess) to review the required identity authentication process.

**Using direct deposit.** The fastest way to receive a tax refund is to combine direct deposit and IRS *e-file*. Direct deposit securely and electronically transfers your refund directly into your financial account. Eight in 10 taxpayers use direct deposit to receive their refund. IRS issues more than 90% of refunds in less than 21 days.

**Delayed refund for returns claiming certain credits.** Due to changes in the law, the IRS can't issue refunds before mid-February 2018, for returns that properly claimed the earned income credit (EIC) or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

**Getting a transcript or copy of a return.** The quickest way to get a copy of your tax transcript is to go to [IRS.gov/Transcripts](https://www.irs.gov/Transcripts). Click on either "Get Transcript Online" or "Get Transcript by Mail" to order a copy of your transcript. If you prefer, you can:

- Order your transcript by calling 1-800-908-9946.
- Mail Form 4506-T or Form 4506T-EZ (both available on [IRS.gov](https://www.irs.gov)).

**Using online tools to help prepare your return.** Go to [IRS.gov/Tools](https://www.irs.gov/Tools) for the following.

- The [Earned Income Tax Credit Assistant \(IRS.gov/EIC\)](https://www.irs.gov/EIC) determines if you're eligible for the EIC.
- The [Online EIN Application \(IRS.gov/EIN\)](https://www.irs.gov/EIN) helps you get an employer identification number.
- The [IRS Withholding Calculator \(IRS.gov/W4App\)](https://www.irs.gov/W4App) estimates the amount you should have withheld from your paycheck for federal income tax purposes.
- The [First Time Homebuyer Credit Account Look-up \(IRS.gov/HomeBuyer\)](https://www.irs.gov/HomeBuyer) tool provides information on your repayments and account balance.
- The [Sales Tax Deduction Calculator \(IRS.gov/SalesTax\)](https://www.irs.gov/SalesTax) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040), choose not to claim state and local income taxes, and you didn't save your receipts showing the sales tax you paid.

**Resolving tax-related identity theft issues.**

- The IRS doesn't initiate contact with taxpayers by email or telephone to request personal or financial information. This includes any type of electronic communica-

tion, such as text messages and social media channels.

- Go to [IRS.gov/IDProtection](https://www.irs.gov/IDProtection) for information and videos.
- If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, visit [IRS.gov/ID](https://www.irs.gov/ID) to learn what steps you should take.

**Checking on the status of your refund.**

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Due to changes in the law, the IRS can't issue refunds before mid-February 2018, for returns that properly claimed the EIC or the ACTC. This applies to the entire refund, not just the portion associated with these credits.
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 1-800-829-1954.

**Making a tax payment.** The IRS uses the latest encryption technology to ensure your electronic payments are safe and secure. You can make electronic payments online, by phone, and from a mobile device using the IRS2Go app. Paying electronically is quick, easy, and faster than mailing in a check or money order. Go to [IRS.gov/Payments](https://www.irs.gov/Payments) to make a payment using any of the following options.

- **IRS Direct Pay:** Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- **Debit or credit card:** Choose an approved payment processor to pay online, by phone, and by mobile device.
- **Electronic Funds Withdrawal:** Offered only when filing your federal taxes using tax preparation software or through a tax professional.
- **Electronic Federal Tax Payment System:** Best option for businesses. Enrollment is required.
- **Check or money order:** Mail your payment to the address listed on the notice or instructions.
- **Cash:** You may be able to pay your taxes with cash at a participating retail store.

**What if I can't pay now?** Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for more information about your options.

- Apply for an [online payment agreement \(IRS.gov/OFA\)](https://www.irs.gov/OFA) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the [Offer in Compromise Pre-Qualifier \(IRS.gov/OIC\)](https://www.irs.gov/OIC) to see if you can settle your tax debt for less than the full amount you owe.

**Checking the status of an amended return.** Go to [IRS.gov/WMAR](https://www.irs.gov/WMAR) to track the status of Form 1040X amended returns. Please note that it can take up to 3 weeks from the date you mailed your amended return for it to show up in our system and processing it can take up to 16 weeks.

**Understanding an IRS notice or letter.** Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

**Contacting your local IRS office.** Keep in mind, many questions can be answered on [IRS.gov](https://www.irs.gov) without visiting an IRS Tax Assistance Center (TAC). Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, IRS TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](https://www.irs.gov/TACLocator) to find the nearest TAC, check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

**Watching IRS videos.** The IRS Video portal ([IRSvideos.gov](https://www.irs.gov/IRSvideos)) contains video and audio presentations for individuals, small businesses, and tax professionals.

**Getting tax information in other languages.** For taxpayers whose native language isn't English, we have the following resources available. Taxpayers can find information on [IRS.gov](https://www.irs.gov) in the following languages.

- [Spanish \(IRS.gov/Spanish\)](https://www.irs.gov/Spanish).
- [Chinese \(IRS.gov/Chinese\)](https://www.irs.gov/Chinese).
- [Vietnamese \(IRS.gov/Vietnamese\)](https://www.irs.gov/Vietnamese).
- [Korean \(IRS.gov/Korean\)](https://www.irs.gov/Korean).
- [Russian \(IRS.gov/Russian\)](https://www.irs.gov/Russian).

The IRS TACs provide over-the-phone interpreter service in over 170 languages, and the service is available free to taxpayers.

## The Taxpayer Advocate Service Is Here To Help You

### What is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an *independent* organization within the IRS that helps taxpayers and protects taxpayer rights. Our job is to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [Taxpayer Bill of Rights](https://www.irs.gov/TaxpayerBillOfRights).

### What Can the Taxpayer Advocate Service Do For You?

We can help you resolve problems that you can't resolve with the IRS. And our service is free. If you qualify for our assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business,
- You face (or your business is facing) an immediate threat of adverse action, or
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.



## How Can You Reach Us?

We have offices [in every state, the District of Columbia, and Puerto Rico](#). Your local advocate's number is in your local directory and at [TaxpayerAdvocate.IRS.gov/Contact-Us](#). You can also call us at 1-877-777-4778.

## How Can You Learn About Your Taxpayer Rights?

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. Our Tax Toolkit at [TaxpayerAdvocate.IRS.gov](#) can help you understand [what these rights mean to you](#) and

how they apply. These are **your** rights. Know them. Use them.

## How Else Does the Taxpayer Advocate Service Help Taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, please report it to us at [IRS.gov/SAMS](#).

## Low Income Taxpayer Clinics

Low Income Taxpayer Clinics (LITCs) are independent from the IRS. LITCs represent individuals whose income is below a certain level and

need to resolve tax problems with the IRS, such as audits, appeals, and tax collection disputes. In addition, clinics can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. To find a clinic near you, visit [TaxpayerAdvocate.IRS.gov/LITCmap](#) or see IRS Publication 4134, [Low Income Taxpayer Clinic List](#).

Schedule 1. Entrance Hall

(1) Item	(2) Cost or other basis	(3) Insurance or other reimbursement	(4) Gain from casualty or theft <sup>1</sup>	(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 <sup>2</sup> column (3))
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								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.  
<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
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/Home theater								
Television								
Wall fixture								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.  
<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
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								

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

**Schedule 4. Kitchen**

<b>(1)</b> <b>Item</b>	<b>(2)</b> <b>Cost or other basis</b>	<b>(3)</b> <b>Insurance or other reimbursement</b>	<b>(4)</b> <b>Gain from casualty or theft <sup>1</sup></b>	<b>(5)</b> <b>Fair market value before casualty</b>	<b>(6)</b> <b>Fair market value after casualty</b>	<b>(7)</b> <b>Column (5) minus column (6)</b>	<b>(8)</b> <b>Smaller of column (2) or column (7)</b>	<b>(9)</b> <b>Casualty/Theft loss (column (8) minus <sup>2</sup> column (3))</b>
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								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.

<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
Bookcase								
Book								
CD player								
Chair								
Computer								
Clock								
Curtains								
Desk								
Draperies								
DVD player								
Lamp								
Mirror								
Picture								
Pillow								
Radio								
CDs/Records								
Rug & pad								
Telephone								
Sofa								
Stereo/Home theater								
Table								
Television								
Video gaming system								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.  
<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
Bed cover								
Bed								
Bedside table								
Bureau								
Chair								
Chest								
Clock								
Clothes hamper								
Desk								
Dresser								
Jewelry box								
Lamp								
Linens								
Mirror								
Picture								
Radio								
Rug & pad								
Telephone								
Television								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.  
<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
Bath mat								
Clothes hamper								
Curtains								
Hair dryer								
Linens								
Mirror								
Picture								
Razor								
Scale								
Towel rack								
Wall fixture								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.

<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
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/Home theater								
Table								
Television								
Video gaming system								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.  
<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
Bicycle								
Garden hose								
Garden tool								
Hedger								
Ladder								
Lawn mower								
Snow blower								
Sprayer								
Spreader								
Tiller								
Tool								
Wheelbarrow								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.  
<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
Boat & motor								
Camera								
Camping equipment								
Field glasses								
Fishing tackle								
Golf clubs								
Gun								
Lawn game								
Projector								
Tennis racket								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.  
<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
Belt								
Boots								
Gloves								
Handkerchief								
Hat								
Overcoat								
Raincoat								
Shirt								
Shoes								
Shorts								
Slacks								
Socks								
Sport jacket								
Suit								
Sweater								
Tie								
Underwear								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.

<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
Belt								
Blouse								
Boots								
Coat								
Dress								
Fur								
Gloves								
Hat								
Hosiery								
Jacket								
Lingerie								
Scarf								
Shirt								
Shoes								
Skirt								
Slacks								
Suit								
Sweater								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.  
<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
Blouse								
Boots								
Coat								
Dress								
Gloves								
Hat								
Shirt								
Shoes								
Skirt								
Slacks								
Socks								
Sport jacket								
Stockings								
Suit								
Sweater								
Underwear								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.

<sup>2</sup> If zero or less, enter -0-.

**Schedule 15. Jewelry**

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

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

**Schedule 16. Electrical Appliances**

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

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.

<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))
Bath mat								
Bedsheet								
Bedspread								
Blanket								
Comforter								
Mattress pad								
Napkins								
Pillow								
Pillowcase								
Placemat								
Quilt								
Tablecloth								
Towel								
Washcloth								

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.

<sup>2</sup> If zero or less, enter -0-.

Schedule 18. **Miscellaneous**

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

<sup>1</sup> If column (3) is greater than column (2), enter the difference here and skip columns (5) through (9) for that item.  
<sup>2</sup> 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 <sup>1</sup>	(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 <sup>2</sup> column (3))

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

## Schedule 20. Home (Excluding Contents)

<b>Note.</b> If you used the entire property as your home only, fill out only column (a). However, 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 the business/rental part (column (b)).			
		(a) Personal Part	(b) Business/Rental Part
1.	Description of property (Show location and date acquired.)  _____		
2.	Cost or other (adjusted) basis of property (from Worksheet A, line 13)		
3.	Insurance or other reimbursement <b>Note.</b> If line 2 is more than line 3, skip line 4. If line 3 is more than line 2, you exclude gain, and the gain is more than you can exclude, see the instructions for line 3 in the instructions for Form 4684 for the amount to enter.		
4.	Gain from casualty. If line 3 is more than line 2, enter the difference here and skip lines 5 through 9. But see <b>Next</b> 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 <b>Note for business/rental part.</b> 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-.		
<b>Next:</b> 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**

**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, Sale of Your Home, 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. Don't 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 <i>Settlement costs</i> in Pub. 551.) If line 1 includes the adjusted basis of the new home from Form 2119, skip lines 4a-4g and 5; go to line 6.		
a. Abstract and recording fees	4a. _____	_____
b. Legal fees (including fees for title search and preparing documents)	4b. _____	_____
c. Survey fees	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 <i>Increases to Basis</i> in Pub. 551.) Don't 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 <i>Decreases to Basis</i> in Pub. 551.)	11. _____	_____
12. Add lines 10 and 11	12. _____	_____
13. <b>Cost or other (adjusted) basis of home damaged or destroyed.</b> 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. DON'T use this worksheet to determine your basis if you acquired an interest in your home from a decedent who died in 2010 and whose executor filed Form 8939.

IF...		THEN...
you inherited your home from a decedent who died either before or after 2010 or from a decedent who died in 2010 and whose executor didn't file Form 8939.	1	skip lines 1–4 of the worksheet.
	2	find your basis using the rules under <i>Inherited Property</i> in Pub. 551. Enter this amount on line 5 of the worksheet.
	3	fill out lines 6–13 of the worksheet.
you received your home as a gift	1	read <i>Property Received as a Gift</i> in Pub. 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 at the time of the trade. (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 lines 6–13 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, making 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 lines 6–13 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 50% (0.50) 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 50% (0.50). 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 lines 6–13 of the second worksheet, making adjustments to basis only for events after the transfer.
you owned your home jointly with a nonspouse	1	fill out lines 1–13 of the worksheet.
	2	multiply the amount on line 13 by your percentage of ownership to get the adjusted basis of your part-interest.



Worksheet A Instructions. (Continued)

Keep for Your Records



IF...	THEN...
you owned your home jointly with your spouse who died before 2010 and before the casualty	1 fill out a worksheet, lines 1–13, including adjustments to basis only for events before your spouse's death.
	2 multiply the amount on line 13 of that worksheet by 50% (0.50) 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 later alternate valuation used for estate or inheritance tax). (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 lines 6–13 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 before 2010 and before the casualty, and your permanent legal 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 <i>Community Property</i> in Pub. 551 for special rules.)
	3 fill out lines 6–13 of the worksheet, making adjustments to basis only for events after your spouse's death.
you owned your home jointly with a nonspouse who died before 2010 and before the casualty	1 fill out lines 1–13 of the worksheet, including adjustments to basis only for events before the co-owner's death.
	2 multiply the amount on line 13 by your percentage of ownership to get the adjusted basis of your part-interest on the date of death.
	3 multiply the fair market value on the date of death (or later alternate valuation used for estate or inheritance tax) by the co-owner's percentage of ownership. This is the basis for the co-owner's part-interest.
	4 add the amounts from steps 2 and 3 and enter the total on line 5 of a second worksheet.
	5 complete lines 6–13 of the second worksheet, including adjustments to basis only for events after the co-owner'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 didn't 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.