Form <b>4684</b>
Department of the Treasun

Internal Revenue Service Name(s) shown on tax return

#### **Casualties and Thefts**

OMB No. 1545-0177

Attachment Sequence No. 26

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Attach to your tax return. Use a separate Form 4684 for each casualty or theft. Go to www.irs.gov/Form4684 for instructions and the latest information.

Identifying number

**SECTION A-Personal Use Property** (Use this section to report casualties and thefts of property **not** used in a trade or business or for income-producing purposes. For tax years 2018 through 2025, if you are an individual, casualty or theft losses of personal-use property are deductible only if the loss is attributable to a federally declared disaster. You must use a separate Form 4684 (through line 12) for each casualty or theft event involving personal-use property. **If reporting a qualified disaster loss, see the instructions for special rules that apply before completing this section.**)

If the casualty or theft loss is attributable to a federally declared disaster, check here and enter the DR- \_\_\_\_\_ or EM-\_\_\_\_\_ declaration number assigned by FEMA. (See instructions.)

1 Description of properties (show type, location (city, state, and ZIP code), and date acquired for each property). Use a separate line for each property lost or damaged from the same casualty or theft. If you checked the box and entered the FEMA disaster declaration number above, enter the ZIP code for the property most affected on the line for Property A.

		Type of Property		City and State	5	ZIP Code		Date Acquired
	Property A							
	Property B							
	Property C							
	Property D			r		<u> </u>		
					Pro	perties		
				A	В	C		D
2	Cost or othe	r basis of each property	. 2					
3		r other reimbursement (whether or not	·					
		(see instructions)	. 3				<u> </u>	
		2 is more than line 3, skip line 4. asualty or theft. If line 3 is more than lin					Ì	
4		ference here and skip lines 5 through 9						
		See instructions if line 3 includes insura						
		imbursement you did not claim, or						
r	• •	ment for your loss in a later tax year						
		value <b>before</b> casualty or theft						
		value after casualty or theft						
		natiler of line 2 or line 7	· · · · ·					
-		a 3 from line 8. If zero or less, enter -0	·					
10		theft loss. Add the amounts on line 9 in c	-	hrough D			10	
	-	\$500 if qualified disaster loss rules apply				F	11	
		a 11 from line 10. If zero or less, enter -0-	-	•		t t t t t t t t t t t t t t t t t t t	12	
		e only one Form 4684 for lines 13 throug				Γ		
13	Add the am	ounts on line 4 of all Forms 4684				[	13	
14	Add the am	ounts on line 12 of all Forms 4684. If you	have losses	s not attributable to a	a federally declare	d disaster, see		
	the instructi						14	
	Caution: Se	e instructions before completing line 15.						
15	• If line 13	is more than line 14, enter the difference	e here and	on Schedule D. Do	not			
	complete th	e rest of this section.					1	
	<ul> <li>If line 13 is</li> </ul>	s equal to line 14, enter -0- here. Do not	complete th	he rest of this section	1.			
		s less than line 14, and you have no qu				i		
		tion on line 11 on any Form(s) 4684, ent ed disaster losses subject to the \$500 re		•	· ·			
	•	he smaller of this difference or the amo			<b>1</b>		15	
	· •	ose losses. Enter that result here and on				-		
		(Form 1040-NR), line 7. If you claim the (Form 1040), line 16, the amount of			1		1	
		for Form 1040). Do not complete the	•		1			
	casualty or	theft losses are subject to the \$500 redu	ction.		J			
		and 15. Subtract the result from line 14					16	
17		of your adjusted gross income from For	m 1040, 10	040-SR, or 1040-NR,	line 11. Estates	and trusts, see		
	instructions		· · ·	· · · · · · ·		40) Bas 15,	17	
18		e 17 from line 16. If zero or less, enter - (Form 1040-NB) line 6. Estates and trust					18	

For Paperwork Reduction Act Notice, see instructions.

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Name(s) shown on tax return. Do not enter name and identifying number if shown on other side.

Attachment Sequence No. 26

Identifying number

	TION B—Business and Income-Producing Pl Casualty or Theft Gain or Loss (Use a s			h caevalty or th	oft )		
Pa	Description of properties (show type, location, and date ac			· · · · · · · · · · · · · · · · · · ·		artic los	t or damaged from
19	the same casualty or theft. See instructions if claiming a l	loss d	ue to a Ponzi-type in	nvestment scheme	and Section C	is no	t completed.
	Property A						
	Property B						
	Property C						
	Property D			Prop	erties		
			A	В	С		D
20	Cost or adjusted basis of each property	20					
21	Insurance or other reimbursement (whether or not you						
	filed a claim). See the instructions for line 3	21					
	Note: If line 20 is more than line 21, skip line 22.						
22	Gain from casualty or theft. If line 21 is <b>more</b> than line 20, enter the difference here and on line 29 or line 34, column (c), except as provided in the instructions for line 33. Also, skip lines 23 through 27 for that column. See the instructions for line 4 if line 21 includes insurance or other reimbursement you did not claim, or you received payment for your loss in a later tax year	22					
22	Fair market value before casualty or theft	23					
23 24	Fair market value after casualty or theft	24		·			
25	Subtract line 24 from line 23	25					
26	Enter the smaller of line 20 or line 25	26					
	Note: If the property was totally destroyed by casualty or lost from theft, enter on line 26 the amount from line 20.						
27	Subtract line 21 from line 26. If zero or less, enter -0-	27					
	Casualty or theft loss. Add the amounts on line 27. Enter the					28	<del></del>
Pa	t II Summary of Gains and Losses (from s	epara	ate Parts I)	(b) Losses from ( (i) Trade, business,			(c) Gains from casualties or thefts
	(a) Identify casualty or theft			rental, or royalty property	(ii) Income producing pro		includible in income
	Casualty or Theft	of P	roperty Held On		1.		
29				-	(	)	
~~	Totals. Add the amounts on line 29				(	<u> </u>	
30				· · · · · · · · · · · · · · · · · · ·	<u> </u>	,	
31	Combine line 30, columns (b)(i) and (c). Enter the net gain not otherwise required, see instructions	• •			· · · ·	31	
32	Enter the amount from line 30, column (b)(ii), here. Individe Schedule A (Form 1040), line 16: or Schedule A (Form 104 an employee.) Estates and trusts, partnerships, and S corp	40-NR)	, line 7. (Do not inclu	ide any loss on prop	perty used as	32	
	Casualty or Theft o						l
33	Casualty or theft gains from Form 4797, line 32					33	
34		•			(	)	
		_			(	)	
35	Total losses. Add amounts on line 34, columns (b)(i) and (b	<b>5)</b> (ii) .			(	)	
36	Total gains. Add lines 33 and 34, column (c) .					36	
37	Add amounts on line 35, columns (b)(i) and (b)(ii)	• •				37	
38	If the loss on line 37 is more than the gain on line 36:			anabian and C ano	antiana ano		
4	a Combine line 35, column (b)(i), and line 36, and enter the r the <i>Note</i> below. All others, enter this amount on Form a instructions	4797,	line 14. If Form 479	7 is not otherwise	required, see	38a	
I	Enter the amount from line 35, column (b)(ii), here. Individ Schedule A (Form 1040), line 16: or Schedule A (Form 104 an employee.) Estates and trusts, enter on the "Other corporations, see the <i>Note</i> below.	40-NR dedu	), line 7. (Do not inclu ctions" line of your	ude any loss on prop tax_return. Partner	perty used as rships and S	38b	
39	and the second	ne 36,	combine lines 36 and		Partnerships.	39	
	Note: Partnerships, enter the amount from line 38a, 38b, S corporations, enter the amount from line 38a or 38b on	or 39 Form	on Form 1065, Scheo 1120-S, Schedule K,	dule K, line 11. , line 10.			

Name(s) shown on tax return

Identifying number

#### SECTION C—Theft Loss Deduction for Ponzi-Type Investment Scheme Using the Procedures in Revenue Procedure 2009-20 (Complete this section in lieu of Appendix A in Revenue Procedure 2009-20. See instructions.)

Pa	rt Computation of Deduction			
40	Initial investment	40		
41	Subsequent investments (see instructions)	41		
42	Income reported on your tax returns for tax years prior to the discovery year			
	(see instructions)	42		
43	Add lines 40, 41, and 42	43		
44	Withdrawals for all years (see instructions)	44		
45	Subtract line 44 from line 43. This is your total qualified investment	45		
46	Enter 0.95 (95%) if you have no potential third-party recovery. Enter 0.75 (75%) if you have			
	potential third-party recovery	46	•	
47	Multiply line 46 by line 45	47		
48	Actual recovery	48		
49	Potential insurance/Securities Investor Protection Corporation (SIPC) recovery	49		
50	Add lines 48 and 49. This is your total recovery	50		
51	Subtract line 50 from line 47. This is your deductible theft loss. Include this amount on line			
	28 of Section B, Part I. Do not complete lines 19-27 for this loss. Then complete Section B,			
	Part II	51		
-	Demuined Chatemante and Declarations (Cas instructions)			

Part II Required Statements and Declarations (See instructions.)

• Lam claiming a theft loss deduction pursuant to Revenue Procedure 2009-20 from a specified fraudulent arrangement conducted by the following individual or entity.

Name of individual or entity

Taxpayer identification number (if known)

Address

• I have written documentation to support the amounts reported in Part I of this Section C.

• I am a gualified investor, as defined in section 4.03 of Revenue Procedure 2009-20.

• If I have determined the amount of my theft loss deduction using 0.95 on line 46 above, I declare that I have not pursued and do not intend to pursue any potential third-party recovery, as that term is defined in section 4.10 of Revenue Procedure 2009-20.

• Lagree to comply with the conditions and agreements set forth in Revenue Procedure 2009-20 and this Section C.

If I have already filed a return or amended return that does not satisfy the conditions in section 6.02 of Revenue Procedure 2009-20. I agree to all
adjustments or actions that are necessary to comply with those conditions. The tax year(s) for which I filed the return(s) or amended return(s) and the
date(s) on which they were filed are as follows:

\_\_\_\_\_

Form 4684 (2024)

## SECTION D—Election To Deduct Federally Declared Disaster Loss in Preceding Tax Year (See instructions.) Part I Election Statement

By providing all of the information below, the taxpayer elects, under section 165(i) of the Internal Revenue Code, to deduct a loss attributable to a federally declared disaster and that occurred in a federally declared disaster area in the tax year immediately preceding the tax year the loss was sustained.

Attach this Section D to your return or amended return for the tax year immediately preceding the tax year the loss was sustained to claim the disaster loss deduction.

52 Provide the name or a description of the federally declar
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- 53 Provide the date or dates (mm/dd/yyyy) of the loss or losses attributable to the federally declared disaster.
- 54 Specify the address, including the city or town, county or parish, state, and ZIP code where the damaged or destroyed property was located at the time of the disaster.

#### Part II Revocation of Prior Election

By providing all of the information below, the taxpayer revokes the prior election under section 165(i) of the Internal Revenue Code to deduct a loss attributable to a federally declared disaster and that occurred in a federally declared disaster area in the tax year immediately preceding the tax year the loss was sustained.

Attach this Section D to your amended return for the tax year immediately preceding the tax year the loss was sustained to remove the previous disaster loss deduction.

- 55 Provide the name or a description of the federally declared disaster and the address of the property that was damaged or destroyed and for which the election was claimed.
- 56 Specify the date (mm/dd/yyyy) you filed the prior election, which you are now revoking. (See instructions and note that new rules went into effect on October 13, 2016.)
- 57 Enclose your payment or otherwise provide evidence for, or explanation of, your arrangements for the repayment of the amount of any credit or refund which you received and which resulted from the prior election (which you are now revoking).

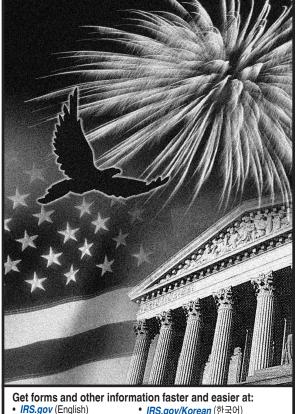
Form 4684 (2024)



#### Publication 584 (Rev. December 2024)

# Casualty, Disaster, and Theft Loss Workbook

## (Personal-Use Property)



			IRS.gov/Korean (안국어)
•	IRS.gov/Spanish (Español)	•	IRS.gov/Russian (Русский)
•	IRS.gov/Chinese (中文)	٠	IRS.gov/Vietnamese (Tiếng Việt)

### What's New

**Extended disaster relief benefits.** The Federal Disaster Tax Relief Act of 2023 extended the special rules and return procedures for personal casualty losses attributable to certain major federal disasters declared between February 26, 2021, and February 10, 2025. Qualified disaster losses can be claimed on Form 4684, Casualties and Thefts.

For more information, see the Instructions for Form 4684, Casualties and Thefts, and Pub. 547, Casualties, Disasters, and Thefts.

## Reminders

Limitation on personal casualty and theft losses. For tax years 2018 through 2025, if you are an individual, casualty or theft losses of personal-use property not connected with a trade or business or a transaction entered into for profit are deductible only if the loss is attributable to a federally declared disaster. Theft losses incurred in a transaction entered into for profit may still be deductible.

The loss deduction is subject to the \$100 limit per casualty and 10% of your adjusted gross income (AGI) reductions unless they are attributable to a qualified disaster loss. Personal casualty and theft losses attributable to a qualified disaster loss are not subject to the 10% of the AGI reduction and the \$100 reduction is increased to \$500.

An exception to the rule above, limiting the personal casualty and theft loss deduction to losses attributable to a federally declared disaster, applies if you have personal casualty gains for the tax year. In this case, you may reduce your personal casualty gains by any casualty losses not attributable to a federally declared disaster. Any excess gain is used to reduce losses from a federally declared disaster. The 10% AGI reduction is applied to any remaining losses attributable to a federally declared disaster.

For more information, see the Instructions for Form 4684 and Pub. 547.

Special rules for qualified disaster losses. Personal casualty losses attributable to a major disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) in 2016, as well as from Hurricane Harvey, Tropical Storm Harvey, Hurricanes Irma and Maria, and the California wildfires, may be claimed as a qualified disaster loss on your Form 4684. The Taxpayer Certainty and Disaster Tax Relief Act of 2019 and the Taxpayer Certainty and Disaster Tax Relief Act of 2020 expanded these special rules and return procedures for personal casualty losses attributable to certain major federal disasters that were declared in 2018, 2019, and 2020. You can deduct qualified disaster losses without itemizing other deductions on Schedule A (Form 1040). Moreover, your net casualty loss from these gualified disasters doesn't need

to exceed 10% of your AGI to qualify for the deduction, but the \$100 reduction per casualty is increased to \$500.

For more information, see Pub. 547.

**Future developments.** For the latest information about developments related to Pub. 584 such as legislation enacted after it was published, go to <u>*IRS.gov/Pub584*</u>.

**Photographs of missing children.** The Internal Revenue Service is a proud partner with the <u>National Center for</u> <u>Missing & Exploited Children® (NCMEC)</u>. 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 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 in Pub. 547.
- 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

## **Comments and Suggestions**

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

You can send us comments through <u>IRS.gov/</u> <u>FormComments</u>. Or, you can write to the 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 and suggestions as we revise our tax forms, instructions, and publications. **Don't** send tax questions, tax returns, or payments to the above address.

Getting answers to your tax questions. If you have a tax question not answered by this publication or the <u>How</u> <u>To Get Tax Help</u> section at the end of this publication, go to the IRS Interactive Tax Assistant page at <u>IRS.gov/</u><u>Help/ITA</u> where you can find topics by using the search feature or viewing the categories listed.

*Getting tax forms, instructions, and publications.* Go to <u>IRS.gov/Forms</u> to download current and prior-year forms, instructions, and publications.

*Ordering tax forms, instructions, and publications.* Go to *IRS.gov/OrderForms* to order current forms, instructions, and publications; call 800-829-3676 to order prior-year forms and instructions. The IRS will process your order for forms and publications as soon as possible. **Don't** resubmit requests you've already sent us. You can get forms and publications faster online.

### 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 <u>IRS.gov</u> to find resources that can help you right away.

**Preparing and filing your tax return.** After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

**Free options for tax preparation.** Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

• Direct File. Direct File is a permanent option to file individual federal tax returns online—for free—directly and securely with the IRS. Direct File is an option for taxpayers in participating states who have relatively simple tax returns reporting certain types of income and claiming certain credits and deductions. While Direct File doesn't prepare state returns, if you live in a participating state, Direct File guides you to a state-supported tool you can use to prepare and file your state tax return for free. Go to <u>IRS.gov/DirectFile</u> for more information, program updates, and frequently asked questions.

- Free File. This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to <u>IRS.gov/FreeFile</u> to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- VITA. The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to IRS.gov/VITA, download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.
- **TCE.** 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. Go to <u>IRS.gov/TCE</u> or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to *MilitaryOneSource* (*MilitaryOneSource.mil/MilTax*).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

Using online tools to help prepare your return. Go to *IRS.gov/Tools* for the following.

- <u>IRS.gov/DirectFile</u> offers an Eligibility Checker to help you determine if Direct File is the right choice for your tax filing needs.
- The <u>Earned Income Tax Credit Assistant</u> (<u>IRS.gov/</u> <u>EITCAssistant</u>) determines if you're eligible for the earned income credit (EIC).
- The <u>Online EIN Application</u> (<u>IRS.gov/EIN</u>) helps you get an employer identification number (EIN) at no cost.
- The <u>Tax Withholding Estimator</u> (IRS.gov/W4App) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.
- The *First-Time Homebuyer Credit Account Look-up* (*IRS.gov/HomeBuyer*) tool provides information on your repayments and account balance.
- The <u>Sales Tax Deduction Calculator</u> (<u>IRS.gov/</u> <u>SalesTax</u>) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



**Getting answers to your tax questions.** On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- <u>IRS.gov/Help</u>: A variety of tools to help you get answers to some of the most common tax questions.
- <u>IRS.gov/ITA</u>: The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- <u>IRS.gov/Forms</u>: Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax information in your e-filing software.

**Need someone to prepare your tax return?** There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).

Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to <u>Tips for Choosing a Tax Preparer</u> on IRS.gov.

**Employers can register to use Business Services Online.** The Social Security Administration (SSA) offers online service at <u>SSA.gov/employer</u> for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

**Business tax account.** If you are a sole proprietor, a partnership, or an S corporation, you can view your tax information on record with the IRS and do more with a business tax account. Go to <u>IRS.gov/businessaccount</u> for more information.

**IRS social media.** Go to *IRS.gov/SocialMedia* to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media

sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- Youtube.com/irsvideos.
- Youtube.com/irsvideosmultilingua.
- Youtube.com/irsvideosASL.

**Online tax information in other languages.** You can find information on <u>IRS.gov/MyLanguage</u> if English isn't your native language.

**Free Over-the-Phone Interpreter (OPI) Service.** The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to IRS.gov/LetUsHelp.

Alternative media preference. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

**Disasters.** Go to <u>*IRS.gov/DisasterRelief*</u> to review the available disaster tax relief.

**Getting tax forms and publications.** Go to <u>IRS.gov/</u> <u>Forms</u> to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to <u>IRS.gov/OrderForms</u> to place an order.

**Mobile-friendly forms.** You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission. Go to *IRS.gov/MobileFriendlyForms* for more information.

Getting tax publications and instructions in eBook format. Download and view most tax publications and

instructions (including the Instructions for Form 1040) on mobile devices as eBooks at *IRS.gov/eBooks*.

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Access your online account (individual taxpayers only). Go to <u>IRS.gov/Account</u> to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- View your address on file or manage your communication preferences.

**Get a transcript of your return.** With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at *IRS.gov/Account*.

**Tax Pro Account.** This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS OLA. For more information, go to <u>IRS.gov/</u><u>TaxProAccount</u>.

**Using direct deposit.** The safest and easiest way to receive a tax refund is to e-file and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to <u>IRS.gov/</u><u>DirectDeposit</u> for more information on where to find a bank or credit union that can open an account online.

## Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs),

passwords, or similar information for credit cards, banks, or other financial accounts.

- Go to IRS.gov/IdentityTheft, the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to IRS.gov/IPPIN.

#### Ways to check on the status of your refund.

- Go to IRS.gov/Refunds.
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.

The IRS can't issue refunds before mid-February for returns that claimed the EIC or the additional CAUTION child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Making a tax payment. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. Digital assets are not accepted. Go to IRS.gov/Payments for information on how 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 Card, Credit Card, or Digital Wallet: Choose an approved payment processor to pay online or by phone.
- Electronic Funds Withdrawal: Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- Electronic Federal Tax Payment System: This is the best option for businesses. Enrollment is required.
- Check or Money Order: Mail your payment to the address listed on the notice or instructions.
- <u>Cash</u>: You may be able to pay your taxes with cash at a participating retail store.
- Same-Day Wire: You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

**Note.** The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

What if I can't pay now? Go to IRS.gov/Payments for more information about your options.

- Apply for an *online payment agreement (IRS.gov/* OPA) 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 to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to IRS.gov/OIC.

Filing an amended return. Go to IRS.gov/Form1040X for information and updates.

Checking the status of your amended return. Go to IRS.gov/WMAR to track the status of Form 1040-X amended returns.



It can take up to 3 weeks from the date you filed your amended return for it to show up in our sys-CAUTION tem, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you've received. Go to IRS.gov/Notices to find additional information about responding to an IRS notice or letter.

IRS Document Upload Tool. You may be able use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to IRS.gov/DUT.

Schedule LEP. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

Contacting your local TAC. Keep in mind, many guestions can be answered on IRS.gov without visiting a TAC. Go to IRS.gov/LetUsHelp for the topics people ask about most. If you still need help, 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 to find the nearest TAC and to 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."

Below is a message to you from the Taxpayer Advocate Service, an independent organization established by Congress.

#### The Taxpayer Advocate Service (TAS) Is Here To Help You

#### What Is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an independent organization within the Internal Revenue Service (IRS). TAS helps taxpayers resolve problems with the IRS, makes administrative and legislative recommendations to prevent or correct the problems, and protects taxpayer rights. We work to ensure that every taxpayer is treated fairly and that you know and understand your rights under the Taxpayer Bill of Rights. We are Your Voice at the IRS.

#### How Can TAS Help Me?

TAS can help you resolve problems that you haven't been able to resolve with the IRS on your own. Always try to resolve your problem with the IRS first, but if you can't, then come to TAS. Our services are free.

- TAS helps all taxpayers (and their representatives), including individuals, businesses, and exempt organizations. You may be eligible for TAS help if your IRS problem is causing financial difficulty, if you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.
- To get help any time with general tax topics, visit <u>www.TaxpayerAdvocate.IRS.gov</u>. The site can help

you with common tax issues and situations, such as what to do if you make a mistake on your return or if you get a notice from the IRS.

 TAS works to resolve large-scale (systemic) problems that affect many taxpayers. You can report systemic issues at <u>www.IRS.gov/SAMS</u>. (Be sure not to include any personal identifiable information.)

#### How Do I Contact TAS?

TAS has offices in every state, the District of Columbia, and Puerto Rico. To find your local advocate's number:

- Go to www.TaxpayerAdvocate.IRS.gov/Contact-Us,
- Check your local directory, or
- Call TAS toll free at 877-777-4778.

#### What Are My Rights as a Taxpayer?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Go to <u>www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights</u> for more information about the rights, what they mean to you, and how they apply to specific situations you may encounter with the IRS. TAS strives to protect taxpayer rights and ensure the IRS is administering the tax law in a fair and equitable way.

# Keep for Your Records

#### Schedule 1. Entrance Hall

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Item	Cost or other basis	Insurance or other reimbursement	Gain from casualty or theft <sup>1</sup>	Fair market value before casualty <sup>2</sup>	Fair market value after casualty <sup>3</sup>	Column (5) minus column (6)	Smaller of column (2) or column (7)	Casualty/ Theft loss (column (8) minus column (3)) <sup>4</sup>
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 the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 2. Living Room

Keep for Your Records

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

 $^{\rm 2}$  If the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 3. Dining Room

Keep for Your Records

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ltom	Cost or other basis	Insurance or other reimbursement	Gain from casualty or theft <sup>1</sup>	Fair market value before casualty <sup>2</sup>	Fair market value after casualty <sup>3</sup>	Column (5) minus column (6)	Smaller of column (2) or column (7)	Casualty/ Theft loss (column (8) minus
Item								column (3)) <sup>4</sup>
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 the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 4. Kitchen

Keep for Your Records

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Cost or other basis	Insurance or other reimbursement	Gain from casualty or theft <sup>1</sup>	Fair market value before casualty <sup>2</sup>	Fair market value after casualty <sup>3</sup>	Column (5) minus column (6)	Smaller of column (2) or column (7)	Casualty/ Theft loss (column (8) minus
Item								column (3)) <sup>4</sup>
Air fryer								
Blender								
Broiler								
Canned goods								
Can opener								
Clock								
Coffee maker								
Curtains								
Cutlery								
Dishes								
Dishwasher								
Electric pressure cooker								
Food processor								
Freezer								
Frozen food								
Glassware								
lce 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.

 $^{\rm 2}$  If the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

 $^{\rm 4}$  If zero or less, enter -0-.

#### Schedule 5. Den

Keep for Your Records

(1)	(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 <sup>2</sup>	(6) Fair market value after casualty <sup>3</sup>	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column	(9) Casualty/ Theft loss (column (8) minus
Item				casualty			(7)	column (3)) <sup>4</sup>
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.

 $^{\rm 2}$  If the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 6. Bedrooms

Keep for Your Records

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Cost or other basis	Insurance or other reimbursement	Gain from casualty or theft <sup>1</sup>	Fair market value before casualty <sup>2</sup>	Fair market value after casualty <sup>3</sup>	Column (5) minus column (6)	Smaller of column (2) or column (7)	Casualty/ Theft loss (column (8) minus
Item								column (3)) <sup>4</sup>
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 the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 7. Bathrooms

Keep for Your Records

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Item	Cost or other basis	Insurance or other reimbursement	Gain from casualty or theft <sup>1</sup>	Fair market value before casualty <sup>2</sup>	Fair market value after casualty <sup>3</sup>	Column (5) minus column (6)	Smaller of column (2) or column (7)	Casualty/ Theft loss (column (8) minus column (3)) <sup>4</sup>
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 the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 8. Recreation Room

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Item	Cost or other basis	Insurance or other reimbursement	Gain from casualty or theft <sup>1</sup>	Fair market value before casualty <sup>2</sup>	Fair market value after casualty <sup>3</sup>	Column (5) minus column (6)	Smaller of column (2) or column (7)	Casualty/ Theft loss (column (8) minus column (3)) <sup>4</sup>
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 the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

 $^{\rm 4}$  lf zero or less, enter -0-.

#### Schedule 9. Laundry and Basement

Keep for Your Records

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

<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 the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 10. Garage

Keep for Your Records

(1)	(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 <sup>2</sup>	(6) Fair market value after casualty <sup>3</sup>	(7) Column (5) minus column (6)	(8) Smaller of column (2) or column (7)	(9) Casualty/ Theft loss (column (8) minus
Item								column (3)) <sup>4</sup>
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 the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 11. Sporting Equipment

Keep for Your Records

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

 $^{\rm 2}$  If the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 12. Men's Clothing

Keep for Your Records

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
the set	Cost or other basis	Insurance or other reimbursement	Gain from casualty or theft <sup>1</sup>	Fair market value before casualty <sup>2</sup>	Fair market value after casualty <sup>3</sup>	Column (5) minus column (6)	Smaller of column (2) or column (7)	Casualty/ Theft loss (column (8) minus
Item								column (3)) <sup>4</sup>
Belt								
Boots								
Gloves								
Handkerchief								
Hat								
Overcoat								
Raincoat								
Shirt								
Shoes								
Shorts								
Slacks								
Socks								
Sportjacket								
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 the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 13. Women's Clothing

Keep for Your Records

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ltem	Cost or other basis	Insurance or other reimbursement	Gain from casualty or theft <sup>1</sup>	Fair market value before casualty <sup>2</sup>	Fair market value after casualty <sup>3</sup>	Column (5) minus column (6)	Smaller of column (2) or column (7)	Casualty/ Theft loss (column (8) minus column (3)) <sup>4</sup>
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 the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 14. Children's Clothing

Keep for Your Records

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Item	Cost or other basis	Insurance or other reimbursement	Gain from casualty or theft <sup>1</sup>	Fair market value before casualty <sup>2</sup>	Fair market value after casualty <sup>3</sup>	Column (5) minus column (6)	Smaller of column (2) or column (7)	Casualty/ Theft loss (column (8) minus column (3)) <sup>4</sup>
Blouse								
Boots								
Coat								
Dress								
Gloves								
Hat								
Shirt								
Shoes								
Skirt								
Slacks								
Socks								
Sportjacket								
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.

 $^{\rm 2}$  If the loss was due to theft, enter the fair market value immediately before the theft.

 $^{\scriptscriptstyle 3}$  If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 15. Jewelry

Keep for Your Records

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Cost or other basis	Insurance or other reimbursement	Gain from casualty or theft <sup>1</sup>	Fair market value before casualty <sup>2</sup>	Fair market value after casualty <sup>3</sup>	Column (5) minus column (6)	Smaller of column (2) or column (7)	Casualty/ Theft loss (column (8) minus
Item								column (3)) <sup>4</sup>
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 the loss was due to theft, enter the fair market value immediately before the theft.

 $^{\scriptscriptstyle 3}$  If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 16. Electrical Appliances

Keep for Your Records

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

 $^{\rm 2}$  If the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 17. Linens

Keep for Your Records

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

 $^{\rm 2}$  If the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 18. Miscellaneous

Keep for Your Records

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

<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 the loss was due to theft, enter the fair market value immediately before the theft.

 $^{\scriptscriptstyle 3}$  If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

#### Schedule 19. Motor Vehicles

Keep for Your Records

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

<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 the loss was due to theft, enter the fair market value immediately before the theft.

<sup>3</sup> If the loss was due to theft, enter -0- for the fair market value if the property was not recovered.

Note. 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)).

1.	Description of property (Show location and date acquired.)	<b>(a)</b> Personal Part	<b>(b)</b> Business/ Rental Part
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. If the gain is more than you can exclude, see <i>Line 3</i> 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 <i>Next</i> 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		
	: Transfer the entries from line 1 and lines 2-9, column (a), above, to the corresponding lines on Form 4684, and lines 2-9, column (b), to the corresponding lines on Form 4684, Section B.	Section A. Transfer	the entries from

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

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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			
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			
e.	Transfer or stamp taxes			
f.	Amounts that the seller owed that you agreed to pay (back taxes or interest, recording or mortgage fees, and sales commissions)			
g.	Other	4g.		
5.	Add lines 4a through 4g			
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			
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			
11.	Other decreases to basis (See Decreases to Basis in Pub. 551.)			
12.	Add lines 10 and 11			
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			

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#### 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		skip lines 1–4 of the worksheet.			
		find your basis using the rules under <i>Inherited Property</i> in Pub. 551. Enter this amount on line 5 of the worksheet.			
whose executor didn't file Form 8939.	3	ill out lines 6–13 of the worksheet.			
you received your home as a gift		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		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	1	skip lines 1–4 of the worksheet.			
ýour spouse áfter July 18, 1984	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 their 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	1	skip lines 1–4 of the worksheet.			
your spouse before July 19, 1984	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	1	fill out a worksheet, lines 1–13, making adjustments to basis only for events before the transfer.			
your spouse, and your spouse transferred their interest in the home to you before July 19,	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.			
1984	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	1	fill out lines 1–13 of the worksheet.			
with a nonspouse	2	multiply the amount on line 13 by your percentage of ownership to get the adjusted basis of your part-interes			

### Worksheet A Instructions. (Continued)

IF		THEN		
you owned your home jointly	1	fill out a worksheet, lines 1–13, including adjustments to basis only for events before your spouse's death.		
with your spouse who died before 2010 and before the casualty	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	1	skip lines 1-4 of the worksheet.		
with your spouse who died before 2010 and before the casualty, and your permanent	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.)		
legal home is in a community property state	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	1	fill out lines 1–13 of the worksheet, including adjustments to basis only for events before the co-owner's death.		
before 2010 and before the casualty	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 poir 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.		

As the hurricane approaches, I want to reach out to you with some tips and tricks to help protect your important documents from the storm. From my experience with Hurricanes, tax filings and audits, here are some tips on how to protect your personal documents:

- Please make sure all personal important documents are in a waterproof safe including birth certificates, passports, social security cards, previous years' tax returns, and their documents. Please do not forget important family photos.
- If you keep any electronics on the floor (like desktop computers, TVs, etc.), please make sure they are taken off the floor or at least raised up in case to avoid water damage.
- Protect your tax documents as much as possible, current and previous years.
- Please know where your location's evacuation centers are, just in case.
   Sandbags are usually available from your county. I recommend getting those now.
- Take pictures and videos of your home's interior and exterior before and after the Hurricane especially if there is damage afterward. This is important for insurance companies and just in case of an audit.
- If you have your documents, pictures, or any papers you value stored in a shed or garage, please take those papers off the ground or floor and move them to a safer location or make sure they are at least moved to a higher location.
- If there is damage to property and you hire someone to help clean up, please get receipts, try to avoid paying in cash, pay with a check and make a note on the memo line that it was for Hurricane clean-up. Keep copies of all your claims with the insurance company and any documents they may send you. Keep copies of all FEMA documents including your applications, the adjustor reports, etc.
- Please back up your computer and documents in case the electronic item is damaged, so you still have the pictures, documents, and everything else stored on the device or a USB device.
- Charge your extra chargers for your cell phone.
- Look around for extension cords or surge protectors that may live on the floor. They usually do and we have forgotten over the years. In case of a flood, you will want to make sure these items are off the floor as well.
- Look around your home for items that could be in harm's way if there is water coming in your home, if they are valuable, get those up off the ground. You can do this while videoing or taking pictures of your home.
- Check your porches for items that could become easily airborne and go through your doors and windows. We throw all those items in the pool. If you can avoid having items outside blowing around, it is one less item that could cause home damage. Bring your garbage can in the garage.
- Make sure you know where there are Candles, lighters, flashlights, and batteries.
- An insurance adjuster advised me one of the best places to store important paperwork during a storm is your dishwasher. It is waterproof, but don't forget that you don't want to run the dishwasher once you put the documents in it.

I hope these tips help you a little bit either now or in the future. Stay safe and protect your families and pets.

Sincerely,