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Personal-Use Property Casualty Losses 2019 Flood

The following packet will assist you in determining your disaster losses for income tax purposes and is an excerpt from Publication 584, published by the IRS in February 2019. Please remember that you may be asked to provide documentation of the original cost and/or fair market value of the items you are claiming, as well as their value after the flood.

Each schedule (schedules 1-18) is labeled with a specific room in your home. If any schedules or items don't apply, simply mark through them and move on. Focus on columns 2, 3, 5 and 6, the remaining columns are for calculations only and can be figured later.

Schedule 19 is strictly for motor vehicles. This includes autos, ATVs, golf carts, etc. Focus on columns 1, 2, 3, 5 and 6.

Schedule 20 is strictly for your home, including any outbuildings. If you have a business, be sure to divide your columns between business and personal. If you are not sure of the business to personal ratio, contact your tax preparer. Use Worksheet A to complete Schedule 20. If you are unsure of your original purchase price, first check the Beacon website (<https://beacon.schneidercorp.com/>). If the purchase of your home is not listed, you can research the information at the courthouse.

If you have any questions, please see your tax preparer. It is not recommended that you attempt to file these deductions on your own and enlist the help of a professional preparer.

*Our mission is to provide the excellent experience you expect and deserve.
We believe in small town work ethics, relationships and quality service.
We strive to exceed expectations at every corner and maintain the utmost of quality in our work.*

Schedule 1. **Entrance Hall**

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

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

Schedule 2. Living Room

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

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

Schedule 3. Dining Room

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

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

Schedule 4. Kitchen

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

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

² If zero or less, enter -0-.

Schedule 5. Den

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

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

² If zero or less, enter -0-.

Schedule 6. Bedrooms

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

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

Schedule 7. Bathrooms

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

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

Schedule 8. Recreation Room

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

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

Schedule 9. Laundry and Basement

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

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

² If zero or less, enter -0-.

Schedule 10. **Garage**

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

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

Schedule 11. Sporting Equipment

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

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

Schedule 12. **Men's Clothing**

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

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

² If zero or less, enter -0-.

Schedule 13. Women's Clothing

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

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

Schedule 14. Children's Clothing

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

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

Schedule 15. **Jewelry**

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

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

Schedule 16. Electrical Appliances

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

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

Schedule 17. **Linens**

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

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

Schedule 18. Miscellaneous

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

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

Schedule 19. Motor Vehicles

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

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

Schedule 20. Home (Excluding Contents)

Note. If you used the entire property as your home 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 Note. 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 Next below line 9.		
5.	Fair market value before casualty		
6.	Fair market value after casualty		
7.	Decrease in fair market value. Subtract line 6 from line 5.		
8.	Enter the smaller of line 2 or line 7 Note for business/rental part. If the property was totally destroyed by casualty, enter on line 8, column (b) the amount from line 2, column (b).		
9.	Subtract line 3 from line 8. If zero or less, enter -0-.		
Next: Transfer the entries from line 1 and lines 2-9, column (a), above to the corresponding lines on Form 4684, Section A. Transfer the entries from line 1 and lines 2-9, column (b), to the corresponding lines on Form 4684, Section B.			

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

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. Cost or other (adjusted) basis of home damaged or destroyed. Subtract line 12 from line 9. Enter here and on Schedule 20, line 2	13. _____	_____

Worksheet A Instructions.

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