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Casualty, Disaster, and Theft Loss Workbook

(Personal-Use Property)



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What's New

Hurricane Katrina losses. Losses of personal-use property that arose in the Hurricane Katrina disaster area after August 24, 2005, and that were caused by Hurricane Katrina, are not subject to the \$100 rule or the 10% rule, defined later under *Deduction limits*.

Introduction

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

How To Use This Workbook

You can use this workbook by following these five steps.

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

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

<u>Take what's in...</u>	<u>And enter it on Form 4684...</u>
Column 1	Line 1
Column 2	Line 1
Column 3	Line 1
Column 4	Line 2
Column 5	Line 3
Column 6	Line 5
Column 7	Line 6
Column 8	Line 7
Column 9	Line 8
Column 10	Line 9

Losses

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

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

1. Determine your cost or other basis in the property before the casualty or theft.
2. Determine the decrease in fair market value of the property as a result of the casualty or theft. (The decrease in FMV is the difference between the property's value immediately before and immediately after the casualty or theft.)
3. From the smaller of the amounts you determined in (1) and (2), subtract any insurance or other reimbursement you received or expect to receive.

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

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

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

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

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

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

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

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

Hurricane Katrina losses. The above two limits do not apply to casualty or theft losses that arose in the Hurricane Katrina disaster area after August 24, 2005, and that were caused by Hurricane Katrina.

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

When your loss is deductible. You can generally deduct a casualty or disaster area loss

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

How to Get Tax Help

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

Contacting your Taxpayer Advocate. If you have attempted to deal with an IRS problem unsuccessfully, you should contact your Taxpayer Advocate.

The Taxpayer Advocate independently represents your interests and concerns within the IRS by protecting your rights and resolving problems that have not been fixed through normal channels. While Taxpayer Advocates cannot change the tax law or make a technical tax decision, they can clear up problems that resulted from previous contacts and ensure that your case is given a complete and impartial review.

To contact your Taxpayer Advocate:

- Call the Taxpayer Advocate toll free at 1-877-777-4778.
- Call, write, or fax the Taxpayer Advocate office in your area.
- Call 1-800-829-4059 if you are a TTY/TDD user.
- Visit www.irs.gov/advocate.

For more information, see Publication 1546, How To Get Help With Unresolved Tax Problems (now available in Chinese, Korean, Russian, and Vietnamese, in addition to English and Spanish).

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



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

- *E-file* your return. Find out about commercial tax preparation and *e-file* services available free to eligible taxpayers.
- Check the status of your 2005 refund. Click on *Where's My Refund*. Be sure to wait at least 6 weeks from the date you filed your return (3 weeks if you filed electronically). Have your 2005 tax return available because you will need to know your social security number, your filing status, and the exact whole dollar amount of your refund.

- Download forms, instructions, and publications.
- Order IRS products online.
- Research your tax questions online.
- Search publications online by topic or keyword.
- View Internal Revenue Bulletins (IRBs) published in the last few years.
- Figure your withholding allowances using our Form W-4 calculator.
- Sign up to receive local and national tax news by email.
- Get information on starting and operating a small business.



Phone. Many services are available by phone.

- *Ordering forms, instructions, and publications.* Call 1-800-829-3676 to order current-year forms, instructions, and publications and prior-year forms and instructions. You should receive your order within 10 days.
- *Asking tax questions.* Call the IRS with your tax questions at 1-800-829-1040.
- *Solving problems.* You can get face-to-face help solving tax problems every business day in IRS Taxpayer Assistance Centers. An employee can explain IRS letters, request adjustments to your account, or help you set up a payment plan. Call your local Taxpayer Assistance Center for an appointment. To find the number, go to www.irs.gov/localcontacts or look in the phone book under *United States Government, Internal Revenue Service*.
- *TTY/TDD equipment.* If you have access to TTY/TDD equipment, call 1-800-829-4059 to ask tax questions or to order forms and publications.
- *TeleTax topics.* Call 1-800-829-4477 and press 2 to listen to pre-recorded messages covering various tax topics.
- *Refund information.* If you would like to check the status of your 2005 refund, call 1-800-829-4477 and press 1 for automated refund information or call 1-800-829-1954. Be sure to wait at least 6 weeks from the date you filed your return (3 weeks if you filed electronically). Have your 2005 tax return available because you will need to know your social security number, your filing status, and the exact whole dollar amount of your refund.

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



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

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

number, go to www.irs.gov/localcontacts or look in the phone book under *United States Government, Internal Revenue Service*.



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

- A CD that is released twice so you have the latest products. The first release ships in late December and the final release ships in late February.
- Current-year forms, instructions, and publications.
- Prior-year forms, instructions, and publications.
- Tax Map: an electronic research tool and finding aid.
- Tax law frequently asked questions (FAQs).
- Tax Topics from the IRS telephone response system.
- Fill-in, print, and save features for most tax forms.

- Internal Revenue Bulletins.
- Toll-free and email technical support.

Buy the CD-ROM from National Technical Information Service (NTIS) at www.irs.gov/cdorders for \$25 (no handling fee) or call 1-877-233-6767 toll free to buy the CD-ROM for \$25 (plus a \$5 handling fee).



CD-ROM for small businesses.

Publication 3207, The Small Business Resource Guide CD-ROM for 2005, has a new look and enhanced navigation features. This year's CD includes:

- Helpful information, such as how to prepare a business plan, find financing for your business, and much more.
- All the business tax forms, instructions, and publications needed to successfully manage a business.
- Tax law changes for 2005.
- IRS Tax Map to help you find forms, instructions, and publications by searching on a keyword or topic.
- Web links to various government agencies, business associations, and IRS organizations.
- "Rate the Product" survey—your opportunity to suggest changes for future editions.

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

Schedule 6. **Bedrooms**

(1) Item	(2) No. of items	(3) Date acquired	(4) Cost or other basis	(5) Insurance or other reimbursement*	(6) Fair market value before casualty	(7) Fair market value after casualty	(8) Decrease in fair market value	(9) Smaller of column (4) or column (8)	(10) Casualty/Theft Loss (column (9) minus column (5))
Bed covers									
Beds									
Bedside tables									
Bureaus									
Chairs									
Chests									
Clocks									
Clothes hamper									
Desks									
Dresser									
Jewelry box									
Lamps									
Linens									
Mirrors									
Pictures									
Radio									
Rugs & pads									
Telephone									
Television									

*If column (5) is greater than column (4), you have a gain. Skip columns (6) through (10).

Schedule 7. **Bathrooms**

(1) Item	(2) No. of items	(3) Date acquired	(4) Cost or other basis	(5) Insurance or other reimbursement*	(6) Fair market value before casualty	(7) Fair market value after casualty	(8) Decrease in fair market value	(9) Smaller of column (4) or column (8)	(10) Casualty/Theft Loss (column (9) minus column (5))
Bath mats									
Clothes hamper									
Curtains									
Hair dryers									
Linens									
Mirrors									
Pictures									
Razor									
Scales									
Towel rack									
Wall fixtures									

*If column (5) is greater than column (4), you have a gain. Skip columns (6) through (10).

Schedule 8. Recreation Room

(1) Item	(2) No. of items	(3) Date acquired	(4) Cost or other basis	(5) Insurance or other reimbursement*	(6) Fair market value before casualty	(7) Fair market value after casualty	(8) Decrease in fair market value	(9) Smaller of column (4) or column (8)	(10) Casualty/Theft Loss (column (9) minus column (5))
Billiard table									
Books									
Card table									
CD player									
Chairs									
Clocks									
Curtains									
DVD player									
Games									
Lamps									
Pictures									
Ping Pong table									
Pool table									
Radio									
CDs/Records									
Rugs									
Sofa									
Stereo									
Tables									
Television									
VCR									

*If column (5) is greater than column (4), you have a gain. Skip columns (6) through (10).

Schedule 9. Laundry and Basement

(1) Item	(2) No. of items	(3) Date acquired	(4) Cost or other basis	(5) Insurance or other reimbursement*	(6) Fair market value before casualty	(7) Fair market value after casualty	(8) Decrease in fair market value	(9) Smaller of column (4) or column (8)	(10) Casualty/Theft Loss (column (9) minus column (5))
Chairs									
Dryer									
Electric iron									
Food freezer									
Ironing board									
Ladder									
Luggage									
Tables									
Tools									
Tubs									
Washing machine									
Work bench									

*If column (5) is greater than column (4), you have a gain. Skip columns (6) through (10).

Schedule 10. **Garage**

(1) Item	(2) No. of items	(3) Date acquired	(4) Cost or other basis	(5) Insurance or other reimbursement*	(6) Fair market value before casualty	(7) Fair market value after casualty	(8) Decrease in fair market value	(9) Smaller of column (4) or column (8)	(10) Casualty/Theft Loss (column (9) minus column (5))
Bicycles									
Garden hose									
Garden tools									
Hedge									
Ladder									
Lawn mower									
Snow blower									
Sprayer									
Spreader									
Tiller									
Tools									
Wheelbarrow									

*If column (5) is greater than column (4), you have a gain. Skip columns (6) through (10).

Schedule 11. Sporting Equipment

(1) Item	(2) No. of items	(3) Date acquired	(4) Cost or other basis	(5) Insurance or other reimbursement*	(6) Fair market value before casualty	(7) Fair market value after casualty	(8) Decrease in fair market value	(9) Smaller of column (4) or column (8)	(10) Casualty/Theft Loss (column (9) minus column (5))
Boat & motor									
Cameras									
Camping equipment									
Field glasses									
Fishing tackle									
Golf clubs									
Guns									
Lawn games									
Projectors									
Tennis rackets									

*If column (5) is greater than column (4), you have a gain. Skip columns (6) through (10).

Schedule 12. **Men's Clothing**

(1) Item	(2) No. of items	(3) Date acquired	(4) Cost or other basis	(5) Insurance or other reimbursement*	(6) Fair market value before casualty	(7) Fair market value after casualty	(8) Decrease in fair market value	(9) Smaller of column (4) or column (8)	(10) Casualty/Theft Loss (column (9) minus column (5))
Belts									
Boots									
Gloves									
Handkerchiefs									
Hats									
Overcoats									
Raincoats									
Shirts									
Shoes									
Shorts									
Slacks									
Socks									
Sport jackets									
Suits									
Sweaters									
Ties									
Underwear									

*If column (5) is greater than column (4), you have a gain. Skip columns (6) through (10).

Schedule 13. Women's Clothing

(1) Item	(2) No. of items	(3) Date acquired	(4) Cost or other basis	(5) Insurance or other reimbursement*	(6) Fair market value before casualty	(7) Fair market value after casualty	(8) Decrease in fair market value	(9) Smaller of column (4) or column (8)	(10) Casualty/Theft Loss (column (9) minus column (5))
Belts									
Blouses									
Boots									
Coats									
Dresses									
Furs									
Gloves									
Hats									
Hosiery									
Jackets									
Lingerie									
Scarves									
Shirts									
Shoes									
Skirts									
Slacks									
Suits									
Sweaters									

*If column (5) is greater than column (4), you have a gain. Skip columns (6) through (10).

Schedule 14. Children's Clothing

(1) Item	(2) No. of items	(3) Date acquired	(4) Cost or other basis	(5) Insurance or other reimbursement*	(6) Fair market value before casualty	(7) Fair market value after casualty	(8) Decrease in fair market value	(9) Smaller of column (4) or column (8)	(10) Casualty/Theft Loss (column (9) minus column (5))
Blouses									
Boots									
Coats									
Dresses									
Gloves									
Hats									
Shirts									
Shoes									
Skirts									
Slacks									
Socks									
Sport jackets									
Stockings									
Suits									
Sweaters									
Underwear									

*If column (5) is greater than column (4), you have a gain. Skip columns (6) through (10).

Schedule 15. Jewelry

(1) Item	(2) No. of items	(3) Date acquired	(4) Cost or other basis	(5) Insurance or other reimbursement*	(6) Fair market value before casualty	(7) Fair market value after casualty	(8) Decrease in fair market value	(9) Smaller of column (4) or column (8)	(10) Casualty/Theft Loss (column (9) minus column (5))
Bracelets									
Brooches									
Earrings									
Engagement ring									
Necklaces									
Pins									
Rings									
Studs									
Watches									
Wedding rings									

*If column (5) is greater than column (4), you have a gain. Skip columns (6) through (10).

Schedule 18. Miscellaneous

(1) Item	(2) No. of items	(3) Date acquired	(4) Cost or other basis	(5) Insurance or other reimbursement*	(6) Fair market value before casualty	(7) Fair market value after casualty	(8) Decrease in fair market value	(9) Smaller of column (4) or column (8)	(10) Casualty/Theft Loss (column (9) minus column (5))
Barbeque									
Lawn furniture									
Musical instruments									
Outdoor shed									
Picnic set									
Porch furniture									
Swing set									
Toys									

*If column (5) is greater than column (4), you have a gain. Skip columns (6) through (10).

Schedule 20. Home (Excluding Contents)

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

	(a)	(b)
1. Description of property (Show location and date acquired.)	Personal Part	Business/ Rental Part

2. Cost or other (adjusted) basis of property (from Worksheet A)		
3. Insurance or other reimbursement Note. If line 2 is more than line 3, skip line 4.		
4. Gain from casualty. If line 3 is more than line 2, enter the difference here and skip lines 5 through 9. But see Next below line 9.		
5. Fair market value before casualty		
6. Fair market value after casualty		
7. Decrease in fair market value. Subtract line 6 from line 5		
8. Enter the smaller of line 2 or line 7 Note for business/rental part. If the property was totally destroyed by casualty, enter on line 8, column (b) the amount from line 2, column (b).		
9. Subtract line 3 from line 8. If zero or less, enter -0-.		
Next: Transfer the entries from line 1 and lines 2-9, column (a), above to the corresponding lines on Form 4684, Section A. Transfer the entries from line 1 and lines 2-9 column (b), to the corresponding lines on Form 4684, Section B.		



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

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

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

Worksheet A Instructions.

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

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

Worksheet A Instructions. (Continued)

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