

Worksheet Date: \_\_\_\_\_  
 ACV Amount of Loss (total from column 14)  
 \$ \_\_\_\_\_

DEPARTMENT OF HOMELAND SECURITY  
 Federal Emergency Management Agency  
 National Flood Insurance Program

OMB Control Number: 1660-0005  
 Expiration: 05-31-2026

**PERSONAL PROPERTY (CONTENTS) WORKSHEET**

Policyholders use this form to list the inventory of flood-damaged personal property (also known as contents), which includes the quantity, description, actual cash value and amount of loss, as required by the [Standard Flood Insurance Policy](#) (SFIP) in sections VII.J.3. and VII.J.4.i. (Dwelling Form and General Property Form) and sections VIII.J.3. and VIII.J.4.i. (Residential Condominium Building Association Policy Form).

POLICY NO.:	DATE OF LOSS:	ADJUSTER:	CLAIM/FILE NO.:
POLICYHOLDER:			
PROPERTY ADDRESS:			
CITY:	STATE:	CITY:	STATE:
PHONE #1:	PHONE #2:	PHONE #1:	PHONE #2:
EMAIL:			

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Item No.	Room/Area of Item (e.g., Exterior, Bedroom, Hallway, Living Room, Master Bathroom, Detached Garage)	Description of Item (e.g., manufacturer, color, size, dimensions; include Web link, if available)	Item Model Number (if applicable)	Item Serial Number (if applicable)	Item Age (years)	Qty. of Item #	Unit Cost to Repair or Replace (Includes Tax) x	Total Cost to Repair or Replace (RCV) =	Rate of Depreciation (if replacing) %	Amount of Depreciation (calculated) -	Depreciated Amount of Item (ACV) =	Amount of Salvage (Buy Back) -	Net ACV Amount of Loss =
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													
<b>Totals:</b>													

## Information for completing the Personal Property (Contents) Worksheet

For items that can be repaired, the cost to repair each item (unit cost) should include all components of the price (e.g., the repair/restoration service fee plus any related costs (e.g., inventory, wrapping, packing, pickup, transportation, shipping, delivery, assembly, installation and sales/service tax)).

For items that are damaged beyond repair (warranting replacement), the cost to replace each item (unit cost) should include all components of the price (e.g., the current retail price of the identical item or a similar item (like kind and quality) plus any related costs (e.g., shipping, delivery, assembly, installation and sales/service tax)). Provide supporting documentation/information to substantiate the costs of high-value items (e.g., web links, proposals, quotes, invoices, receipts). Deduct physical depreciation from all items damaged beyond repair (warranting replacement) using a reasonable rate at which the item depreciated due to: (1) its age prior to the flood, (2) its condition prior to the flood, and (3) its anticipated useful life. Many resources of depreciation rates, tables and guides can be found on the Internet. Depreciation is not warranted for those items to be repaired.

Regarding the settlement of claims, insured Personal Property is settled at Actual Cash Value (ACV) pursuant to the Loss Settlement provision in the SFIP (Dwelling Form, Section VII.V, General Property Form, Section VII.V, and Residential Condominium Building Association Policy Form, Section VIII.V). ACV is defined as the cost to repair or replace an insured item of property at the time of the loss less the value of its physical depreciation. For all policy forms and types of ownership listed below, eligible insured Personal Property must have been directly damaged by or from flood.

If your SFIP is a [Dwelling Form](#), which insures Contents in a one-to-four family residential building or a single-family dwelling unit in a residential condominium building, eligible insured Personal Property must be owned by you or your household family members or, at your option, your guests or servants, and it must have been located inside a building at the described location (shown on the Declarations Page) and reasonably secured to resist floating out of a building. If you are a tenant, eligible insured Personal Property also includes your cooking stove or range and refrigerator and any improvements (such as fixtures, additions, alterations and installations) you made or acquired solely at your expense in the dwelling or apartment or cooperative in which you reside, but for not more than 10% of the limit of liability shown for Personal Property on your Declarations Page. If you are the owner of a single-family dwelling unit in a residential condominium building, eligible insured Personal Property also includes your interior walls, floors and ceilings (not otherwise insured under another SFIP purchased by your condominium association), but for not more than 10% of the limit of liability shown for Personal Property on your Declarations Page.

If your SFIP is a [General Property Form](#), which insures Contents in multi-family buildings (e.g., residential non-condominium buildings designed for use by 5 or more families) and non-residential buildings, eligible insured Personal Property must have been located inside a fully enclosed insured building. If you are a tenant, an individual owner or a business entity owner (i.e., sole proprietor, partnership, corporation, limited liability corporation) of a non-residential condominium unit or any building that is ineligible to be insured under the Dwelling Form or Residential Condominium Building Association Policy Form, eligible insured Personal Property must have been owned solely by you ("you" as shown on your Declarations Page). Under the General Property Form, Contents coverage will be either for "household" Personal Property or "other-than household" Personal Property while within the insured building, but not both. If your Contents are "household" personal property, eligible insured Personal Property includes household Personal Property usual to a living quarters that: (1) belongs to you or a member of your household, or, at your option, (a) your domestic worker, (b) your guest; or (2) you may be legally liable for. If your Contents are "other-than household" personal property, eligible insured Personal Property includes: (1) furniture and fixtures, (2) machinery and equipment, (3) stock, and (4) other personal property owned by you and used in your business (subject to the Section IV, Property Not Covered provision in the SFIP). If you are a tenant, eligible insured Personal Property also includes any improvements (such as fixtures, additions, alterations and installations) you made or acquired solely at your expense to the building you occupy, even though you cannot legally remove it; but for not more than 10% of the limit of liability shown for Personal Property on your Declarations Page. If you are the owner of a unit in a non-residential condominium building, eligible insured Personal Property includes any improvements (such as fixtures, additions, alterations and installations) you made to the interior walls, floors and ceilings of the condominium unit (not otherwise insured under another SFIP purchased by the condominium association), but for not more than 10% of the limit of liability shown for Personal Property on your Declarations Page. If you are a non-residential condominium association, eligible insured Personal Property must have been owned in common by the unit owners and used exclusively in the conduct of the business affairs of the condominium association.

If your SFIP is an [Residential Condominium Building Association Policy \(RCBAP\) Form](#), which insures Contents in residential condominium buildings, eligible insured Personal Property must have been located inside a fully enclosed insured building, and it must have been: (a) owned by the unit owners in common, or (b) owned solely by the condominium association and used exclusively in the conduct of the business affairs of the condominium association.

In all forms, the following items are insured under Coverage B - Personal Property only: (a) portable or window-type air conditioning units; (b) carpets (not permanently installed) over unfinished flooring; (c) carpets [permanently installed] over finished flooring; (d) clothes washers and dryers [including dryer exhaust vent kits]; (e) "cook-out" grills; (f) food freezers [freezer-only appliances], other than walk-in, and food in any freezer-only appliance(s); (g) portable microwave ovens and portable dishwashers; (h) outdoor equipment and furniture stored inside the insured building (applicable to General Property Form and RCBAP Form; not applicable to Dwelling Form); (i) ovens and the like (applicable to General Property Form and RCBAP Form; not applicable to Dwelling Form).

In all forms, coverage limitations apply to Personal Property: (1) below the lowest elevated floor of an elevated [post-FIRM building](#) located in a [Special Flood Hazard Area](#) (SFHA), or (2) in a [basement](#), regardless of the zone. If installed in their functioning locations and connected to a power source (if necessary for operation), coverage is limited to the following items: (a) portable or window-type air conditioning units; (b) clothes washers and dryers [including dryer exhaust vent kits]; and (c) food freezers [freezer-only appliances], other than walk-in, and food in any freezer-only appliance(s).

In all forms, Special Limits (up to \$2,500) apply to any one loss to one or more of the following kinds of Personal Property: (a) artwork, photographs, collectibles or memorabilia (including porcelain or other figures and sports cards); (b) rare books or autographed items; (c) jewelry, watches, precious and semi-precious stones, or articles of gold, silver or platinum; (d) furs or any article containing fur which represents its principal value; or (e) personal property used in any business (limitation applicable to Dwelling Form only). Antiques are paid for their functional use only. After a loss, you have the right to retain possession of totally flood-damaged Personal Property. If you elect this option, a reasonable "salvage" value will be taken on each salvageable item and will reduce the amount of loss proceeds payable to you by the value of the salvage.

**PRIVACY ACT STATEMENT**

Pursuant to 5 U.S.C. § 552a(e)(3), this Privacy Act Statement serves to inform you of why the Federal Emergency Management Agency (FEMA) is requesting the information on this form.

**AUTHORITY**

FEMA is authorized to collect the information requested on this form pursuant to the National Flood Insurance Act of 1968, as amended, 42 U.S.C. § 4001, et seq., and the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act (FIRA) of 2004, Pub. L. No. 108-264 § 205.

**PURPOSE**

FEMA is requesting this information to manage and account for the National Flood Insurance Program's (NFIP) claims and claims appeal processing. FEMA and Write Your Own (WYO) companies underwriting NFIP policies will use this information to access flood-related damages to properties covered by NFIP policies, process payments against flood claims against property in accordance to NFIP policy terms and coverage, and to review claims for damaged property to ensure appropriate processing such claims.

**ROUTINE USES**

The information requested on this form may be shared externally as a "routine use" to, the Army Corps of Engineers, other Federal agencies, state government agencies, local government agencies, tribal government agencies, property loss reporting bureaus, state insurance departments, insurance companies, reinsurance companies and capital marketing firms, to assist the Department of Homeland Security in investigating fraud or potential fraud in connection with claims; to review NFIP policy and claims information for properties within its jurisdiction in order to assist in hazard mitigation and floodplain management activities, and in monitoring compliance with the floodplain management measures adopted by the community; to conduct research, analysis, and feasibility studies of policies and claims within its jurisdiction; and to implement the NFIP Reinsurance Program. A complete list of the routine uses can be found in the system of records notice associated with this form, "Department of Homeland Security/FEMA – 003 National Flood Insurance Program Files System of Records (79 Fed. Reg. 28,747, May 19, 2014)." The Department's full list of system of records notices can be found on the Department's website at <http://www.dhs.gov/system-records-notices-sorn>.

**CONSEQUENCES OF FAILURE TO PROVIDE INFORMATION**

Providing this information to is voluntary. However, failure to provide this information may result in FEMA, your insurance agency, or agent from properly processing NFIP policy claims or claims appeals and issuing the proper payout for flood related damages to the property related to the NFIP policy. Individuals who do not provide this information may contact your NFIP policy agent, or access the NFIP support page at <https://www.fema.gov/national-flood-insurance-program-technical-support-hotline> and follow the instruction for submitting written concerns to the NFIP.

**PAPERWORK BURDEN DISCLOSURE NOTICE**

Public reporting burden for the collection of information titled "FEMA Inspection and Claims Forms" is estimated to average 7.5 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting these forms. You are not required to respond to this collection of information unless a currently valid OMB control number and expiration date is displayed in the upper right corner of these forms. Send comments regarding the accuracy of the burden estimate and suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street SW, Washington, DC 20472, Paperwork Reduction Project (1660-0005). **NOTE: Do not send your completed form to this address.**

FEMA FORM NO.	TITLE	BURDEN HOURS
086-0-6	Personal Property (Contents) Worksheet	3.00 Hours
086-0-7	Building Property Worksheet	3.00 Hours
086-0-9	Proof of Loss - Building & Contents (Policyholder-Prepared)	.17 Hours
086-0-10	Proof of Loss - Increased Cost of Compliance (ICC)	1.75 Hours
086-0-11	First Notice of Loss	.17 Hours
086-0-17	Manufactured (Mobile) Home/Travel Trailer Worksheet	1.50 Hours
086-0-22	Proof of Loss - Building & Contents (Adjuster-Prepared)	.08 Hours
086-0-23	Advance Payment Request - Building & Contents	.17 Hours
086-0-24	Advance Payment Request - Increased Cost of Compliance (ICC)	.25 Hours
086-0-25	Claim Appeal	1.50 Hours
009-0-143	Onsite Housing Inspection	1.00 Hours
009-0-144	Remote Voice Telephony Housing Inspection	1.00 Hours
009-0-145	Remote Video Telephony Housing Inspection	1.00 Hours