Before Anything Goes: The NFIP Contents Inventory

Canonical Web Version: https://restorationintel.com/nfip-contents-inventory-before-disposal/

Direct Answer: Under the NFIP Standard Flood Insurance Policy (SFIP Dwelling Form Sections VII.G.3-G.5), personal property is settled at Actual Cash Value up to policy sublimits and forfeited if discarded unrecorded: every item must be photographed in place with waterline proof and logged with quantity, description, ACV, and loss amount inside the strict 60-day Proof of Loss window before disposal.

Field Benchmark & Decision Matrix

Common NFIP Dispute Point	Why Carriers Cut or Deny the Line	SFIP / Technical Standard Hook	Pre-Disposal Field Evidence Required	Carrier-Ready File Deliverable
Items hauled to curb unrecorded	No proof item existed, was damaged, or sat below the flood waterline	SFIP VII.G.3 burden of proof on policyholder	Wide room shot + close-up flood contact photo + disposal log before haul-out	Room-indexed photo bundle paired 1:1 to inventory line numbers
Generic 'sofa' or 'misc electronics' lines	Examiner prices at lowest entry-level comp and maximum depreciation	SFIP VII.G.3 specific description & ACV basis; IRS Pub 584 fields	Macro brand/model/serial plate photo, material specs, and purchase age notes	LKQ replacement comp URL + stated ACV calculation per line
Porous furniture cleaning vs total loss	Disagreement over whether floodwater contamination bars restoration	ANSI/IICRC S500 Category 3 floodwater + S320 porous rules	Waterline scale photo above cushion/frame seam + bio-contamination contact note	S500 Cat 3 total-loss justification + non-salvageable owner sign-off
Basement / below-grade contents exclusions	Policyholder expects full payout on unscheduled or barred basement items	SFIP Coverage B basement personal-property restrictions	Separate main-floor vs below-grade room tags and mechanical-item serial photos	Segregated basement sub-schedule flagging eligible appliances vs excluded goods
Late or unsupported Proof of Loss	Waiting past 60 days for adjuster estimate forfeits undocumented claims	SFIP VII.G.4-G.5 60-day sworn POL from date of loss	Day-1 calendar lock (DOL + 60d), receipts, physical carpet/drywall swatches	Signed sworn Proof of Loss with itemized ACV schedule + supplemental log

Practitioner Operational Takeaways

• Log the strict NFIP 60-day Proof of Loss deadline from the date of loss on day one (plus track any confirmed FEMA written extension bulletins).

• Photograph flood waterlines on walls, doors, cabinets, and appliances with a tape measure or ruler in frame before moving contents.

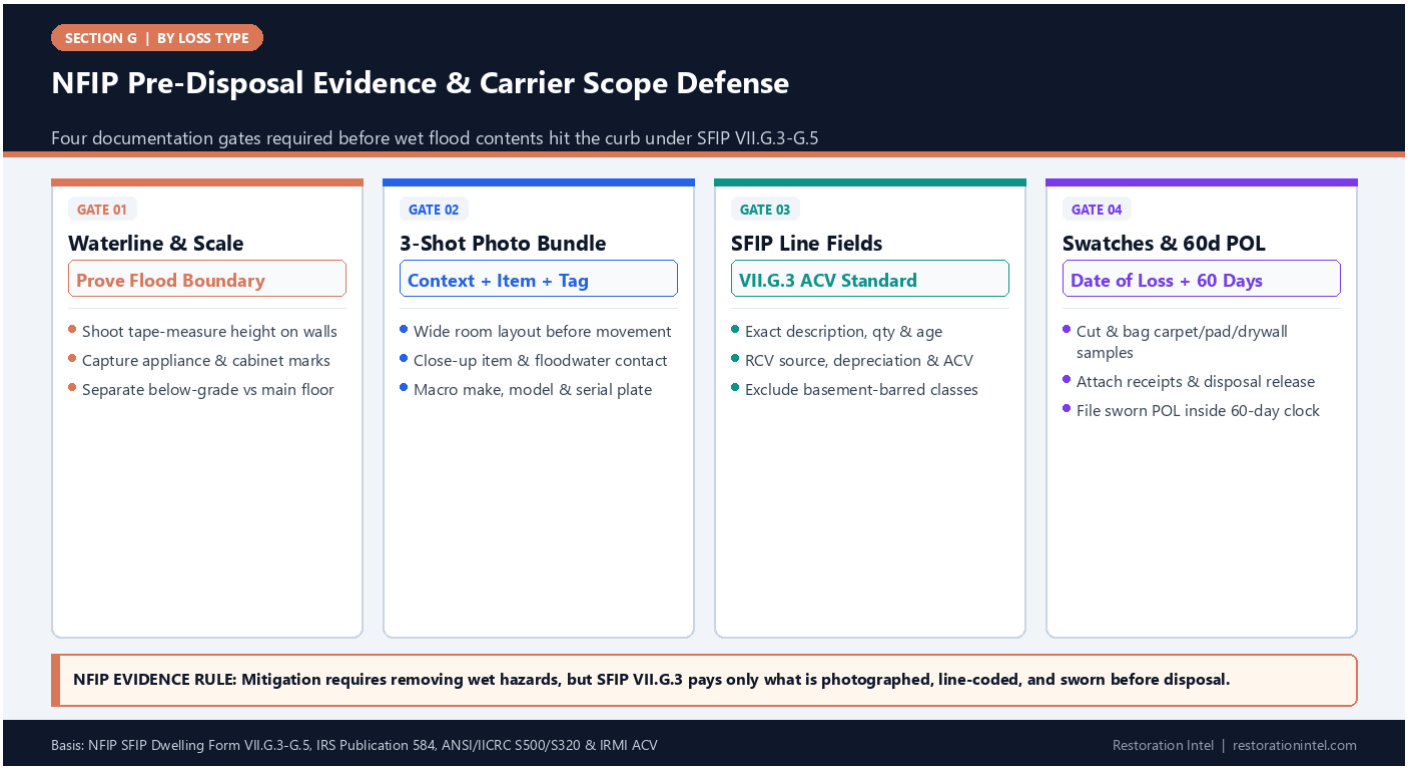
• Complete the three-shot pre-disposal photo bundle (room context, item flood contact, brand/model/serial macro) for every damaged item or counted lot.

• Populate SFIP VII.G.3 / IRS Pub 584 line fields (room, quantity, specific description, age, pre-loss condition, replacement price basis, depreciation, ACV) before curb haul-out.

• Segregate basement/below-grade contents onto a separate sub-schedule and flag eligible covered appliances versus policy-restricted personal property.

• Bag and label physical material swatches (carpet, pad, flooring, drywall) by room and obtain signed homeowner disposal release prior to dumpster loading.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/nfip-contents-inventory-before-disposal.md
- **ANSI/IICRC S500 Water Damage Standard:** https://iicrc.org/s500/
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **IRMI Insurance Glossary: Actual Cash Value (ACV):** https://www.irmi.com/term/insurance-definitions/actual-cash-value
- **IRS Publication 584: Casualty, Disaster, and Theft Loss Workbook:** https://www.irs.gov/publications/p584