

IRS DISASTER ASSISTANCE

Federally Declared Disaster Area



If your address of record with the IRS is within a federally declared disaster area and the IRS has granted disaster tax relief, you will automatically receive additional time to file and pay most currently due tax returns. You do not need to call or write the IRS. Visit www.irs.gov and search [IRS News From Around the Nation](#) to view the disaster tax relief available in your area.

How Can the IRS Help You?

Here are some of the ways we may aid in your recovery:

- Additional time to file and pay most currently due tax returns including Forms 1040 Individual Income Tax Return, Form 1065 U.S. Return of Partnership Income, and Form 1120 U.S. Corporation Income Tax Return, and Form 1120-S U.S. Income Tax Return for S-Corporation
- Additional time to make installment agreement payments
- Waived interest and penalties for most returns and tax payments due during the postponement period
- Reasonable cause abatements
- Potential tax deductions for damage and/or loss of property
- Potential expanded distribution options from retirement plans and IRAs
- Free expedited copies of tax returns and transcripts
- A dedicated IRS Disaster Hotline, **1-866-562-5227**, to answer disaster-related questions and provide tax-related assistance
- Free in person assistance available at local IRS Taxpayer Assistance Centers

Disaster Relief Assistance and Resources

- Search “Disaster” on www.irs.gov
- [Publication 547](#), Casualties, Disasters and Thefts
- [Publication 584](#), Casualty, Disaster, and Theft Loss Workbook (Personal-Use-Property)
- [Publication 584-B](#), Business Casualty, Disaster, and Theft Loss Workbook
- [FAQs](#) for disaster victims at www.irs.gov/businesses/small-businesses-self-employed/faqs-for-disaster-victims
- Penalty relief for reasonable cause at www.irs.gov/payments/penalty-relief-for-reasonable-cause
- IRS Disaster Hotline at **1-866-562-5227**
- Get IRS tax transcripts online at www.irs.gov/individuals/get-transcript
- Free Tax Help available on your mobile device with the [IRS2Go mobile phone app](#)
- For unresolved tax problems or hardships, call the Taxpayer Advocate Service (TAS) at **1-877-777-4778**
- Federal Emergency Management Agency (FEMA) website at www.fema.gov
- Federal Disaster Assistance available at www.disasterassistance.gov
- The [Small Business Administration](#) offers assistance to individuals and businesses in a disaster area



Go to www.irs.gov/forms-instructions or scan this QR code to access IRS forms, instructions, and publications.

Q1: How do I know if I qualify for disaster tax relief?

Please visit www.irs.gov, click “**Search**”, and type “[around the nation](#)” and click on your state to see the disaster-related relief for your area. If your address of record is in the qualifying area you will automatically receive relief. If you recently moved into a disaster area or have questions about your eligibility, please call our disaster hotline at **1-866-562-5227**.

Q2: I am in a disaster area and just received a tax bill that I cannot pay, what should I do?

The IRS understands a disaster may impact your ability to pay. Please call us at **1-866-566-5227** and we will work with you to identify all available options, including temporarily placing your account in “currently not collectible” status, working out a payment arrangement, and discussing Offers in Compromise to resolve your tax debt.

Q3: I recently moved to a disaster area. How do I update my address with the IRS?

Your address of record is automatically updated to the address shown on your most recently filed return. If you moved after filing, update your address with the IRS by calling the IRS Disaster Hotline at **1-866-562-5227**, or by filing [Form 8822](#), Change of Address. We also recommend notifying the Post Office serving the old address.

Q4: What is the quickest way to get copies of my tax returns and transcripts?

You can immediately view, download, and print your personal and business tax records online with an [Individual](#) or [Business](#) Online Account. Expedited mail service is also available to taxpayers or their authorized representatives who call the IRS Disaster Hotline at **1-866-562-5227**.

Q5: I am an individual taxpayer filing Form 1040 and I sustained losses of my personal items caused by a federally declared disaster. May I deduct these losses on my federal income tax return?

Generally, you can deduct losses to your home, household items, and personal vehicles if the losses are caused by a federally declared disaster. To be deductible, these losses cannot be covered by insurance or other reimbursement.

For details on how to figure the amount of the loss, special rules for qualified disaster losses, the timing of the loss deduction, and how to claim these losses, see [Publication 547](#), Casualties, Disasters, and Thefts; [Publication 584](#), Casualty, Disaster, and Theft Loss Workbook; and [Form 4684](#), Casualties and Thefts – and its instructions.

Q6: What's the fastest way to get my refund?

The fastest way to obtain a refund is to e-file and choose direct deposit. If you need to amend a prior year return, you can often file it electronically using a paid tax preparer, tax software, or online tax preparation service.

Q7: I received disaster relief payments. Are they taxable?

Usually, no. Qualified disaster relief payments are generally excluded from gross income. In general, this means that you can exclude from gross income amounts received for reasonable and necessary personal, family, living or funeral expenses, as well as for the repair or rehabilitation of your home, or for the repair or replacement of its contents. See [Publication 525](#), Taxable and Nontaxable Income for more details to determine if payments you received are qualified disaster relief payments.

Q8: Can I take a distribution or loan from my retirement fund(s) if my principal residence is in a qualified disaster area and I sustained an economic loss by reason of the qualified disaster?

Section 331 of SECURE 2.0 allows expanded distribution options and favorable tax treatment for up to \$22,000 of qualified disaster recovery distributions with respect to a qualified disaster as well as an increased limit on the amount a qualified individual may borrow under an eligible retirement plan. See [Retirement plans and IRAs under the SECURE 2.0 Act of 2022](#) for more information.