VITA & TCE sites, especially those serving taxpayers in areas impacted by a disaster, should use this tool to determine
if the site can assist a taxpayer with return preparation or if there is a need to refer them to a paid preparer.

A **Casualty Loss** is the damage, destruction, or loss of property resulting from an identifiable event that is sudden,
unexpected and unusual.

A **disaster loss** occurs when the President declares an area as a Federally Declared Disaster Area(s). For tax years 2018
through 2025, casualty losses of personal-use property are deductible only if the loss is attributable to a federally
declared disaster.

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**Casualty Loss Screening Tool**

Were you affected by a federally declared disaster? (i.e., was box 5 in the Additional
Information and Questions Related to Preparation of Your Return section of the Intake/Interview
Form 13614-C checked?)

- **YES**
  - Did you suffer a casualty loss* resulting from the
disaster?
  - **YES**
    - Was your loss covered completely by insurance
      or other reimbursements?
    - **YES**
      - Do you operate a business
        and did the loss affect your
        business?
    - **NO**
      - Advise taxpayer to
        review Publication
        547, Casualties,
        Disasters and Theft
        and Publication 584,
        Casualty, Disaster,
        and Theft Loss
        Workbook.
        Refer taxpayer to paid
        or pro bono preparer
        as appropriate.
  - **NO**
    - Do you know the total value of the loss? (Lesser of
      adjusted basis of property or decrease in FMV
      because of the casualty.)
    - **YES**
      - Was the loss for
        employee
        property?
      - **YES**
        - Reduce the loss by any salvage value, insurance, or other
          reimbursement.
        - If the taxpayer itemizes deductions on Schedule A, subtract $100 per event and 10% of
          your Adjusted Gross Income.
        - Is there a net loss after deduction and does it exceed your standard deduction?
          - **YES**
            - You have the option of taking the loss in the
              disaster year or filing an amended
              return for the year immediately before
              the disaster year. (Refer taxpayer to
              paid or pro bono preparer as
              appropriate.)
          - **NO**
            - If in scope, complete tax return as
              normal.
    - **NO**
      - If in scope, prepare tax
        return as normal.

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