



Disaster Assistance and Emergency Relief for Individuals and Businesses

Overview

Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster, especially when the president declares their location to be a major disaster area. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a presidentially declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return.

[Help During Disasters](#)

We know that major disasters and emergencies in your area will affect many families and businesses. While we hope you are spared any loss, we realize this may not be true for everyone, and we want to let you know how the IRS can help.

[Tax Relief in Disaster Situations](#)

Special tax law provisions may help taxpayers recover financially from the impact of a disaster, especially when the president declares their location to be a major disaster area.

[Around the Nation](#)

This section of our Web site provides IRS news specific to local areas, primarily disaster relief or tax provisions that affect certain states.

[Tax Topic 515 - Casualty, Disaster, and Theft Losses](#)

Casualty losses can result from the destruction of or damage to your property from any sudden, unexpected, and unusual event such as a flood, hurricane, tornado, fire, earthquake or even volcanic eruption.

For Individuals

[FAQs for Disaster Victims](#)

This section provides current information on disaster relief and frequently asked questions. The Hurricane Katrina FAQs are now listed separately from the general FAQs, which are applicable to any disaster.

[Reconstructing Your Records](#)

Reconstructing records after a disaster may be essential for tax purposes, getting federal assistance or insurance reimbursement. Records that you need to prove your loss may have been damaged or destroyed in a casualty. While it may not be easy, reconstructing your records may be essential.

[Publication 2194, Disaster Losses Kit for Individuals \(PDF\)](#)

Publication 2194 is a Disaster Losses Kit to help individuals claim casualty losses on property that was destroyed by a natural disaster. The kit contains tax forms needed to claim a casualty loss. It also answers common questions like how to extend the time you need to file, how you can receive free tax services and how to identify which disaster losses to claim.

[Help for Hurricane Victims: Information on Tax Relief, Charitable Issues](#)

The Internal Revenue Service is working to provide appropriate relief and assistance to victims of Hurricanes Katrina, Rita and Wilma.

For Businesses

[Publication 2194B, Disaster Losses Kit for Business \(PDF\)](#)

Publication 2194B is a Disaster Losses Kit to help businesses claim casualty losses on property that has been destroyed by a natural disaster. The kit contains tax forms needed to claim a casualty loss.

[Crop Insurance and Crop Disaster Payments - Agriculture Tax Tips](#)

This section offers helpful tax tips including whether crop insurance and crop disaster payments are taxable.

For Tax Professionals

[Disaster Relief Resource Center for Tax Professionals](#)

Through this resource center we address many of the questions received from tax professionals. We've included information published by the IRS, along with links to IRS partners who may offer additional assistance. Many of our partners have developed Web pages that highlight the efforts they've made to help their fellow practitioners to recover and get re-established.

[Disaster Assistance Self-Study](#)

The Disaster Assistance Self-Study provides the basic information needed to assist taxpayers in a disaster. It provides the volunteer practitioner disaster representative member with information on distributing Disaster Kits, computing gains/losses as the result of a disaster, information about administrative tax relief and information about the psychological effects of a disaster on its victims.

For Charitable Organizations

[Disaster Relief - Resources for Charities and Contributors](#)

After a disaster or in another emergency hardship situation, people may be interested in using a charitable organization to help victims. The IRS provides a number of resources to help them accomplish this goal.

[Publication 3833, Disaster Relief, Providing Assistance Through Charitable Organizations](#) (PDF)

This publication describes how members of the public can use charitable organizations to provide assistance to victims of disasters or other emergency hardship situations.

Talk With the IRS

[Contact My Local Office](#)

IRS Taxpayer Assistance Centers are your one-stop resource for face-to-face tax help and solutions to tax problems, every business day.

[Taxpayer Advocate Service](#)

The Taxpayer Advocate is an independent organization within the IRS. They help taxpayers resolve problems with the IRS and recommend changes that will prevent the problems.

IRS Forms and Publications

[Publication 1600, Disaster Losses — Help from the IRS](#) (PDF)

This brochure highlights federal tax treatment of disaster area losses for individuals and business owners.

[Publication 547 – Casualties, Disasters and Thefts](#)

Publication 547 explains how to treat casualties, thefts, and losses on deposits. It discusses definitions, how to figure gain or loss, how to treat reimbursements, and how to report them.

[Form 1040X](#), Amended U.S. Individual Income Tax Return (PDF).

[Publication 584](#), Casualty, Disaster and Theft Loss Workbook (PDF). Also available in [HTML](#).

[Publication 584B](#), Business Casualty, Disaster and Theft Loss Workbook (PDF). Also available in [HTML](#).

[Publication 2194](#), Disaster Losses Kit for Individuals (PDF).

[Publication 2194B](#), Disaster Losses Kit for Businesses (PDF).

[Publication 3067](#), Disaster Assistance (PDF).

[Publication 3833](#), Disaster Relief: Providing Assistance through Charitable Organizations (PDF).