

[Tax Information for Disaster Survivors](#)

After a disaster, it's wise to get a basic understanding of income tax filing rules as part of your financial decision-making process on the road to recovery. The [Internal Revenue Code](#) has special rules that apply to casualty losses and post-wildfire claim and litigation settlements with utilities. Some states, including [California](#), also have special rules.

Regardless of whether you prepared your own taxes before your loss or used a Certified Public Accountant (CPA) or Enrolled Agent (EA), now is the time to consult with an experienced professional. Casualty loss rules are a particularly complex part of the Internal Revenue Code, and it's hard enough for the average person to understand them, let alone use take full advantage of them.

We recommend contacting a CPA or EA who has experience preparing returns for disaster survivors, and who are up to speed on the current code. Discuss with them how they developed their skills in this area of the tax law. Or, if you have a tax professional you trust but this is their first time preparing a casualty loss return; ask him or her to consult with a colleague who has the necessary experience.

While there is no substitute for having an experienced professional evaluate your tax situation, here are our ten tips to consider as soon as possible after your loss and before making major decisions about rebuilding your home, replacing property and filing your tax return.

[UP's Taxing Matters webinar recording \(September 2025\)](#) [Slide deck](#)

[UP's Taxing Matters webinar recording \(February 2023\)](#)

Tips and Information

- [Tax Tips for Disaster Survivors](#)
- [The Disaster Recovery Handbook & Household Inventory Guide](#) Tax tips relating to Federally declared disasters can be found in Susan Knowles' chapter in the Disaster Recovery Handbook.
- [Disaster Taxes Q&A \(Schreiber 2021\)](#)
- [Q&A from June 2009 Disaster Webinar](#)

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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IRS Forms and Publications

- [IRS Publication 547](#): Casualties, Disasters, and Thefts IRS Publication 547 describes the basic tax relief provisions applicable to disaster survivors.
- [IRS Topic No. 515, Casualty, Disaster, and Theft Losses](#)
- [IRS Guidance on safe harbor](#)

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