

PERSONAL FINANCES & TAXES

This resource provides an overview of some legal issues individuals may face after a disaster. This material was drafted in 2024 and we cannot guarantee that all information is current. This resource will not answer all of your questions. It is designed to set out some of the issues you may have to consider, to help you understand the basics about each issue, and to point you in the right direction for help. Much of the information is general, and you may need to contact legal aid organizations or federal, state, city, or county officials to obtain more specific information and advice. This resource was prepared by various law firms, legal aid organizations, and other nonprofit organizations as a free resource. Although the authors hope that it will be helpful by providing background material, we cannot warrant that it is accurate or complete, particularly since circumstances may change. It is not intended to constitute legal advice and should not be relied on as legal advice. Readers should seek tailored advice from their own legal counsel. If you cannot afford to hire a lawyer, you can contact (888) 382-3406 for referral to a nonprofit legal aid organization.

PERSONAL FINANCES

What should I do first to address my personal finances?

If you have not already done so, one of the first things to do is to file a claim with your insurance company. The next thing to do is to register for assistance with FEMA. Registering online at www.DisasterAssistance.gov or through the FEMA mobile app: <https://www.fema.gov/about/news-multimedia/mobile-app-text-messages> is the quickest way to register for FEMA assistance. Once you have created an account as part of the application process, each time you log in to your account, you will get a prompt to request a secure access code. This is an automatically generated code that adds an extra level of security to your account. You can request to receive the code by email or text. If you are unable to access the Internet, you can call (800) 621-3362. **You should register with FEMA as soon as possible.**

The www.DisasterAssistance.gov website provides a lot of helpful information on mortgages for rebuilding, how to replace paper savings bonds, student loans, and many other valuable references. Also, save all receipts for expenses incurred due to a disaster, including receipts for travel, lodging, clothing, temporary living expenses, and replacement of household goods. This is important for insurance, taxes, and assistance programs.

DEALING WITH CREDITORS, BANKS, AND CASH NEEDS

What should I do if I am not able to pay some or all of my bills on time, including my mortgage or other loan payments?

You should immediately contact creditors, financial institutions, and any other parties to whom you owe or will owe money in the short term to alert them that you have been affected by a disaster, discuss your specific circumstances with them, and request that payments be reduced or delayed while you try to recover and get back on your feet. Many banks and lenders already have a hardship or natural disaster plan in place that they can apply to your account to allow you to delay payment for a few months without affecting your credit rating. Some credit card companies may have similar mechanisms and may agree to provide increases to your credit limits to help your recovery efforts. In all events, consider whether you need to update your contact information so that your creditors and financial institutions can reach you. Each financial institution will have different policies, so take detailed notes about the name of the person with whom you speak and what you are told and follow up any conversation with a letter or email confirming the substance of your conversation and any agreements reached during the conversation. Keep a complete file of your dealings with each creditor. If you are not able to obtain payment delays, consider paying the minimum amount to avoid fees. If you are charged fees and interest due to late payments, you should contact the lender and request that they remove the fees and interest.

If you do not have your mortgage lender's contact information, your monthly mortgage statement, or your coupon book with you, you can search the Mortgage Electronic Registration Systems (MERS) (www.mers-servicerid.org/sis/) or call toll-free (888) 679-6377 to find the company that services your mortgage. In some cases, your mortgage may be serviced by the original lender, for example, First Republic Bank. Deed and mortgage records are maintained by the Clerk-Recorder's Office for the county where the property is located. If the deed or mortgage was recorded, it will be accessible there.

Depending on the type of loan you have, your lender may be willing to temporarily reduce or suspend your payments (this reduction or suspension is called *forbearance*). You may contact your lenders to see whether forbearance relief has been or will be granted to you as a result of a disaster. If you have an FHA mortgage, you can contact the U.S. Department of Housing and Urban Development (HUD) at https://www.hud.gov/program_offices/housing/sfh/fharesourcectr. You can read more about HUD disaster relief at https://www.hud.gov/press/press_releases_media_advisories. You should ask whether interest accumulates during the forbearance period and if the interest is added to your principal loan balance. You may also be able to obtain additional forbearance time once the initial period expires.

PERSONAL FINANCES & TAXES

If you have a California Department of Veterans Affairs (CalVet) loan and have suffered property damage caused by a disaster, contact CalVet at (800) 626-1613 or www.calvet.ca.gov. CalVet homeowner insurance provides for temporary living expenses for evacuations.

If you have student loans, ask your student loan servicer if you qualify for a temporary forbearance. Federal student loan borrowers may be eligible for up to 12 months of forbearance.

You can also contact the National Foundation for Credit Counseling at (800) 388-2227 or online at www.nfcc.org to obtain credit counseling services.

My credit card, ATM card, checks, and related statements were destroyed in a disaster. What should I do?

If you don't have a debit card or your checks or credit cards have been destroyed, the first step should be to contact a branch of your bank. Most banks and credit card companies have toll-free numbers to report lost or stolen cards. If you need replacement debit cards, credit cards, checks, or bank statements but have no identification, you should go to the branch where you opened the account. For your bank's contact information or information on how to gain access to your funds, or to obtain additional information, you can call the Federal Deposit Insurance Corporation (FDIC) on its toll-free hotline from 8:00 a.m. – 6:00 p.m. ET, Monday – Friday, or from 8:00 a.m. – 1:00 p.m. ET, Saturday; at (877) ASK-FDIC or (877) 275-3342; or visit its website at www.fdic.gov.

If your personal documents and credit cards are unaccounted for, you should be particularly on guard against identity theft. You may want to add a free fraud alert or credit freeze to your credit report. To do this, contact TransUnion: (800) 680-7289 (www.transunion.com/fraud-victim-resource/place-fraud-alert), Experian: (888) 397-3742 (www.experian.com/fraud/center.html), and Equifax: (888) 766-0008 (<https://www.equifax.com/personal/credit-report-services/>).

The Federal Trade Commission's website has an FAQ on how a credit freeze works, and this information can help you decide whether it makes sense to freeze your credit at this time; see <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.

What happens if my bank has lost my records?

Banks must have extensive contingency plans for all types of disruptions to operations, including natural disasters, and should therefore have backup systems of records and other built-in duplications housed in safe locations so financial records can be reconstructed and restored. Therefore, do not assume that your bank has lost your financial information even if your bank branch was destroyed. These days many banks offer online access to bank statements. If you are unable to contact your bank, call the Federal Deposit Insurance Corporation (FDIC) at (877) 275-3342 (TTY (800) 925-4618) or visit its website at www.fdic.gov.

The local banks (or banks where I do not have an account) will not cash my checks or let me withdraw money from teller stations; what can I do?

If you do not have a prior relationship with a bank, it may be concerned about whether there are sufficient funds in your account at your bank. Ask the local bank to call your bank to verify your account balance. You can also establish a new account with the local bank and then contact your existing bank and wire funds from your existing account to the new account. Many banking apps provide the ability to transfer funds. If you do not have the documents traditionally required to open a new account, such as a driver's license, you can ask a local bank if it has instituted any special programs for victims of disasters or you can call the FDIC hotline for more information at (877) 275-3342 (TTY (800) 925-4618) or visit its website at www.fdic.gov.

How can I deposit or cash any insurance checks I receive?

If you receive checks, such as insurance payments, your bank should be able to receive the check or cash the check for you even if your bank or its local branches have been affected by a disaster. If your bank or its local branches are still not ready to receive checks, arrangements likely will be made with neighboring banks to help you. Alternatively, you can contact another bank and ask about establishing a new account so you can deposit or cash your checks through that new account. Many banking apps provide the ability to deposit checks electronically.

If my local bank was destroyed, is my money still insured?

Yes, your money is still insured by the FDIC. Deposits with an FDIC-insured bank or savings institution will continue to be protected up to \$250,000 per account.

What about the contents of my safe deposit box? Does FDIC insurance cover safe deposit boxes?

Deposit insurance does not cover safe deposit boxes, but you should check your homeowner's insurance policy to see if it does. Also, most safe deposit boxes are held in the banks' vaults, which are fireproof and waterproof. If possible, contact the branch or office where your box was located to find out the condition of your box.

PERSONAL FINANCES & TAXES

My regular direct deposit is not showing up in my bank account, and I need money. How can I clear this up with the bank?

Sometimes there are delays in the processing of transactions, including direct deposits, as banks activate backup plans. The banks will process the transactions once these backup plans are implemented, and your direct deposit may be among the transactions waiting to be processed. You should contact your bank to ask about your pending direct deposit. You can also contact the individual or entity that is making the deposit to ask whether it has any information about the delay or can provide you with an alternative payment method.

If my ATM card does not work, what should I do?

If your ATM card will not work, it may be because your bank's verification system is not working, so check with your bank to determine if that is the case or whether the bank can otherwise assist you. You can consider other options such as cashing a check in the area where you are located or, if need be, using a credit card. You may be able to obtain a cash advance from your credit card, but beware that there are often fees and high interest rates for this service. You can also contact one of the emergency service organizations, such as FEMA or the Red Cross, to request assistance.

I need cash immediately, and my ATM card is lost or stolen or destroyed. Will the bank let me get cash?

You should call your bank to ask how you can access your account without an ATM card. Your bank may be able to wire transfer money to another financial institution that is convenient for you and can arrange to send you a replacement ATM card (if you have an address to receive a new card).

I have access to my bank account through an ATM, but the amount of money I can withdraw each day is limited. How can I withdraw more than the daily limit?

Call or go to your bank, let them know you have been affected by a disaster, and ask a manager about increasing your daily ATM withdrawal limit.

I have my bills set up to automatically deduct payments from my account. I do not have enough money to cover those deductions. How do I go about stopping these payments?

By law, you must call or write your bank requesting a stop on an automated debit at least three business days before the scheduled payment is to be issued. (You may also be able to stop automated debits through your banking app.) If you make an oral request, the bank may require you to confirm it in writing within 14 days of your call. You should confirm your oral request in writing as quickly as possible even if not required by the bank. In the event of a disaster, your bank may be willing to waive the three-business-day notification period or waive overdraft fees. Notify your bank and credit card company about any errors within 60 days of the statement showing the error.

Should I continue to pay utilities and similar expenses if my house is damaged or destroyed?

If your home is temporarily uninhabitable or totally destroyed, you should notify the utility company and other service companies, such as phone, water, garbage, cable, home security, and Internet service providers, so they can stop providing service and associated billing immediately. You may be able to have calls to your home phone forwarded to another number such as your cell phone. You should continue to address prior bills and make insurance, mortgage, and other payments.

What can I do if I can't afford a down payment to replace a home lost in a disaster?

If you lost your home due to a disaster, you may be able to use an insured mortgage to finance the purchase or reconstruction of a single-family home that will be your principal residence.

The Federal Housing Administration (FHA) Section 203(h) program offers features that make recovery from a disaster easier for some homeowners (see https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft for more information):

- No down payment is required. You must pay closing costs and prepaid expenses in cash or through premium pricing, or the seller can pay them, subject to a 6% seller concessions limit.
- FHA mortgage insurance is not free. Lenders collect an up-front insurance premium from the borrowers (which may be financed) at the time of purchase, as well as monthly premiums that are not financed but are added to the regular mortgage payment.
- HUD limits the amount that may be insured and the dollar value of the mortgage to make sure that its programs serve low- and moderate-income people. You can view the current FHA mortgage limits at <https://entp.hud.gov/idapp/html/hicostlook.cfm>. These figures vary over time and by location, depending on the cost of living and other factors (higher limits exist for two to four family properties).

PERSONAL FINANCES & TAXES

Who do I contact if I have questions related to Veterans Affairs (VA) benefits?

If you need information regarding VA death benefits, pensions, insurance settlements, or other information related to the VA, contact the Federal Department of Veterans Affairs (VA) at (800) 827-1000 or (800) 698-2411, or visit its website at <https://ask.va.gov/>.

OTHER PERSONAL FINANCE CONSIDERATIONS

I do not have a permanent address at this time. Can I still receive replacement documents or monthly account statements?

If you are no longer at your home, you can have replacement documents mailed to you if you have a new fixed address. To file a mail-forwarding request, go to Quick Tools on the U.S. Postal Service website, www.usps.com, visit any post office, or call (800) 275-8777 (TTY call (800) 877-8339 and ask for (800) 275-8777). In Quick Tools, you have the option to place your mail and package delivery to your old address on hold. You can also put delivery of packages by FedEx and UPS on hold or redirect delivery to a new address through their websites. To find out whether your local post office is open and whether you will receive mail delivery, see <https://www.usps.com/>.

Can I file for bankruptcy as a result of a disaster?

The occurrence of a disaster does not change the requirements for filing for bankruptcy, so the answer really depends on the circumstances of your personal situation. Bankruptcy generally allows you to get rid of most of your debts, but it also requires you to use almost all of your assets (bank accounts, savings, cars, stocks, etc.) to pay off as many of (and as much of) your debts as possible. Other options currently include keeping your assets but rescheduling your debts to pay them off over time. Although a bankruptcy filing can provide certain benefits, it is not without its costs; a bankruptcy filing will affect your credit score for a long time, may make it more difficult to get a mortgage or other loans, and usually does not wipe out fines, certain taxes, and most student loan obligations.

Bankruptcy is a serious decision that should be made only after careful consideration, preferably with the help of a lawyer qualified to give advice concerning bankruptcy issues.

Am I entitled to a modification/reduction of my child support obligations because of my losses due to a disaster?

Possibly. An uninsured catastrophic loss may be a basis for requesting a reduction in the child support you pay or for requesting an increase in the child support you receive. The change in your child support is not automatic and must be approved by a court or through court-approved procedures. You must file a motion to request it. If you have an attorney for your child support case, you should contact him or her immediately. If you do not have an attorney, you may obtain assistance through the Office of the Family Law Facilitator. Use this website to get more information about the Family Law Facilitator in your county: <https://www.courts.ca.gov/selfhelp-facilitators.htm?rdeLocaleAttr=en>.

If you need to contact County Child Support Services, call the statewide phone number, (866) 901-3212.

What if I need legal services and can't afford them?

Disaster Legal Services (DLS), part of FEMA, provides legal assistance to low-income individuals who are unable to secure legal services adequate to meet their disaster-related needs. Legal advice is limited to cases that will not produce a fee (in other words, legal advice is limited to cases where attorneys are not paid part of a settlement or judgment that is awarded by the court). Other cases, including those that may generate a fee, are turned over to the local lawyer referral service.

The assistance that local lawyers provide typically includes, among other things:

- help with insurance claims for doctor and hospital bills, loss of property, loss of life, etc.;
- preparing new wills, powers of attorney, and other legal documents lost in a disaster;
- help with home repair contracts and contractors; and
- advice on problems with landlords.

For more information, call (800) 621-3362 (TTY (800) 462-7585) or see <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4464>.

TAXES

The following discussion addresses the tax relief available for presidentially-declared disasters, as well as California governor-declared disasters. It is just an overview of some potentially applicable tax relief. This section does not provide legal or tax advice and does not cover every issue or circumstance that may apply to you. You should consult with a licensed tax professional or attorney to determine your options and the application of the rules to your particular circumstances.

PERSONAL FINANCES & TAXES

Can I apply for tax relief as a result of fires, floods, storms, or other disasters?

In general, federal tax relief from the Internal Revenue Service (IRS) is available only for presidentially-declared disasters. Governor-declared disasters are eligible for California state tax relief from the California Franchise Tax Board (FTB) but are not eligible for federal tax relief unless they are also declared to be a disaster by the President.

An example of a presidentially-declared disaster is the 2025 Los Angeles County wildfires. The President declared that a disaster exists in Los Angeles County due to the wildfires and straight-line winds that began on January 7, 2025. As a result, residents in or that have a business in Los Angeles County, may qualify for federal income tax relief from the IRS. For more information and an up-to-date list of counties where the President has declared a disaster exists, go to: <https://www.irs.gov/newsroom/around-the-nation-california>.

An example of a governor-declared disaster is the 2025 Los Angeles and Ventura counties wildfires. As a result, residents in or that have a business in one of those counties, may qualify for California state tax relief from the FTB, as discussed in more detail below. For more information and a complete list of all disasters declared by the California governor, go to <https://www.ftb.ca.gov/file/business/deductions/disaster-codes.html> and <https://www.cdtfa.ca.gov/services/state-of-emergency-tax-relief.htm#counties>.

Can I defer filing my tax returns and paying taxes as a result of a disaster?

If you live in a county in which the President or California governor has declared a disaster, you may be able to defer the filing of your federal and California state income tax returns as a result of the disaster. Additionally, if you reside or have a business in one of those counties, you may be eligible for an extension of time to pay your federal and California state income taxes. For example, residents affected by the Los Angeles 2025 wildfires with original filing deadlines between January 7, 2025, and October 14, 2025, may be eligible for an extension until October 15, 2025. See <https://www.irs.gov/newsroom/irs-announces-tax-relief-for-taxpayers-impacted-by-wildfires-in-california-various-deadlines-postponed-to-oct-15> for more details and current information.

You can obtain updated information about federal tax deadlines by consulting your accountant or other tax advisor, checking the IRS website at www.irs.gov, or calling the IRS at (800) 829-1040 (individuals) or (800) 829-4933 (businesses) (Monday – Friday, 7:00 a.m. – 7:00 p.m., local time).

If you live in a California county with a federal postponement on filing and payment of taxes, you generally will be eligible for a California postponement as well. California interest and penalties that normally would apply to late filing and payment generally will not apply. If, however, you live in a county where the governor of California, but not the President, has declared a disaster, you may be eligible for state, but not federal, relief. For more information, go to www.ftb.ca.gov and <https://www.ftb.ca.gov/file/when-to-file/Emergency-tax-relief.html>.

My property was damaged. Does this reduce how much federal income tax I will owe?

If your property was damaged, you may be eligible to claim “casualty loss” deductions for property damaged or destroyed due to presidentially-declared disasters in California. The amount of your deduction depends on your adjusted gross income, whether you use the property for personal or business purposes, your tax basis in the property, and, in the case of business-use property, whether the property is completely destroyed. Because the relevant rules are complex, you should consult your accountant or other tax advisor. You also may contact the IRS at (800) 829-1040 (individuals) or (800) 829-4933 (businesses) (Monday – Friday, 7:00 a.m. – 7:00 p.m., local time) or the FTB at (800) 852-5711 (Monday – Friday, 8:00 a.m. – 5:00 p.m.) for assistance.

If your property is covered by insurance (regardless of whether it is personal-use or business-use property), you should file a timely insurance claim for reimbursement of the loss. If your personal-use property is covered by insurance, but you fail to file an insurance claim, you will not be able to deduct the amount of the sustained loss. However, this rule applies only to the portion of the loss that would have been covered by insurance (*i.e.*, loss amounts in excess of insurance coverage could be eligible for deduction).

According to the IRS, you may claim disaster-related casualty losses on your federal income tax return for either the year in which the event occurred, or you may elect to claim the losses in the prior year. See <https://www.irs.gov/pub/irs-pdf/p547.pdf>. Claiming such casualty losses on an amended return for the previous year may qualify you for a refund sooner, but waiting to claim the losses on your current year tax return could result in a greater tax saving, depending on other income factors. If you elect to claim a casualty loss in the tax year before the disaster occurred, you must make the election on or before the date that is 6 months after the regular due date for filing your original return (without extensions) for the year in which the disaster occurred. If you claim a casualty loss on an amended return, you should put the appropriate disaster information at the top of the form so that the IRS can expedite the processing of your refund.

For more information on casualty losses, please refer to IRS Publication 547, “Casualties, Disasters and Thefts,” IRS Publication 2194, “Disaster Resource Guide for Individuals and Businesses,” and the IRS’ “FAQs for disaster victims,” which contains information about IRS tax services, forms, and publications to assist you with your loss. In addition, you may also need the following forms and publications:

PERSONAL FINANCES & TAXES

- Form 1040X, “Amended U.S. Individual Income Tax Return”
- Form 1120X, “Amended U.S. Corporation Income Tax Return”
- Form 4684, “Casualties and Thefts”
- Topic 507, “Casualty and Theft Losses”
- Publication 536, “Net Operating Losses (NOLs) for Individuals, Estates, and Trusts”
- Publication 547, “Casualties, Disasters, and Thefts”
- Publication 584, “Casualty, Disaster, and Theft Loss Workbook (Personal-Use Property)”
- Publication 584B, “Business Casualty, Disaster, and Theft Loss Workbook”

You may download and print IRS forms and publications from the IRS website at www.irs.gov. You should consult an accountant or other tax advisor, as the rules governing casualty loss deductions are complex and may be affected by changes in legislation.

Can I take a deduction on my California state income taxes for my personal property that has been lost, damaged, or destroyed?

Taxpayers may claim a deduction on their California state income tax returns for a disaster loss sustained in an area proclaimed by the California governor to be in a state of emergency. For a complete list of all disasters declared by the California governor, see the “List of Disasters” on FTB’s website at <https://www.ftb.ca.gov/file/business/deductions/disaster-codes.html>. Additional information and instructions are available in FTB Pub. 1034 “Disaster Loss How to Claim a State Tax Deduction.” You should contact a licensed tax professional or attorney to determine the best course for your particular circumstances.

California disaster loss rules apply to victims in governor-declared or presidentially-declared disaster areas. You may claim a disaster loss in one of two ways: (1) you may claim a disaster loss in the tax year the disaster occurred or (2) you may claim the loss in the tax year before the disaster occurred by filing an amended tax return. The advantage of claiming the disaster loss in the prior tax year is that the FTB can more quickly issue a refund. However, waiting to claim the losses on your current year tax return could result in a greater tax saving, depending on other income factors. To expedite your refund, you should print “Disaster,” the name of the disaster in the FTB’s “List of California disasters,” and the year the loss occurred (for example, “Disaster: Palisades Fire & Windstorm 2025”) in blue or black ink at the top of your return. If you e-file your tax return, you should follow the software instructions to enter the information above when prompted.

If your losses exceed your income, you may qualify to carry over 100% of any excess disaster loss for up to 20 years. If you have both disaster loss carryovers and net operating loss carryovers, you must use the losses in the order in which they were incurred. For the latest information, please check the California Franchise Tax Board’s website at www.ftb.ca.gov or call (800) 852-5711 (Monday – Friday, 8:00 a.m. – 5:00 p.m.).

Will I be taxed on my insurance proceeds?

It depends. You may be able to offset proceeds from insurance relating to property damage against the adjusted tax basis of the damaged property (generally, your adjusted tax basis will equal the price you paid for the property and any improvements minus any depreciation deductions). In that case, you would be taxed only to the extent your insurance proceeds exceed your adjusted tax basis, and you may be able to defer recognition of that income (*i.e.*, defer paying taxes on it) if you use the proceeds to purchase similar property within a specified time period. If you receive insurance proceeds for a loss for which you have already claimed a casualty loss deduction, the insurance proceeds generally will be taxable in the year you receive them (assuming you use the cash method of accounting). Additional rules apply if the amount you received exceeds the amount of the deduction you claimed. Because the rules relating to insurance recoveries are complex, you should consult a tax advisor when filing tax returns for periods during which you receive or may receive insurance proceeds or for which you may elect to defer gain.

Will I be taxed on a grant from a federal or state program, charitable organization, or employer to cover medical, transportation, or temporary housing expenses?

Generally, no, but other types of relief payments may be taxable (see the following question). If you live or have a business in a presidentially-declared disaster area, you generally do not have to include any of the following payments in your federal gross income to the extent such payments are commensurate with the expenses incurred, unless the same expenses are also reimbursed to you through insurance or otherwise:

- grants for reasonable and necessary personal, family, living, or funeral expenses incurred as a result of the disaster;
- grants for reasonable and necessary expenses incurred for the repair or rehabilitation of a personal residence, or for the repair or replacement of its contents, to the extent attributable to the disaster; and
- payments made by a federal, state, or local government in connection with the disaster.

PERSONAL FINANCES & TAXES

For example, you generally will not be taxed on grants from FEMA's disaster relief programs made in connection with a presidentially-declared disaster, other than payments from its Disaster Unemployment Assistance program. For more information on FEMA's available programs and how to apply, see <https://www.fema.gov/assistance/individual> (individuals) or <https://www.fema.gov/assistance/public> (nonprofits) or call (800) 621-3362 (Monday – Sunday, 7:00 a.m. – 10:00 p.m. local time) or (510) 627-7100 (FEMA's regional contact for California).

California may also provide relief payments to those who have suffered damage in a presidentially-declared disaster area through its State Supplemental Grant Program. Grants from this program generally are also excluded from income. For more information on how to qualify for California's State Supplemental Grant Program, visit <https://www.cdss.ca.gov/inforesources/disaster-services-branch/disaster-grant-assistance> or call (800) 759-6807.

Are other relief payments taxable?

Generally, yes. You generally must include in gross income for federal income tax purposes the following relief payments:

- grants or other relief payments for expenses for which you are also reimbursed by insurance or otherwise; and
- payments in the nature of income replacement, such as payments for lost wages, unemployment compensation (including grants from FEMA's Disaster Unemployment Assistance program), and business income replacement.

Where can I get more tax-related information?

- The IRS: www.irs.gov or (800) 829-1040 (individuals), (800) 829-4933 (businesses), (800) 829-4059 (TTY).
- The State of California Franchise Tax Board: www.ftb.ca.gov or (800) 338-0505 (automated help) or (800) 852-5711 (live help).
- The State of California Board of Equalization: www.boe.ca.gov or (800) 400-7115, and see <https://www.boe.ca.gov/proptaxes/disaster-relief.htm#FAQs> for FAQs on Disaster Relief.

Note that although the information provided in this section is based on the general tax provisions applicable to presidentially-declared and governor-declared disasters, it is possible that more specific administrative or legislative guidance will be released in the future that alters the information presented here. We strongly urge you to obtain updated information by consulting your accountant or other tax advisor, checking the websites listed above, or calling the applicable governmental entities at the numbers listed above.