



SCWA Legislative & Regulatory Update

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IRS Urges Emergency Preparedness Ahead of Peak Disaster Time

As hurricane season peaks and wildfire risks remain high, the IRS urges individuals and businesses to create or update their emergency preparedness plans as part of National Preparedness Month.

Disaster readiness starts with safeguarding critical documents, recording valuables and knowing how to access IRS support. Keeping updated records can speed up recovery and make it easier to apply for [disaster assistance and emergency relief](#) if a disaster strikes.

Safeguard important records

Store essential documents like tax returns, birth certificates, Social Security cards, insurance policies, and property titles in waterproof, fireproof containers. Create digital backups and consider keeping copies with a trusted contact outside the disaster-prone area.

Inventory property and assets

Maintain a detailed list of personal and business property. Photos, videos and written descriptions (including make, model and year) can support insurance and tax claims. IRS disaster loss workbooks can [help individuals PDF](#) and [businesses catalog PDF](#) possessions and business equipment.

Reconstruct records if needed

If original documents are lost, banks and other institutions usually can provide electronic copies.

The IRS offers resources to help [reconstruct records](#).

Employers: Review payroll protections

Employers should confirm their payroll service providers have a fiduciary bond for added protection. Any business can create an [Electronic Federal Tax Payment System \(EFTPS\)](#) account to make secure, trackable online or phone payments, vital if displaced during a disaster. Visit [EFTPS.gov](#) to enroll.

IRS disaster relief is available

When a federal disaster is declared, the IRS often delays filing and payment deadlines. Relief is automatically applied based on the IRS address of record. Taxpayers outside affected areas, including relief workers or those with impacted tax records, may request assistance by calling 866-562-5227.

Uninsured disaster losses can be deducted on the tax return for the year of the loss or the prior year. See [Publication 547, Casualties, Disasters, and Thefts](#) for details.

Learn more

- [National Preparedness Month – Ready.gov](#)
- [IRS Tax Relief in Disaster Situations](#)
- [DisasterAssistance.gov](#)
- [U.S. Small Business Administration, Office of Disaster Recovery and Resilience](#)
- [Federal Emergency Management Agency](#)

