

Disasters Don't Plan Ahead, but You Can!

The IRS reminds taxpayers to prepare for hurricanes and other natural disasters. By taking a few steps before disaster strikes, taxpayers can reduce their stress when it comes time to file claims or rebuild after the catastrophic event.

Here are some things for folks to consider:

- **Update Emergency Plans.** Because a disaster can strike any time, taxpayers should review emergency plans annually. Personal and business situations change over time, as do preparedness needs.
- **Create Electronic Copies of Documents.** Taxpayers should keep documents – including bank statements, tax returns and insurance policies – in a safe place. Doing so is easier now that many financial institutions provide statements and documents electronically. Even if original documents are available only on paper, people should scan them into an electronic format and store them on DVD, CD or cloud storage.
- **Document Valuables.** It's a good idea for people to photograph or videotape the contents of any home, especially items of higher value. Documenting these items ahead of time will make it easier to claim insurance and tax benefits after a disaster strike. The IRS has a [disaster loss workbook](#) which can help taxpayers compile a room-by-room list of belongings. Photographs can help prove the fair market value of items for insurance and casualty loss claims.
- **IRS is Ready to Help.** In the case of a federally declared disaster, affected taxpayers can call 866-562-5227 to speak with an IRS specialist trained to handle disaster-related issues. Taxpayers can request copies of previously filed tax returns and attachments, including Forms W-2, by filing [Form 4506](#). They can also order transcripts showing most line items through [Get Transcript](#) on IRS.gov by calling 800-908-9946 or by using [4506T-EZ](#), or [4506-T](#).