

Quick Tips for Tax Filers Affected by Hurricane Sandy

If you live in a New York City ZIP code declared a disaster area by the federal government, you may be able to file Federal Form 4684 Casualties and Theft to claim a loss for Tax Year 2012 or amend your 2011 tax return. See the back for the list of impacted ZIP codes. The information on this sheet applies to individual income tax returns only, not business returns. Always seek advice from a trusted tax professional.

1. Replace documents that you lost during Hurricane Sandy.

To file a tax return, you need original documents, such as a Social Security card(s) and your driver's license. Use the links below to replace these documents:

- **Driver's License (New York State):** dmv.ny.gov/licrepl.htm
- **Federal Income Tax Return:** The Internal Revenue Service (IRS) will handle your request for copies quickly and at no cost. To place an order, call the IRS's Disaster Assistance Hotline at 866-562-5227 (Monday-Friday, 7 a.m. to 7 p.m.) or go to irs.gov/pub/irs-pdf/f4506.pdf
- **New York State Income Tax Return:** Complete and submit the form "Authorization for Release of Photocopies of Tax Returns and/or Tax Information" found at tax.ny.gov/pdf/current_forms/misc/dtf505_fill_in.pdf
- **W-2 Form(s) or Bank Statements:** If you are no longer receiving mail at your previous address, contact your 2012 employer(s) to request your W-2 Form(s) and your financial institution to request a bank statement.
- **Social Security Card:** Call the U.S. Social Security Administration at 800-772-1213 (Monday-Friday, 7 a.m. to 7 p.m.) or go to ssa.gov/ssnumber

Read **DCA's Resources Directory** for other key contacts and specific services you may need. Go to nyc.gov and search "tax prep."

2. Gather documents you'll need to claim a loss.

To claim losses as a result of Hurricane Sandy, your tax preparer will need the following:

- Complete list of personal, real estate, and non-real estate items lost in the disaster
- Full inventory of items lost or damaged and the value of the items; see **IRS Publication 584, Casualty, Disaster, and Theft Loss Workbook (Personal-Use Property)** at irs.gov/publications/p584/index.html
- Insurance reimbursement documentation, if available
- All types of Federal Emergency Management Agency (FEMA) reimbursement documentation, if applicable
- Any contractor estimates and repairs or replacement costs to damaged property
- Copies of your federal tax returns for the last three years, if available

3. Consult a tax professional about specific reimbursement documentation needed to file a tax return.

You will need all records of FEMA and insurance reimbursements to submit as proof when you file your return. For guidance consult a tax preparer or call the IRS's Disaster Assistance Hotline at 866-562-5227.

4. Contact your insurance company to determine if your insurance reimbursement is taxable.

A portion of your insurance reimbursement may be taxed only if the reimbursement is greater than the value of the property. Your insurance company can provide this information.

FEMA funds are tax-free and, therefore, not counted as income.

5. File your taxes for free or low cost.

You may be eligible to:

- Prepare your own taxes online for free.**
Annual income \$57,000 or less
 This option includes Federal Form 4684 Casualties and Theft.
- Get your taxes done in person for free by a certified volunteer at a Volunteer Income Tax Assistance (VITA) site.**
Annual income \$50,000 or less (with children) or \$18,000 or less (no children)
 This option does not include Federal Form 4684 Casualties and Theft. You may be referred to a volunteer tax professional in your area.
- Get your taxes done at a participating H&R Block for only \$49 with the City coupon.**
Annual income \$41,000 or less (with children) or \$18,000 or less (no children)
 This option includes Federal Form 4684 Casualties and Theft.

For more information about these options, [call 311](tel:311) and ask for “tax preparation assistance,” or go to nyc.gov and search “tax prep.”

Important:

If you live in an impacted ZIP code, you can go to any H&R Block location in the five boroughs, where a tax professional will prepare Federal Form 4684 Casualties and Theft for free regardless of your income. You must pay all other tax preparation fees, and should confirm fees upfront.

Impacted ZIP codes:

| BRONX | BROOKLYN | MANHATTAN | QUEENS | STATEN ISLAND |
|-------|-------------|-------------|--------|---------------|
| 10451 | 11201 11235 | 10001 10016 | 11101 | 10301 |
| 10453 | 11205 11237 | 10002 10018 | 11109 | 10302 |
| 10454 | 11211 11238 | 10003 10019 | 11371 | 10303 |
| 10461 | 11214 11239 | 10004 10023 | 11378 | 10304 |
| 10464 | 11215 11244 | 10005 10029 | 11413 | 10305 |
| 10465 | 11220 11249 | 10006 10036 | 11414 | 10306 |
| 10473 | 11222 11251 | 10007 10038 | 11422 | 10307 |
| 10474 | 11223 | 10009 10039 | 11691 | 10308 |
| 10475 | 11224 | 10010 10048 | 11692 | 10309 |
| | 11229 | 10011 10069 | 11693 | 10310 |
| | 11231 | 10012 10119 | 11694 | 10312 |
| | 11232 | 10013 10128 | 11695 | 10314 |
| | 11234 | 10014 10280 | 11697 | |

Call the IRS's Disaster Assistance Hotline at 866-562-5227 for all tax questions relating to Hurricane Sandy.



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