

# Hurricane Ian tax checklist 2022

## Status

As of mid-March 2023, Hurricane Ian has not been designated a **qualified disaster** by Congress.

## Applicability

- Normally, disaster losses that occur in a Presidentially-declared disaster area are deductible only by those who itemize their expenses.
- Hurricane Ian losses can be deducted on the original 2022 tax return or amended 2021 return, but not the 2023 return.
- As Hurricane Ian has not yet been designated a qualified disaster, only those who itemize their deductions may derive a limited benefit from this deduction. If Hurricane Ian is added to the list of qualified disasters, then most deductions will become much larger, and almost everyone with unreimbursed losses will be able to benefit from a tax deduction.

## Validation requirements (the most appropriate method is dependent upon the value/cost basis of the loss)

	Repair estimates	Insurance claim reports	Fair market valuations	Receipts	Proof of timely insurance claim
Exterior Roof					<input type="checkbox"/>
Exterior walls					<input type="checkbox"/>
Interior walls					<input type="checkbox"/>
Ceilings					<input type="checkbox"/>
Windows/doors/shutters					<input type="checkbox"/>
Shed/carport					<input type="checkbox"/>
Fence/deck					<input type="checkbox"/>
Vehicle _____					<input type="checkbox"/>
Other _____					<input type="checkbox"/>

## Deductions - Reimbursements (received or expected) from:

	Insurance	FEMA	Other organizations
2022			
2023			

*If a deduction for the total amount of unreimbursed loss is taken in 2022 and insurance reimbursement is received in 2023, the reimbursement amount will have to be reported as income in 2023 (if the reimbursement amount is unknown, it may be better to delay filing the tax return).*

## Tax filing options (select one)

- Proceed with the in-season filing of your tax return, and then file an amended return if Hurricane Ian becomes a qualified disaster.
- Delay the filing until mid-April to accommodate any changes in legislation (Tax Day is April 18th, 2023).
- File an extension, then have your tax return filed any time up to the later deadline (October 16th, 2023, for personal tax returns).