Reasonable cause letter: FEMA-Declared Natural Disaster

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Replace every [bracketed] blank with your own facts and dates, and delete what does not apply. Only state what you can document.

[Your full name]
[Spouse's full name, if a joint return (optional)]
[Street address]
[City, state and ZIP code]
[Daytime phone number]

[Date]

Internal Revenue Service
[Address from your notice, or the IRS address for your state]

Re: Request for penalty relief for reasonable cause (FEMA-Declared Natural Disaster)
Taxpayer: [Your full name]
Taxpayer ID: [SSN or ITIN]
Tax form and year: [Tax form, for example 1040], [Tax year]
Notice: [Notice number, for example CP14] dated [Notice date]
Penalty: [Penalty name, for example failure-to-file], [Penalty amount]

Dear Sir or Madam:

I am asking the IRS to remove the [Penalty name, for example failure-to-file] penalty of [Penalty amount] for tax year [Tax year] for reasonable cause. Below I explain what happened, how it kept me from complying, and what I did to comply once I could. Copies of supporting documents are enclosed.

1. What Happened

On [Disaster Date], [Type of Disaster] struck [Disaster Location]. This was declared a federal disaster by FEMA (Disaster Declaration [FEMA Declaration Number]). My residence at [Your Address] was located in the designated disaster area. As a result of this disaster, [Impact on You].

2. How It Prevented Compliance

This disaster prevented me from [What You Could Not Do] because [Specific Reason]. [Records Destroyed (optional)] I was displaced from my home from [Displacement Start] to [Displacement End] and had to [Displacement Actions]. During this time, I had no access to [Inaccessible Items].

3. Ordinary Business Care Exercised

Prior to this disaster, I exercised ordinary business care by [Prior Care Actions]. I have a history of [Compliance History]. I kept my tax records [Record Keeping] and typically [Normal Filing Process]. The disaster was sudden and unpredictable, leaving no time to [Protection Measures].

4. Corrective Actions Taken

Once I was able to return home and stabilize my situation, I took the following corrective actions: [Corrective Actions]. I [Filing/Payment Action] on [Compliance Date]. I also [Record Reconstruction (optional)] and [Future Protection (optional)] to protect against future disasters.

For these reasons, I ask the IRS to remove the penalty. If you need more information, you can reach me at [Daytime phone number]. Thank you for considering my request.

Sincerely,

[Signature]
[Your full name]

[Spouse's signature, if a joint return (optional)]
[Spouse's full name, if a joint return (optional)]

Enclosures:
- Copy of notice [Notice number, for example CP14]
- FEMA Disaster Declaration
- Proof of Address in Disaster Area
- Property Damage Documentation