

119TH CONGRESS
1ST SESSION

H. R. 481

To amend the Internal Revenue Code of 1986 to repeal the limitation on deductions for personal casualty losses.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 16, 2025

Ms. BROWNLEY introduced the following bill; which was referred to the Committee on Ways and Means

A BILL

To amend the Internal Revenue Code of 1986 to repeal the limitation on deductions for personal casualty losses.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Protecting Home-
5 owners from Disaster Act of 2025”.

6 **SEC. 2. REPEAL OF LIMITATION ON DEDUCTION FOR PER-**
7 **SONAL CASUALTY LOSSES.**

8 (a) IN GENERAL.—Section 165(h) of the Internal
9 Revenue Code of 1986 is amended by striking paragraph
10 (5).

1 (b) EFFECTIVE DATE.—The amendment made by
2 this section shall apply to losses sustained in taxable years
3 beginning after December 31, 2024.

