

119TH CONGRESS
1ST SESSION

H. R. 6842

To provide tax relief with respect to certain Federal disasters, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 18, 2025

Ms. CHU (for herself, Mr. SHERMAN, Mr. THOMPSON of California, Ms. PELOSI, Mr. AGUILAR, Ms. BARRAGÁN, Ms. BROWNLEY, Mr. CARBAJAL, Mr. COSTA, Mr. DESAULNIER, Ms. FRIEDMAN, Mr. GARAMENDI, Mr. GARCIA of California, Ms. JACOBS, Ms. KAMLAGER-DOVE, Mr. LEVIN, Mr. LICCARDO, Mr. LIEU, Ms. LOFGREN, Ms. MATSUI, Mr. MIN, Mr. MULLIN, Mr. PANETTA, Mr. PETERS, Ms. RIVAS, Mr. RUIZ, Ms. SÁNCHEZ, Mr. SWALWELL, Mr. TAKANO, Mr. TRAN, and Mr. WHITESIDES) introduced the following bill; which was referred to the Committee on Ways and Means

A BILL

To provide tax relief with respect to certain Federal disasters, and for other purposes.

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 “Disaster Survivors Tax
5 Relief and Recovery Act”.

1 **SEC. 2. TEMPORARY SPECIAL RULE FOR DETERMINATION**
2 **OF EARNED INCOME.**

3 (a) IN GENERAL.—In the case of a qualified indi-
4 vidual, if the earned income of a taxpayer for the tax-
5 payer’s first taxable year beginning in 2025 is less than
6 the earned income of the taxpayer for the preceding tax-
7 able year, the credits allowed under sections 24(d) and 32
8 of the Internal Revenue Code of 1986 may, at the election
9 of the taxpayer, be determined by substituting—

10 (1) such earned income for the preceding tax-
11 able year, for

12 (2) such earned income for the taxpayer’s first
13 taxable year beginning in 2025.

14 (b) QUALIFIED INDIVIDUAL.—For purposes of this
15 section, the term “qualified individual” means any indi-
16 vidual whose principal place of abode at any time during
17 the incident period of any qualified disaster was located—

18 (1) in the qualified disaster zone with respect to
19 such qualified disaster, or

20 (2) in the qualified disaster area with respect to
21 such qualified disaster (but outside the qualified dis-
22 aster zone with respect to such qualified disaster)
23 and such individual was displaced from such prin-
24 cipal place of abode by reason of such qualified dis-
25 aster.

1 (c) EARNED INCOME.—For purposes of this section,
2 the term “earned income” has the meaning given such
3 term in section 32(c) of such Code.

4 (d) SPECIAL RULES.—

5 (1) APPLICATION TO JOINT RETURNS.—For
6 purposes of subsection (a), in the case of a joint re-
7 turn for the taxpayer’s first taxable year beginning
8 in 2025—

9 (A) such subsection shall apply if either
10 spouse is a qualified individual, and

11 (B) the earned income of the taxpayer for
12 the preceding taxable year shall be the sum of
13 the earned income of each spouse for such pre-
14 ceding taxable year.

15 (2) ERRORS TREATED AS MATHEMATICAL OR
16 CLERICAL ERROR.—For purposes of section 6213 of
17 such Code, an incorrect use on a return of earned
18 income pursuant to subsection (a) shall be treated as
19 a mathematical or clerical error.

20 (3) NO EFFECT ON DETERMINATION OF GROSS
21 INCOME, ETC.—Except as otherwise provided in this
22 section, the Internal Revenue Code of 1986 shall be
23 applied without regard to any substitution under
24 subsection (a).

1 **SEC. 3. TEMPORARY MODIFICATION OF LIMITATIONS ON**
2 **CERTAIN CHARITABLE CONTRIBUTIONS.**

3 (a) TEMPORARY SUSPENSION OF LIMITATIONS ON
4 CERTAIN CASH CONTRIBUTIONS.—

5 (1) IN GENERAL.—Except as otherwise pro-
6 vided in paragraph (2), qualified disaster relief con-
7 tributions shall be disregarded in applying sub-
8 sections (b) and (d) of section 170 of the Internal
9 Revenue Code of 1986.

10 (2) TREATMENT OF EXCESS CONTRIBUTIONS.—
11 For purposes of section 170 of such Code—

12 (A) INDIVIDUALS.—In the case of an indi-
13 vidual—

14 (i) LIMITATION.—Any qualified dis-
15 aster relief contribution shall be allowed as
16 a deduction only to the extent that the ag-
17 gregate of such contributions does not ex-
18 ceed the excess of the taxpayer's contribu-
19 tion base (as defined in section
20 170(b)(1)(H) of such Code) over the
21 amount of all other charitable contribu-
22 tions allowed under section 170(b)(1) of
23 such Code.

24 (ii) CARRYOVER.—If the aggregate
25 amount of qualified disaster relief con-
26 tributions made in the contribution year

(within the meaning of section 170(d)(1) of such Code) exceeds the limitation of clause (i), such excess shall be added to the excess described in section 170(b)(1)(G)(ii).

(B) CORPORATIONS.—In the case of a corporation—

(i) LIMITATION.—Any qualified disaster relief contribution shall be allowed as a deduction only to the extent that the aggregate of such contributions does not exceed the excess of 100 percent of the taxpayer's taxable income (as determined under section 170(b)(2) of such Code) over the amount of all other charitable contributions allowed under such section.

(ii) CARRYOVER.—If the aggregate amount of qualified disaster relief contributions made in the contribution year (within the meaning of section 170(d)(2) of such Code) exceeds the limitation of clause (i), such excess shall be appropriately taken into account under section 170(d)(2), subject to the limitations thereof.

1 (3) QUALIFIED DISASTER RELIEF CONTRIBU-
2 TION.—

3 (A) IN GENERAL.—For purposes of this
4 subsection, the term “qualified disaster relief
5 contribution” means any charitable contribution
6 (as defined in section 170(c) of such Code) if—

7 (i) such contribution—

8 (I) is paid in cash to an organi-
9 zation described in section
10 170(b)(1)(A) of such Code during the
11 period beginning on January 1, 2025,
12 and ending on the date which is 60
13 days after the date of the enactment
14 of this Act, and

15 (II) is made for relief efforts in
16 one or more qualified disaster areas,

17 (ii) the taxpayer obtains from such or-
18 ganization contemporaneous written ac-
19 knowledgment (within the meaning of sec-
20 tion 170(f)(8) of such Code) that such con-
21 tribution was used (or is to be used) for
22 relief efforts described in clause (i)(II),
23 and

1 (iii) the taxpayer has elected the ap-
 2 plication of this subsection with respect to
 3 such contribution.

4 (B) EXCEPTION.—Such term shall not in-
 5 clude a contribution by a donor if the contribu-
 6 tion is—

7 (i) to an organization described in sec-
 8 tion 509(a)(3) of such Code, or

9 (ii) for the establishment of a new, or
 10 maintenance of an existing, donor advised
 11 fund (as defined in section 4966(d)(2) of
 12 such Code).

13 (C) APPLICATION OF ELECTION TO PART-
 14 NERSHIPS AND S CORPORATIONS.—In the case
 15 of a partnership or S corporation, the election
 16 under subparagraph (A)(iii) shall be made sepa-
 17 rately by each partner or shareholder.

18 (b) INCREASE IN LIMITS ON CONTRIBUTIONS OF
 19 FOOD INVENTORY.—In the case of any charitable con-
 20 tribution of food during 2025 to which section
 21 170(e)(3)(C) of such Code applies, subclauses (I) and (II)
 22 of clause (ii) thereof shall each be applied by substituting
 23 “25 percent” for “15 percent”.

24 (c) EFFECTIVE DATE.—This section shall apply to
 25 contributions made on or after January 1, 2025.

1 **SEC. 4. SPECIAL DISASTER-RELATED RULES FOR USE OF**
2 **RETIREMENT FUNDS.**

3 (a) TAX-FAVORED WITHDRAWALS FROM RETIRE-
4 MENT PLANS.—

5 (1) IN GENERAL.—Section 72(t) of the Internal
6 Revenue Code of 1986 shall not apply to any quali-
7 fied disaster distribution.

8 (2) AGGREGATE DOLLAR LIMITATION.—

9 (A) IN GENERAL.—For purposes of this
10 subsection, the aggregate amount of distribu-
11 tions received by an individual which may be
12 treated as qualified disaster distributions for
13 any taxable year shall not exceed the excess (if
14 any) of—

15 (i) \$100,000, over

16 (ii) the aggregate amounts treated as
17 qualified disaster distributions received by
18 such individual for all prior taxable years.

19 (B) TREATMENT OF PLAN DISTRIBUTIONS.—If a distribution to an individual would
20 (without regard to subparagraph (A)) be a
21 qualified disaster distribution, a plan shall not
22 be treated as violating any requirement of the
23 Internal Revenue Code of 1986 merely because
24 the plan treats such distribution as a qualified
25 disaster distribution, unless the aggregate
26

1 amount of such distributions from all plans
2 maintained by the employer (and any member
3 of any controlled group which includes the em-
4 ployer) to such individual exceeds \$100,000.

5 (C) CONTROLLED GROUP.—For purposes
6 of subparagraph (B), the term “controlled
7 group” means any group treated as a single
8 employer under subsection (b), (c), (m), or (o)
9 of section 414 of such Code.

10 (D) SPECIAL RULE FOR INDIVIDUALS AF-
11 FECTED BY MORE THAN ONE DISASTER.—The
12 limitation of subparagraph (A) shall be applied
13 separately with respect to distributions made
14 with respect to each qualified disaster.

15 (3) AMOUNT DISTRIBUTED MAY BE REPAID.—

16 (A) IN GENERAL.—Any individual who re-
17 ceives a qualified disaster distribution may, at
18 any time during the 3-year period beginning on
19 the day after the date on which such distribu-
20 tion was received, make one or more contribu-
21 tions in an aggregate amount not to exceed the
22 amount of such distribution to an eligible retire-
23 ment plan of which such individual is a bene-
24 ficiary and to which a rollover contribution of
25 such distribution could be made under section

1 402(c), 403(a)(4), 403(b)(8), 408(d)(3), or
2 457(e)(16) of such Code, as the case may be.

3 (B) TREATMENT OF REPAYMENTS OF DIS-
4 TRIBUTIONS FROM ELIGIBLE RETIREMENT
5 PLANS OTHER THAN IRAS.—For purposes of
6 the Internal Revenue Code of 1986, if a con-
7 tribution is made pursuant to subparagraph (A)
8 with respect to a qualified disaster distribution
9 from an eligible retirement plan other than an
10 individual retirement plan, then the taxpayer
11 shall, to the extent of the amount of the con-
12 tribution, be treated as having received the
13 qualified disaster distribution in an eligible roll-
14 over distribution (as defined in section
15 402(c)(4) of such Code) and as having trans-
16 ferred the amount to the eligible retirement
17 plan in a direct trustee to trustee transfer with-
18 in 60 days of the distribution.

19 (C) TREATMENT OF REPAYMENTS OF DIS-
20 TRIBUTIONS FROM IRAS.—For purposes of the
21 Internal Revenue Code of 1986, if a contribu-
22 tion is made pursuant to subparagraph (A)
23 with respect to a qualified disaster distribution
24 from an individual retirement plan, then, to the
25 extent of the amount of the contribution, the

1 qualified disaster distribution shall be treated
2 as a distribution described in section 408(d)(3)
3 of such Code and as having been transferred to
4 the eligible retirement plan in a direct trustee
5 to trustee transfer within 60 days of the dis-
6 tribution.

7 (4) DEFINITIONS.—For purposes of this sub-
8 section—

9 (A) QUALIFIED DISASTER DISTRIBUTION.—Except as provided in paragraph (2),
10 the term “qualified disaster distribution” means
11 any distribution from an eligible retirement
12 plan made—
13

14 (i) on or after the first day of the in-
15 cident period of a qualified disaster and
16 before the date which is 180 days after the
17 date of the enactment of this Act, and

18 (ii) to an individual whose principal
19 place of abode at any time during the inci-
20 dent period of such qualified disaster is lo-
21 cated in the qualified disaster area with re-
22 spect to such qualified disaster and who
23 has sustained an economic loss by reason
24 of such qualified disaster.

1 (B) ELIGIBLE RETIREMENT PLAN.—The
 2 term “eligible retirement plan” shall have the
 3 meaning given such term by section
 4 402(c)(8)(B) of such Code.

5 (C) INDIVIDUAL RETIREMENT PLAN.—The
 6 term “individual retirement plan” shall have
 7 the meaning given such term by section
 8 7701(a)(37) of such Code.

9 (5) INCOME INCLUSION SPREAD OVER 3-YEAR
 10 PERIOD.—

11 (A) IN GENERAL.—In the case of any
 12 qualified disaster distribution, unless the tax-
 13 payer elects not to have this paragraph apply
 14 for any taxable year, any amount required to be
 15 included in gross income for such taxable year
 16 shall be so included ratably over the 3-taxable-
 17 year period beginning with such taxable year.

18 (B) SPECIAL RULE.—For purposes of sub-
 19 paragraph (A), rules similar to the rules of sub-
 20 paragraph (E) of section 408A(d)(3) of such
 21 Code shall apply.

22 (6) SPECIAL RULES.—

23 (A) EXEMPTION OF DISTRIBUTIONS FROM
 24 TRUSTEE TO TRUSTEE TRANSFER AND WITH-
 25 HOLDING RULES.—For purposes of sections

1 401(a)(31), 402(f), and 3405 of such Code,
2 qualified disaster distributions shall not be
3 treated as eligible rollover distributions.

4 (B) QUALIFIED DISASTER DISTRIBUTIONS
5 TREATED AS MEETING PLAN DISTRIBUTION RE-
6 QUIREMENTS.—For purposes of the Internal
7 Revenue Code of 1986, a qualified disaster dis-
8 tribution shall be treated as meeting the re-
9 quirements of sections 401(k)(2)(B)(i),
10 403(b)(7)(A)(i), 403(b)(11), and 457(d)(1)(A)
11 of such Code and section 8433(h)(1) of title 5,
12 United States Code, and, in the case of a
13 money purchase pension plan, a qualified dis-
14 aster distribution which is an in-service with-
15 drawal shall be treated as meeting the distribu-
16 tion rules of section 401(a) of the Internal Rev-
17 enue Code of 1986.

18 (b) RECONTRIBUTIONS OF WITHDRAWALS FOR
19 HOME PURCHASES.—

20 (1) RECONTRIBUTIONS.—

21 (A) IN GENERAL.—Any individual who re-
22 ceived a qualified distribution may, during the
23 applicable period, make one or more contribu-
24 tions in an aggregate amount not to exceed the
25 amount of such qualified distribution to an eli-

gible retirement plan (as defined in section 402(c)(8)(B) of such Code) of which such individual is a beneficiary and to which a rollover contribution of such distribution could be made under section 402(c), 403(a)(4), 403(b)(8), or 408(d)(3) of such Code, as the case may be.

(B) TREATMENT OF REPAYMENTS.—Rules similar to the rules of subparagraphs (B) and (C) of subsection (a)(3) shall apply for purposes of this subsection.

(2) QUALIFIED DISTRIBUTION.—For purposes of this subsection, the term “qualified distribution” means any distribution—

(A) described in section 401(k)(2)(B)(i)(IV), 403(b)(7)(A)(i)(V), 403(b)(11)(B), or 72(t)(2)(F) of such Code,

(B) which was to be used to purchase or construct a principal residence in a qualified disaster area, but which was not so used on account of the qualified disaster with respect to such area, and

(C) which was received during the period beginning on the date which is 180 days before the first day of the incident period of such qualified disaster and ending on the date which

1 is 30 days after the last day of such incident
2 period.

3 (3) APPLICABLE PERIOD.—For purposes of this
4 subsection, the term “applicable period” means, in
5 the case of a principal residence in a qualified dis-
6 aster area with respect to any qualified disaster, the
7 period beginning on the first day of the incident pe-
8 riod of such qualified disaster and ending on the
9 date which is 180 days after the date of the enact-
10 ment of this Act.

11 (c) LOANS FROM QUALIFIED PLANS.—

12 (1) INCREASE IN LIMIT ON LOANS NOT TREAT-
13 ED AS DISTRIBUTIONS.—In the case of any loan
14 from a qualified employer plan (as defined under
15 section 72(p)(4) of such Code) to a qualified indi-
16 vidual made during the 180-day period beginning on
17 the date of the enactment of this Act—

18 (A) clause (i) of section 72(p)(2)(A) of
19 such Code shall be applied by substituting
20 “\$100,000” for “\$50,000”, and

21 (B) clause (ii) of such section shall be ap-
22 plied by substituting “the present value of the
23 nonforfeitable accrued benefit of the employee
24 under the plan” for “one-half of the present

1 value of the nonforfeitable accrued benefit of
2 the employee under the plan”.

3 (2) DELAY OF REPAYMENT.—In the case of a
4 qualified individual (with respect to any qualified
5 disaster) with an outstanding loan (on or after the
6 first day of the incident period of such qualified dis-
7 aster) from a qualified employer plan (as defined in
8 section 72(p)(4) of such Code)—

9 (A) if the due date pursuant to subpara-
10 graph (B) or (C) of section 72(p)(2) of such
11 Code for any repayment with respect to such
12 loan occurs during the period beginning on the
13 first day of the incident period of such qualified
14 disaster and ending on the date which is 180
15 days after the last day of such incident period,
16 such due date shall be delayed for one year (or,
17 if later, until the date which is 180 days after
18 the date of the enactment of this Act),

19 (B) any subsequent repayments with re-
20 spect to any such loan shall be appropriately
21 adjusted to reflect the delay in the due date
22 under subparagraph (A) and any interest accru-
23 ing during such delay, and

24 (C) in determining the 5-year period and
25 the term of a loan under subparagraph (B) or

1 (C) of section 72(p)(2) of such Code, the period
2 described in subparagraph (A) of this para-
3 graph shall not be disregarded.

4 (3) QUALIFIED INDIVIDUAL.—For purposes of
5 this subsection, the term “qualified individual”
6 means any individual—

7 (A) whose principal place of abode at any
8 time during the incident period of any qualified
9 disaster is located in the qualified disaster area
10 with respect to such qualified disaster, and

11 (B) who has sustained an economic loss by
12 reason of such qualified disaster.

13 (d) PROVISIONS RELATING TO PLAN AMEND-
14 MENTS.—

15 (1) IN GENERAL.—If this subsection applies to
16 any amendment to any plan or annuity contract,
17 such plan or contract shall be treated as being oper-
18 ated in accordance with the terms of the plan during
19 the period described in paragraph (2)(B)(i).

20 (2) AMENDMENTS TO WHICH SUBSECTION AP-
21 PLIES.—

22 (A) IN GENERAL.—This subsection shall
23 apply to any amendment to any plan or annuity
24 contract which is made—

1 (i) pursuant to any provision of this
2 section, or pursuant to any regulation
3 issued by the Secretary of the Treasury (or
4 his delegate) or the Secretary of Labor
5 under any provision of this section, and

6 (ii) on or before the last day of the
7 first plan year beginning on or after Janu-
8 ary 1, 2027, or such later date as the Sec-
9 retary may prescribe.

10 In the case of a governmental plan (as defined
11 in section 414(d) of such Code), clause (ii) shall
12 be applied by substituting the date which is two
13 years after the date otherwise applied under
14 clause (ii).

15 (B) CONDITIONS.—This subsection shall
16 not apply to any amendment unless—

17 (i) during the period—

18 (I) beginning on the date that
19 this section or the regulation de-
20 scribed in subparagraph (A)(i) takes
21 effect (or in the case of a plan or con-
22 tract amendment not required by this
23 section or such regulation, the effec-
24 tive date specified by the plan), and

1 (II) ending on the date described
 2 in subparagraph (A)(ii) (or, if earlier,
 3 the date the plan or contract amend-
 4 ment is adopted),
 5 the plan or contract is operated as if such
 6 plan or contract amendment were in effect,
 7 and
 8 (ii) such plan or contract amendment
 9 applies retroactively for such period.

10 **SEC. 5. SPECIAL RULES FOR QUALIFIED DISASTER-RE-**
 11 **LATED PERSONAL CASUALTY LOSSES.**

12 (a) IN GENERAL.—If an individual has a net disaster
 13 loss for any taxable year—

14 (1) the amount determined under section
 15 165(h)(2)(A)(ii) of the Internal Revenue Code of
 16 1986 shall be equal to the sum of—

17 (A) such net disaster loss, and

18 (B) so much of the excess referred to in
 19 the matter preceding clause (i) of section
 20 165(h)(2)(A) of such Code (reduced by the
 21 amount in subparagraph (A)) as exceeds 10
 22 percent of the adjusted gross income of the in-
 23 dividual,

24 (2) in the case of qualified disaster-related per-
 25 sonal casualty losses, section 165(h)(1) of such Code

1 shall be applied to by substituting “\$500” for “\$500
2 (\$100 for taxable years beginning after December
3 31, 2009)”,

4 (3) the standard deduction determined under
5 section 63(c) of such Code shall be increased by the
6 net disaster loss, and

7 (4) section 56(b)(1)(E) of such Code shall not
8 apply to so much of the standard deduction as is at-
9 tributable to the increase under paragraph (3).

10 (b) NET DISASTER LOSS.—For purposes of this sec-
11 tion, the term “net disaster loss” means the excess of
12 qualified disaster-related personal casualty losses over per-
13 sonal casualty gains (as defined in section 165(h)(3)(A)
14 of such Code).

15 (c) QUALIFIED DISASTER-RELATED PERSONAL CAS-
16 UALTY LOSSES.—For purposes of this section, the term
17 “qualified disaster-related personal casualty losses” means
18 losses described in section 165(c)(3) of such Code which
19 arise in a qualified disaster area on or after the first day
20 of the incident period of the qualified disaster to which
21 such area relates, and which are attributable to such quali-
22 fied disaster.

1 **SEC. 6. EXTENSION OF EXCLUSION FROM GROSS INCOME**
2 **FOR COMPENSATION FOR LOSSES OR DAM-**
3 **AGES RESULTING FROM CERTAIN**
4 **WILDFIRES.**

5 Section 3(d) of the Federal Disaster Tax Relief Act
6 of 2023 (Public Law 118–148) is amended by striking
7 “2026” and inserting “2036”.

8 **SEC. 7. ADDITIONAL LOW-INCOME HOUSING CREDIT ALLO-**
9 **CATIONS.**

10 (a) IN GENERAL.—For purposes of section 42 of the
11 Internal Revenue Code of 1986, the State housing credit
12 ceiling for any State for each of calendar years 2026 and
13 2027 shall be increased by the aggregate housing credit
14 dollar amount allocated by the State housing credit agen-
15 cies of such State for such calendar year to buildings lo-
16 cated in any qualified disaster zone in such State.

17 (b) LIMITATION.—

18 (1) APPLICATION OF AGGREGATE LIMITA-
19 TION.—The increase determined under subsection

20 (a) with respect to any State shall not exceed—

21 (A) in the case of any such increase deter-
22 mined for calendar year 2026, the applicable
23 dollar limitation for such State, and

24 (B) in the case of any such increase deter-
25 mined for calendar year 2027, the applicable
26 dollar limitation for such State reduced by the

1 amount of any increase determined under sub-
2 section (a) with respect to such State for cal-
3 endar year 2026.

4 (2) APPLICABLE DOLLAR LIMITATION.—For
5 purposes of this subsection, the term “applicable
6 dollar limitation” means, with respect to any State,
7 the product of \$8.25 multiplied by the population of
8 such State (as determined for calendar year 2025).

9 (c) EXTENSION OF PLACED IN SERVICE DEADLINE
10 FOR DESIGNATED HOUSING CREDIT DOLLAR
11 AMOUNTS.—

12 (1) IN GENERAL.—In the case of any housing
13 credit dollar amount which is allocated by a State
14 housing credit agency of a State for calendar year
15 2026 or 2027 to a building located in a qualified
16 disaster zone in such State and which is designated
17 (at such time and in such manner as the Secretary
18 may provide) by such State housing credit agency as
19 housing credit dollar amount to which this sub-
20 section applies, section 42(h)(1)(E) of such Code
21 shall be applied—

22 (A) by substituting “third calendar year”
23 for “second calendar year” each place it ap-
24 pears, and

1 (B) by substituting “2 years” for “1 year”
 2 in clause (ii) thereof.

3 (2) APPLICATION OF LIMITATION.—The aggre-
 4 gate amount of housing credit dollar amount des-
 5 ignated under paragraph (1) for any calendar year
 6 by all State housing credit agencies of a State shall
 7 not exceed the amount determined under subsection
 8 (b)(1) with respect to such State for such calendar
 9 year.

10 (d) ALLOCATIONS TREATED AS MADE FIRST FROM
 11 ADDITIONAL ALLOCATION FOR PURPOSES OF DETER-
 12 MINING CARRYOVER.—For purposes of determining the
 13 unused State housing credit ceiling for any calendar year
 14 under section 42(h)(3)(C) of such Code, any increase in
 15 the State housing credit ceiling under subsection (a) shall
 16 be treated as an amount described in clause (ii) of such
 17 section.

18 **SEC. 8. DEFINITIONS.**

19 In this Act—

20 (1) QUALIFIED DISASTER AREA.—The term
 21 “qualified disaster area” means any area with re-
 22 spect to which a major disaster was declared, during
 23 the period beginning on January 1, 2025, and end-
 24 ing on the date which is 60 days after the date of
 25 the enactment of this Act, by the President under

1 section 401 of the Robert T. Stafford Disaster Relief
2 and Emergency Assistance Act, if the incident pe-
3 riod of the disaster with respect to which such dec-
4 laration was made begins on or after December 28,
5 2024, and on or before the date of the enactment of
6 this Act.

7 (2) QUALIFIED DISASTER ZONE.—The term
8 “qualified disaster zone” means that portion of any
9 qualified disaster area which was determined by the
10 President, during the period beginning on January
11 1, 2025, and ending on the date which is 60 days
12 after the date of the enactment of this Act, to war-
13 rant individual or individual and public assistance
14 from the Federal Government under the Robert T.
15 Stafford Disaster Relief and Emergency Assistance
16 Act by reason of the qualified disaster with respect
17 to such disaster area.

18 (3) QUALIFIED DISASTER.—The term “quali-
19 fied disaster” means, with respect to any qualified
20 disaster area, the disaster by reason of which a
21 major disaster was declared with respect to such
22 area.

23 (4) INCIDENT PERIOD.—The term “incident pe-
24 riod” means, with respect to any qualified disaster,
25 the period specified by the Federal Emergency Man-

1 agement Agency as the period during which such
2 disaster occurred, except that for purposes of this
3 Act, such period shall not be treated as ending after
4 the date which is 30 days after the date of the en-
5 actment of this Act.

