

## HR 481

Protecting Homeowners from Disaster Act of 2025

**Congress:** 119 (2025–2027, Current)

**Chamber:** House

**Policy Area:** Taxation

**Introduced:** Jan 16, 2025

**Current Status:** Referred to the House Committee on Ways and Means.

**Latest Action:** Referred to the House Committee on Ways and Means. (Jan 16, 2025)

**Official Text:** <https://www.congress.gov/bill/119th-congress/house-bill/481>

### Sponsor

**Name:** Rep. Brownley, Julia [D-CA-26]

**Party:** Democratic • **State:** CA • **Chamber:** House

### Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Hoyle, Val T. [D-OR-4]	D · OR		Feb 11, 2025

### Committee Activity

Committee	Chamber	Activity	Date
Ways and Means Committee	House	Referred To	Jan 16, 2025

### Subjects & Policy Tags

#### Policy Area:

Taxation

### Related Bills

*No related bills are listed.*

### Summary (as of Jan 16, 2025)

#### Protecting Homeowners from Disaster Act of 2025

This bill repeals the limit on the itemized tax deduction for unreimbursed personal casualty losses. Specifically, the bill repeals a provision that generally limits the deduction for tax years 2018-2025 to losses that are attributable to a federally declared disaster. The bill applies to losses sustained after 2024.



- **Jan 16, 2025:** Referred to the House Committee on Ways and Means.
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