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Instructions for Form 8915-D

Qualified 2019 Disaster Retirement Plan Distributions and Repayments

Section references are to the Internal Revenue Code unless otherwise noted.

General Instructions

Future Developments

For the latest information about developments related to Form 8915-D and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form8915D](https://www.irs.gov/Form8915D).

What's New

Coronavirus-related distributions. Do not report coronavirus-related distributions on Form 8915-D. Coronavirus-related distributions are reported on Form 8915-E, Qualified 2020 Disaster Retirement Plan Distributions and Repayments. If you were impacted by the coronavirus and you made withdrawals from your retirement plan in 2020 before December 31, you may have coronavirus-related distributions eligible for special tax benefits on Form 8915-E.

2019 Puerto Rico Earthquakes disaster (DR-4473-PR): 2020 distributions. The Taxpayer Certainty and Disaster Tax Relief Act of 2020 (enacted December 27, 2020) added the Puerto Rico Earthquakes disaster (DR-4473-PR) that started December 28, 2019, to the list of qualified 2019 disasters in [Table 1](#), later. The distribution period for qualified 2019 disaster distributions for this disaster ends June 24, 2021, and not June 16, 2020, as with other qualified 2019 disasters. A distribution for the Puerto Rico Earthquakes disaster can be a 2020 qualified distribution for the purchase or construction of a main home if it was received in 2020 before August 3, 2020. See [Part IV](#) under *Specific Instructions*, later. The Puerto Rico Earthquakes disaster is the only qualified 2019 disaster for which qualified distributions are reportable in 2020 Form 8915-D, Part IV.

Puerto Rico Earthquakes disaster (DR-4473-PR): 2019 distributions. On your 2019 Form 8915-D, distributions made in 2019 on or after December 28 may be claimed as qualified 2019 disaster distributions for the Puerto Rico Earthquakes disaster. The disaster was not listed in [Table 1](#) of the 2019 Instructions for Form 8915-D at the time the instructions went to print. You may also claim, on 2019 Form 8915-D, a qualified distribution received in 2019 on or after July 1 for the Puerto Rico Earthquakes disaster. In order to claim these tax benefits for 2019, you may need to file an amended 2019 return or an amended 2019 Form 8915-D, as applicable, if you have already filed your 2019 return or 2019 Form

8915-D. See 2019 Form 8915-D and its instructions for guidance. See also [IRS.gov/Form8915D](https://www.irs.gov/Form8915D).

Purpose of Form

Use Form 8915-D if you were adversely affected by a qualified 2019 disaster listed in [Table 1](#) at the end of these instructions and you received a distribution described in [Qualified 2019 Disaster Distribution Requirements](#), later.

Both qualified 2019 disaster distributions and repayments of qualified 2019 disaster distributions can be made in 2020.



If you need to complete Part I of 2020 Form 8915-C, complete that form first.

Part I. Use Part I to figure your:

- Total distributions from all retirement plans (including IRAs),
- Qualified 2019 disaster distributions, and
- Distributions other than qualified 2019 disaster distributions.

Parts II and III. Use Parts II and III to:

- Report your qualified 2019 disaster distributions;
- Report any repayments of qualified 2019 disaster distributions; and
- Figure the taxable amount, if any, of your qualified 2019 disaster distributions.

Note. Distributions and repayments from retirement plans (other than IRAs) are reported in Part II and distributions and repayments from IRAs are reported in Part III.

Part IV. Leave Part IV blank unless your disaster is the Puerto Rico Earthquakes disaster (DR-4473-PR) in [Table 1](#). You can only report qualified distributions on 2020 Form 8915-D for the Puerto Rico Earthquakes disaster.

Use Part IV of 2020 Form 8915-D to:

- Report that you received qualified distributions in 2020 for the purchase or construction of a main home in Puerto Rico that you repaid, in whole or in part, no later than June 25, 2021;
- Report any repayments of qualified distributions received in 2020 (not reported on 2020 Form 8606, Nondeductible IRAs); and
- Figure the taxable amount, if any, of your qualified distributions received in 2020 (not reported on 2020 Form 8606).

Who Must File

File 2020 Form 8915-D if any of the following applies.

- You received a qualified 2019 disaster distribution from an eligible retirement plan.
- You received a qualified 2019 disaster distribution in 2019 that you are including in income in equal amounts over 3 years.
- You made a repayment of a qualified 2019 disaster distribution in 2020.
- You received a qualified distribution in 2020 for the purchase or construction of a main home in Puerto Rico that you repaid, in whole or in part, no earlier than December 28, 2019, and no later than June 25, 2021.

See [Qualified Distribution for the Purchase or Construction of a Main Home in Qualified 2019 Disaster Areas](#), and [Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2019 Disaster Areas](#), later.

When and Where To File

File 2020 Form 8915-D with your 2020 Form 1040, 1040-SR, or 1040-NR. If you are not required to file an income tax return but are required to file Form 8915-D, fill in the address information on page 1 of Form 8915-D, sign the Form 8915-D, and send it to the Internal Revenue Service at the same time and place you would otherwise file Form 1040, 1040-SR, or 1040-NR.

The timing of your distributions and repayments will determine whether you need to file an amended return to claim them. If you need to amend your Form 8915-D, see [Amending Form 8915-D](#), later.

What Is a Qualified Disaster Distribution?

For 2020, qualified disaster distributions are the qualified 2018 disaster distributions described in 2020 Form 8915-C and its instructions, the qualified 2019 disaster distributions described in 2020 Form 8915-D and these instructions, and the qualified 2020 disaster distributions described in 2020 Form 8915-E and its instructions.

Qualified 2019 Disaster Distribution

What 2019 Disasters Are Covered?

In order to have a qualified 2019 disaster distribution, you must have been adversely affected by a qualified 2019 disaster: that is, a disaster listed in [Table 1](#) at the end of these instructions. These are the only disasters for which a qualified 2019 disaster distribution can be reported on Form 8915-D. See [Qualified 2019 Disaster Distribution Requirements](#), later.

How Is a Qualified 2019 Disaster Distribution Taxed?

Generally, a qualified 2019 disaster distribution is included in your income in equal amounts over 3 years. However, if you elect, you can include the entire distribution in your income in the year of the distribution. If more than one distribution was made during the year, you must treat all distributions for that year the same way. Any repayments made before you file your return and by the due date (including extensions) reduce the amount of the distribution included in your income.

Also, qualified 2019 disaster distributions aren't subject to the additional 10% tax on early distributions.



If a taxpayer who received a qualified 2019 disaster distribution dies in 2020, the distribution may no longer be spread over 3 years. The remainder of the distribution must be reported on the return of the deceased taxpayer.

Qualified 2019 Disaster Distribution Requirements



*A distribution is **not** a qualified 2019 disaster distribution if it is listed in [Distributions that are not qualified 2019 disaster distributions](#), later. Also see [Limit](#), later, for the dollar limit on qualified 2019 disaster distributions.*

Made in 2020. For 2020, a qualified 2019 disaster distribution is any distribution you received from an eligible retirement plan if all of the following conditions are met. You must meet these requirements separately for each of your disasters that occurred in 2019.

1. The distribution was made in 2020 **before** June 17. But if the distribution was for the Puerto Rico Earthquakes disaster that began December 28, 2019, the distribution could have been made at any time in 2020.

2. Your [main home](#) was located in a qualified 2019 disaster area listed in [Table 1](#) at any time during the disaster period shown for that area in [Table 1](#). See [Main home](#), later. The qualified 2019 disaster area is the state, territory, or tribal government in which the disaster occurs.

3. You sustained an economic loss because of the disaster(s) in (2) above. Examples of an economic loss include, but aren't limited to, (a) loss, damage to, or destruction of real or personal property from fire, flooding, looting, vandalism, theft, wind, or other cause; (b) loss related to displacement from your home; or (c) loss of livelihood due to temporary or permanent layoffs.

If (1) through (3) apply, you can generally designate any distribution (including periodic payments and required minimum distributions) from an [eligible retirement plan](#) as a qualified 2019 disaster distribution, regardless of whether the distribution was made on account of a qualified 2019

disaster. Qualified 2019 disaster distributions are permitted without regard to your need or the actual amount of your economic loss. See [Eligible retirement plan](#), later, for the list of plans from which qualified 2019 disaster distributions can be made.

A reduction or offset of your account balance in an eligible retirement plan (other than an IRA) in order to repay a loan can also be designated as a qualified 2019 disaster distribution. See [Distribution of plan loan offsets](#), later.

Made in 2019. See 2019 Form 8915-D and its instructions for guidance on the reporting of qualified 2019 disaster distributions made in 2019. However, distributions made for the Puerto Rico Earthquakes disaster that otherwise meet the criteria in [Qualified 2019 Disaster Distribution Requirements](#) in the 2019 Instructions for Form 8915-D can be qualified 2019 disaster distributions even though the disaster began December 28, 2019.

Distributions that are not qualified 2019 disaster distributions. The following distributions are **not** qualified 2019 disaster distributions.

- Corrective distributions of elective deferrals and employee contributions that are returned to the employee (together with the income allocable thereto) in order to comply with the section 415 limitations.
- Excess elective deferrals under section 402(g), excess contributions under section 401(k), and excess aggregate contributions under section 401(m).
- Loans that are treated as deemed distributions pursuant to section 72(p).
- Dividends paid on applicable employer securities under section 404(k).
- The costs of current life insurance protection.
- Prohibited allocations that are treated as deemed distributions pursuant to section 409(p).
- Distributions that are permissible withdrawals from an eligible automatic contribution arrangement within the meaning of section 414(w).
- Distributions of premiums for accident or health insurance under Treasury Regulation section 1.402(a)-1(e)(1)(i).

Limit. For each qualified 2019 disaster, the total of your qualified 2019 disaster distributions from all plans is limited to \$100,000. If you have distributions from more than one type of plan, such as a 401(k) plan and an IRA, and the total exceeds \$100,000 for a qualified 2019 disaster, you may allocate the \$100,000 limit among the plans by any reasonable method.

Eligible retirement plan. An eligible retirement plan can be any of the following.

- A qualified pension, profit-sharing, or stock bonus plan (including a 401(k) plan).
- A qualified annuity plan.
- A tax-sheltered annuity contract.
- A governmental section 457 deferred compensation plan.
- A traditional, SEP, SIMPLE, or Roth IRA.

Distribution of plan loan offsets. A distribution of a plan loan offset is a distribution that occurs when, under the terms of a plan, the participant's accrued benefit is reduced (offset) in order to repay a loan. A distribution of a plan loan offset amount can occur for a variety of reasons, such as when a participant terminates employment or doesn't comply with the terms of repayment. Plan loan offsets are treated as actual distributions and are reported in Form 1099-R, box 1.

Main home. Generally, your main home is the home where you live most of the time. A temporary absence due to special circumstances, such as illness, education, business, military service, evacuation, or vacation, won't change your main home.

Additional Tax

Qualified 2019 disaster distributions aren't subject to the additional 10% tax (or the 25% additional tax for certain distributions from SIMPLE IRAs) on early distributions and aren't required to be reported on Form 5329. However, any distributions you received in excess of the \$100,000 qualified 2019 disaster distribution limit for a qualified 2019 disaster may be subject to the additional tax.

Note. If you choose to treat a distribution as a qualified 2019 disaster distribution, it is not eligible for the 20% Capital Gain Election or the 10-Year Tax Option. For information on those options, see the instructions for Form 4972.

Repayment of a Qualified 2019 Disaster Distribution



Do not use this form to report repayments of qualified 2016, 2017, 2018, or 2020 disaster distributions. Instead, see Forms 8915-A, 8915-B, 8915-C, or 8915-E, respectively, and their instructions.

If you choose, you can generally repay any portion of a qualified 2019 disaster distribution that is eligible for tax-free rollover treatment to an eligible retirement plan. Also, you can repay a qualified 2019 disaster distribution made on account of hardship from a retirement plan. However, see [Exceptions](#), later, for qualified 2019 disaster distributions you can't repay.

Your repayment can't be made any earlier than the day after the date you received the qualified 2019 disaster distribution. You have 3 years from the day after the date you received the distribution to make a repayment. The amount of your repayment cannot be more than the amount of the original distribution. Amounts that are repaid are treated as a trustee-to-trustee transfer and are not included in income. Also, for purposes of the one-rollover-per-year limitation for IRAs, a repayment to an IRA is not considered a rollover.

Include on 2020 Form 8915-D any repayments you make before filing your 2020 return. Any repayments you make will reduce the amount of qualified 2019 disaster

distributions reported on your return for 2020. Do not include on your 2020 Form 8915-D any repayments you make later than the due date (including extensions) for filing your 2020 return. If you make a repayment in 2021 after you file your 2020 return, the repayment will reduce the amount of your qualified 2019 disaster distributions included in income on your 2021 return if you have spread the income over 3 years, unless you are eligible to amend your 2020 return (or your 2019 return, if applicable). See [Amending Form 8915-D](#), later. Also, if you have spread the income over 3 years, any excess repayments you make for 2020 will be carried forward to your 2021 return or back to your 2019 return, as applicable.

Example. You suffered economic losses in Louisiana as the result of a disaster that began July 10, 2019. You received qualified 2019 disaster distributions in the amount of \$75,000 on January 30, 2020, and \$15,000 on March 30, 2020. You wish to treat a contribution of \$90,000 you made on February 26, 2020, as a repayment of both distributions. Only \$75,000 can be reported as a qualified 2019 disaster distribution repayment. Repayments can only be made after the date on which the distribution was received.

Exceptions. You cannot repay the following types of distributions.

1. Qualified 2019 disaster distributions received as a beneficiary (other than a surviving spouse).
2. Required minimum distributions.
3. Any distribution (other than from an IRA) that is one of a series of substantially equal periodic payments made (at least annually) for:
 - a. A period of 10 years or more,
 - b. Your life or life expectancy, or
 - c. The joint lives or joint life expectancies of you and your beneficiary.

Qualified Distribution for the Purchase or Construction of a Main Home in Qualified 2019 Disaster Areas

The Puerto Rico Earthquakes Disaster: Qualified Distribution Requirements

TIP *If the qualified distribution was received in 2018 (or 2019 for a qualified 2019 disaster other than the Puerto Rico Earthquakes disaster), see the 2019 Instructions for Form 8915-D for more information.*

2020 qualified distributions. There is only one qualified 2019 disaster for which qualified distributions can be received in 2020: the Puerto Rico Earthquakes disaster in [Table 1](#). The qualified distribution must meet all of the following criteria.

1. The distribution is a hardship distribution from a 401(k) plan, a hardship distribution from a tax-sheltered annuity contract, or a qualified first-time homebuyer distribution from an IRA.
2. The distribution was received in 2020 no later than August 2, 2020.
3. The distribution was to be used to purchase or construct a main home in Puerto Rico and the main home was not purchased or constructed because of the Puerto Rico Earthquakes disaster. The disaster area is Puerto Rico.

2019 qualified distributions. A qualified distribution received in 2019 and reported on 2019 Form 8915-D for the Puerto Rico Earthquakes disaster must meet the following criteria.

1. The distribution is a hardship distribution from a 401(k) plan, a hardship distribution from a tax-sheltered annuity contract, or a qualified first-time homebuyer distribution from an IRA.
2. The distribution was received in 2019 no earlier than July 1.
3. The distribution was to be used to purchase or construct a main home in Puerto Rico and the main home was not purchased or constructed because of the Puerto Rico Earthquakes disaster. The disaster area is Puerto Rico.

TIP *To see the criteria that must be met for 2019 qualified distributions for other qualified 2019 disasters, see the Instructions for 2019 Form 8915-D.*

The Puerto Rico Earthquakes Disaster: Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home

If you received a qualified distribution for the Puerto Rico Earthquakes disaster to purchase or construct a main home, you can choose to repay that distribution to an eligible retirement plan on or after December 28, 2019, and no later than June 25, 2021. For this purpose, an eligible retirement plan is any plan, annuity, or IRA to which a rollover can be made.

CAUTION *If you are repaying a qualified distribution for a qualified 2019 disaster other than the Puerto Rico Earthquakes disaster, the repayment must be made no later than June 17, 2020. If the qualified distribution was for the Puerto Rico Earthquakes disaster, the repayment can be made up to June 25, 2021.*

Amounts relating to qualified distributions for the Puerto Rico Earthquakes disaster that are repaid no later than June 25, 2021, are treated as a trustee-to-trustee transfer and are not included in income. For purposes of the one-rollover-per-year limitation for IRAs, a repayment to an IRA is not considered a rollover.

A qualified distribution (or any portion thereof) for the Puerto Rico Earthquakes disaster not repaid before June 26, 2021, may be taxable in the year of the distribution, which may be 2020 (or even 2019, see [2019 qualified distributions under Amending Form 8915-D](#), later) and may be subject to the additional 10% tax (or the additional 25% tax for certain SIMPLE IRAs) on early distributions.

You may be able to designate a qualified distribution for the Puerto Rico Earthquakes disaster as a qualified 2019 disaster distribution if all of the following apply.

1. The distribution was made in 2019 on or after December 28, or in 2020.
2. The distribution (or any portion thereof) is not repaid before June 26, 2021.
3. The distribution can otherwise be treated as a qualified 2019 disaster distribution. See [Qualified 2019 Disaster Distribution Requirements](#), earlier.

TIP *If the qualified distribution for a qualified 2019 disaster was received in 2018 or 2019, see 2018 qualified distributions and 2019 qualified distributions under Amending Form 8915-D, later, for details on repayments.*

Amending Form 8915-D

File Form 1040-X, Amended U.S. Individual Income Tax Return, to amend a return you have already filed. Generally, Form 1040-X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later.

Qualified 2019 disaster distributions. If, after filing your 2020 return, you make a repayment, the repayment may reduce the amount of your qualified 2019 disaster distributions reported on that return. Depending on when a repayment is made, you may need to file an amended tax return to refigure your taxable income.

If you make a repayment by the due date of your 2020 return (including extensions), include the repayment on your amended 2020 Form 8915-D.

If you make a repayment after the due date of your 2020 return (including extensions) but before the due date of your 2021 return (including extensions), include the repayment on your 2021 Form 8915-D. However, you may file an amended Form 8915-D for 2020 if either of the following applies.

- You elected on 2020 Form 8915-D, lines 11 and 26, as applicable, to include all of your qualified 2019 disaster distributions in income in 2020 (instead of over 3 years).
- You have spread the income over 3 years, the amount of the repayment exceeds the amount of your qualified 2019 disaster distributions that are included in income on your 2021 Form 8915-D and you choose to carry the excess back to your 2020 tax return. See the example below.

Example. You received a qualified 2019 disaster distribution in the amount of \$90,000 in 2020. You choose to spread the \$90,000 over 3 years (\$30,000 in income for 2020, 2021, and 2022). On November 19, 2021, you make a repayment of \$45,000. For 2021, none of the qualified 2019 disaster distribution is included in income. The excess repayment of \$15,000 (\$45,000 - \$30,000) can be carried back to 2020. Also, instead of carrying the excess repayment back to 2020, you can choose to carry it forward to 2022.

You may also file an amended Form 8915-D for 2019 if you made a repayment after the due date (including extensions) for your 2020 return and either of the following applies.

- You elected on 2019 Form 8915-D, lines 9 and 17, as applicable, to include all of your qualified 2019 disaster distributions in income in 2019 (instead of over 3 years).
- You have spread the income over 3 years, the amount of the repayment exceeds the amount of your qualified 2019 disaster distributions that are included in income on your 2021 Form 8915-D (if any) and 2020 Form 8915-D, and you choose to carry back the excess to your 2019 tax return. See the example below.

Example. You received a qualified 2019 disaster distribution in the amount of \$90,000 in December 2019. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2019, 2020, and 2021). On November 19, 2021, you make a repayment of \$75,000. You use \$30,000 to offset the income for 2021. You carry back \$30,000 to 2020, and \$15,000 to 2019.

2019 qualified distributions. You may reduce the amount of a qualified distribution reported on 2019 Form 8915-D by the amount of a repayment made in 2020 before June 18 (made at any time in 2020 if the qualified 2019 disaster is the Puerto Rico Earthquakes disaster in [Table 1](#)). (See the section in the 2019 Instructions for Form 8915-D entitled *Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2019 Disaster Areas* for details on 2019 qualified distributions other than those for the Puerto Rico Earthquakes disaster.) If you have already filed your 2019 return on which you reported the distribution, you should file an amended 2019 return or an amended Form 8915-D, as applicable, to report the repayment following the usual rules. See [Part IV](#) in the *Specific Instructions*, later.

2018 qualified distributions. You may reduce the amount of a qualified distribution included in income in 2018 by the amount of a repayment made in 2020 before June 18. (See the section in the 2019 Instructions for Form 8915-D entitled *Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2019 Disaster Areas* for details on 2018 qualified distributions. The Puerto Rico Earthquakes disaster doesn't have 2018 qualified distributions.) Because a qualified

distribution can be received up to 180 days before the disaster began and repayments for that distribution can be made from the beginning date of the disaster and up to June 17, 2020, you may have a qualified distribution received in 2018 for which you are making repayments in 2020. If you have already filed your 2018 return on which you reported the distribution, you should file an amended 2018 return to report the repayment. On your amended return (Form 1040-X), you will check the 2018 box at the top of page 1 and enter, in parentheses in column B of line 1, the amount of the repayment. In Part III of your amended return, say: "The amount I reported on [2018 Form 1040, line 4b, or 2018 Form 1040NR, line 17b, as applicable] is being reduced by a contribution made [mm/dd/2020] to an eligible retirement plan in repayment of a qualified distribution made [mm/dd/2018] under PL 116-94, sec. 202(b). The disaster was the [name of the qualified 2019 disaster from Table 1] disaster."

Example. You received a distribution from a traditional IRA on December 14, 2018, to construct a home in the Mississippi Severe Storms, Tornadoes, Straight-line Winds, And Flooding disaster area which you did not construct because of that disaster. The disaster began April 13, 2019, and the distribution now qualifies as a qualified distribution. On April 14, 2020, you made a contribution that qualifies as a repayment of the distribution. You have already filed your 2018 return: a Form 1040. You will need to file a Form 1040-X for 2018 to claim the repayment. On your Form 1040-X, you check the 2018 box at the top of page 1 and, in parentheses in column B of line 1, you enter the amount of the repayment. In Part III of your amended return, say: "The amount I reported on 2018 Form 1040, line 4b, is being reduced by a contribution made 04/14/2020 to an eligible retirement plan in repayment of a qualified distribution made 12/14/2018 under PL 116-94, sec. 202(b). The disaster was the Mississippi Severe Storms, Tornadoes, Straight-line Winds, And Flooding disaster (DR-4450)."

Specific Instructions

Married filers. If both you and your spouse are required to file Form 8915-D, file a separate Form 8915-D for each of you. If you and your spouse are both filing Forms 8915-D, the \$100,000 limits on qualified 2019 disaster distributions and the election on lines 11 and 26 to include all qualified 2019 disaster distributions in income in 2020 (and not spread them over 3 years) are determined separately for each spouse.

Name and social security number (SSN). If you file a joint return, enter only the name and SSN of the spouse whose information is being reported on that Form 8915-D.

Foreign address. If you have a foreign address, enter the city name on the appropriate line. Do not enter any other

information on that line, but also complete the spaces below that line. Do not abbreviate the country name. Follow the country's practice for entering the postal code and the name of the province, county, or state.

Names of disasters. If you are reporting 2019 disaster distributions for only one disaster, enter the full name of the disaster on the line titled "Disaster name" in Part I of Form 8915-D. Include the state, territory, or tribal government and the FEMA DR number in [Table 1](#), later. For example, you would enter "Louisiana Flooding (DR-4462)."

Worksheet 2. If you use Worksheet 2, at the top of page 1 of Form 8915-D, write the full name of each disaster for which you are reporting a qualified 2019 disaster distribution.

Part I—Total Distributions From All Retirement Plans (Including IRAs)

Column (a). If you received a distribution from a retirement plan (including an IRA), you should receive a Form 1099-R. The amount of the distribution should be shown in Form 1099-R, box 1. Enter the amounts from all your Forms 1099-R, box 1, on the appropriate lines in column (a). Because qualified 2019 disasters occurred in 2019, the date of the disaster, unlike in 2019 is not a factor in determining whether a distribution is an available distribution in 2020.

If also filing 2020 Form 8915-C or 8915-E. If you are also filing 2020 Form 8915-C and have filled in Part I of that form, you must reduce the total distributions for each type of plan in column (a) of Form 8915-D by the qualified 2018 disaster distributions for the corresponding plan on Form 8915-C, Part I, column (c) (or column (b) if column (c) has not been completed).

If you have filed 2020 Form 8915-E, see *If also filing 2020 Form 8915-C or 8915-D* in the 2020 Instructions for Form 8915-E.

See the Worksheet 1 example below for guidance. A blank Worksheet 1 is at the end of the instructions under [Worksheets](#).

Example. Arnell suffered economic losses as a result of Texas Severe Storms And Flooding in 2018 and Tropical Storm Imelda in 2019. His main home was in Texas during the disaster period for each disaster. These events were qualified 2018 and 2019 disasters, respectively. In 2020, he received a traditional IRA distribution of \$140,000 and another traditional IRA distribution of \$60,000 for a total of \$200,000 in distributions. The distributions were made in April and May, respectively. He received no other distributions in 2018, 2019, or 2020. He is completing both 2020 Form 8915-C and 2020 Form 8915-D. He must complete his Form 8915-C first. He reports \$100,000 from the April distribution as a qualified 2018 disaster distribution on Form 8915-C. He reports the remaining \$40,000 from the April distribution and the full \$60,000 of the May distribution for a total of \$100,000 in

Filled-in Worksheet 1: Use if you complete Part I of 2020 Form 8915-C. Example for Arnell column (a).

Form 8915-C		column (a) Total available distributions in 2020	column (b) Qualified 2018 disaster distributions	column (c) Allocation of column (b)
1	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-C, line 5, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2018 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-C, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.		-0-	-0-
2	Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$140,000 April 2020 \$60,000 May 2020	\$100,000	-0-
4	Distributions from Roth IRAs made in 2020	-0-	-0-	-0-

Form 8915-D		column (a) Total available distributions in 2020 (For lines 2 through 4, enter Form 8915-C, column (a), minus Form 8915-C, column (c), if completed (otherwise minus Form 8915-C, column (b))
1
2	Distributions from retirement plans (other than IRAs) made in 2020	-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$100,000
4	Distributions from Roth IRAs made in 2020	-0-

available distributions under column (a) in the Form 8915-D portion of his Worksheet 1. On lines 2 through 4 of column (a) in Part I of his 2020 Form 8915-D, Arnell enters the amounts shown in column (a), lines 2 through 4, of Form 8915-D on his Filled-in Worksheet 1 for the Example.

Use if Reporting Only One 2019 Disaster

Column (b). Follow the instructions in this section to complete Part I, column (b), if you have qualified 2019 disaster distributions for only one disaster in 2020.

TIP If you have more than one qualified 2019 disaster and your qualified 2019 disaster distributions available for 2019 and 2020 total \$100,000 or less, see [More than one disaster but no more than \\$100,000 in distributions](#) below.

Enter on the appropriate lines, in column (b), any qualified 2019 disaster distributions (including periodic payments and required minimum distributions) made in 2020 for the Puerto Rico Earthquakes disaster (or made in 2020 no later than June 16 for qualified 2019 disasters other than the Puerto Rico Earthquakes disaster).

Include only those distributions you wish to designate as qualified 2019 disaster distributions. See [Qualified 2019 Disaster Distribution](#), earlier.

Also include in column (b), if you choose, any qualified distribution that is eligible to be designated as a qualified 2019 disaster distribution (see [Qualified Distribution for the Purchase or Construction of a Main Home in Qualified 2019 Disaster Areas](#), earlier).

Example 1. Mosley suffered economic losses as a result of the Hurricane Barry disaster in Table 1. In 2020, he received a traditional IRA distribution of \$100,000. The distribution was made on June 30. He had no other distributions in 2019 or 2020. Mosley cannot apply any of the June 30 distribution to the Hurricane Barry disaster. Qualified 2019 disaster distributions for qualified 2019 disasters (other than the Puerto Rico Earthquakes disaster in Table 1) can only be made through June 16, 2020.

Example 2. The facts are the same as in [Example 1](#), except the disaster was the Puerto Rico Earthquakes disaster in Table 1. Mosley can apply the entire \$100,000 of the June 30 distribution to the Puerto Rico Earthquakes disaster. Qualified 2019 disaster distributions for that disaster can be made through June 24, 2021.

More than one disaster but no more than \$100,000 in distributions. If your 2019 and 2020 qualified disaster distributions total \$100,000 or less, use the entire total for the earliest available disaster and follow the instructions in this section even if you were impacted by more than one disaster.



If you have qualified 2019 disaster distributions for more than one disaster, you must use [Worksheet 2](#), later, to figure your column (b) amounts **unless** your 2019 and 2020 qualified 2019 disaster distributions total \$100,000 or less. See the paragraph immediately above and the following examples.

Example 1. In 2020, you received qualified 2019 disaster distributions totaling \$90,000. The distributions were made before June 17. These were your only distributions made in 2019 and 2020. You were eligible for qualified 2019 disaster distributions for two disasters. Disaster 1: Louisiana Flooding. Disaster 2: Hurricane Barry. On your 2020 Form 8915-D, you report the entire \$90,000 distribution under one disaster: Disaster 1. You do not use Worksheet 2. You follow the steps in [Column \(b\)](#) under [Use if Reporting Only One 2019 Disaster](#) above.

Example 2. The facts are the same as in [Example 1](#), except in December 2019, you received an \$8,000 qualified 2019 disaster distribution that you assigned to Disaster 1, that you reported on 2019 Form 8915-D, and that you now report on 2020 Form 8915-D, line 1, column (b). This was your only distribution made in 2019. On your 2020 Form 8915-D, you report the entire \$98,000 in 2019 and 2020 distributions under one disaster: Disaster 1. You do not use Worksheet 2. You follow the steps in under

[Column \(b\)](#) under *Use if Reporting Only One 2019 Disaster* above.

Column (c). Complete column (c) only if the total on line 5, column (b), is more than \$100,000 and you are **not** using Worksheet 2.

If the amount on line 5, column (b), is more than \$100,000, you will need to make an allocation in column (c) of the distribution(s) included in column (b). This is because the total of your qualified 2019 disaster distributions cannot exceed the \$100,000 limit. If you have distributions from more than one type of retirement plan, such as an IRA and a 401(k) plan, you may allocate the \$100,000 limit among the plans by any reasonable method.

Example 1. You received a distribution from your Roth IRA in the amount of \$130,000 in 2020. The distribution was made on January 28, 2020. You had an economic loss due to Texas Severe Storms And Flooding. You had a main home in Texas during the period listed in [Table 1](#) for this disaster. This was your only distribution made in 2019 or 2020. You entered \$130,000 on line 4, columns (a) and (b). You would then enter \$100,000 on line 4, column (c), since the distribution is in excess of the \$100,000 limit.

Example 2. Assume the same facts as in [Example 1](#), except you also received a distribution from your 401(k) plan in the amount of \$20,000. This distribution was made on June 16, 2020. You entered \$20,000 on line 2, columns (a) and (b). You will now need to make an allocation in column (c) between the two distributions because the total on line 5, column (b), is \$150,000. You can choose to make the allocation by any reasonable method, as long as the total in column (c) does not exceed \$100,000. You choose to allocate \$80,000 to your Roth IRA distribution on line 4, column (c), and the entire \$20,000 to your 401(k) plan distribution on line 2, column (c).

Worksheet 2: Use if You Are Reporting More Than One 2019 Disaster



Do not enter any amounts in column (c) if you are using Worksheet 2.

Column (b). If you received qualified 2019 disaster distributions for more than one disaster and your qualified 2019 disaster distributions made in 2019 and 2020 total more than \$100,000, you must use Worksheet 2 to figure the amounts you are entering in column (b).

In Worksheet 2, column (a), enter the amounts you already have figured for lines 2 through 5 in Part I of 2020 Form 8915-D. In Worksheet 2, column (X), start by entering the amounts you are planning to claim as qualified 2019 disaster distributions made in 2020. A distribution will not be a qualified 2019 disaster distribution if it is made in 2020 after June 16 unless the disaster is the Puerto Rico Earthquakes disaster. (Qualified 2019 disaster distributions for the Puerto Rico Earthquakes disaster can be made at any time in 2020.) Enter the 2020 distributions for each qualified 2019 disaster in a separate column. Your total qualified 2019 disaster distributions for each disaster can't exceed \$100,000. For simplicity, apply your distributions in \$100,000 amounts as available to each available disaster, beginning with the earliest available disaster. Examples 1 through 4, later, provide guidance. A blank Worksheet 2 is in [Worksheets](#) at the end of the instructions.



See [Use if Reporting Only One 2019 Disaster](#), earlier, if you have only one disaster, or your qualified 2019 disaster distributions for 2019 and 2020 total \$100,000 or less even if you had more than one 2019 disaster. If you have total distributions of more than \$100,000 but no more than \$200,000, use \$100,000 for the earliest available disaster and the remaining amount for your second available disaster. See the examples below if you have two or three disasters.

Example 1. Mosley was eligible for qualified 2019 disaster distributions for the following disasters. Disaster 1: Louisiana Severe Storms And Tornadoes. Disaster 2: Louisiana Flooding. In 2020, he received a traditional IRA distribution of \$140,000. The distribution was made on April 30. He had no other distributions for 2019 or 2020. He completes Worksheet 2. Mosley applies the distribution up to the \$100,000 limit against each available disaster. He applies \$100,000 of the April 30 distribution to Disaster 1 and \$40,000 of the April 30 distribution to Disaster 2. In column (b), lines 1 through 5, of his 2020 Form 8915-D, Mosley enters the amounts from lines 1 through 5 of his filled-in Worksheet 2, column (b). He leaves column (c) of his 2020 Form 8915-D blank. See [Mosley's Filled-in Worksheet 2 for Example 1](#).

Example 2. The facts are the same as in [Example 1](#) except in 2019, Mosley had a \$20,000 qualified 2019 disaster distribution from line 4, column (b), of 2019 Form 8915-D for Disaster 1. He completes Worksheet 2. He enters \$20,000 on line 1 under Disaster 1. For 2020, Mosley applies the distributions up to the \$100,000 limit against each

available disaster. He applies \$80,000 of the April 2020 distribution to Disaster 1. With the \$20,000 from 2019, he has reached his \$100,000 limit for that disaster. He applies \$60,000 of the April 2020, distribution to Disaster 2. In column (b), lines 1 through 5, of his 2020 Form 8915-D, Mosley enters the amounts from lines 1 through 5 of his filled-in Worksheet 2, column (b). He leaves column (c) of his 2020 Form 8915-D blank. See [Mosley's Filled-in Worksheet 2 for Example 2](#).

Example 3. Mosley was eligible for qualified 2019 disaster distributions for the following disasters. Disaster 1: Louisiana Severe Storms And Tornadoes. Disaster 2: Louisiana Flooding. Disaster 3: Hurricane Barry. In 2020, he received a traditional IRA distribution of \$240,000 and a Roth IRA distribution of \$30,000 for a total of \$270,000 in distributions. These distributions were made on May 30 and June 16, respectively. He had no other distributions for 2019 or 2020. He completes Worksheet 2. Mosley applies the distributions up to the \$100,000 limit against each available disaster. He applies \$100,000 of the May distribution to Disaster 1 and \$100,000 of the May distribution to Disaster 2. Mosley applies the remaining \$40,000 of the May distribution to Disaster 3. He applies, in addition, the full \$30,000 from the June distribution to Disaster 3. In column (b), lines 1 through 5, of his 2020 Form 8915-D, Mosley enters the amounts from lines 1 through 5 of his filled-in Worksheet 2, column (b). He leaves column (c) of his 2020 Form 8915-D blank. See [Mosley's Filled-in Worksheet 2 for Example 3](#).

Example 4. The facts are the same as in [Example 3](#) except in 2019, Mosley had a \$20,000 qualified 2019 disaster distribution from line 4, column (b), of 2019 Form 8915-D for Disaster 1. He completes Worksheet 2. He enters \$20,000 on line 1 under Disaster 1. For 2020, Mosley applies the distributions up to the \$100,000 limit against each available disaster. He applies \$80,000 of the May 2020 distribution to Disaster 1. With the \$20,000 from 2019, he has reached his \$100,000 limit for that disaster. He applies \$100,000 of the May 2020 distribution to Disaster 2. Mosley applies the remaining \$60,000 of the May 2020 distribution to Disaster 3. He applies, in addition, the full \$30,000 from the June 2020 distribution to Disaster 3. In column (b), lines 1 through 5, of his 2020 Form 8915-D, Mosley enters the amounts from lines 1 through 5 of his filled-in Worksheet 2, column (b). He leaves column (c) of his 2020 Form 8915-D blank. See [Mosley's Filled-in Worksheet 2 for Example 4](#).

Mosley's Filled-in Worksheets 2: Use if you have qualified 2019 disaster distributions for more than one disaster and your total qualified 2019 disaster distributions in 2019 and 2020 exceed \$100,000.

Mosley's Filled-in Worksheet 2 for Example 1	(a) Total available distributions in 2020	(X) Qualified 2019 disaster distributions				(b) Qualified 2019 disaster distributions (Total for all disasters)
		Disaster 1	Disaster 2	Disaster 3	Disaster 4	
1 <ul style="list-style-type: none"> If you did not file 2019 Form 8915-D, enter -0- for each listed Disaster in column (X). If you filed 2019 Form 8915-D and you only reported one disaster on that form, enter in column (X) for that disaster the amount from your 2019 Form 8915-D, line 4, column (b). If for your 2019 Form 8915-D you were required to use Worksheet 2 in the instructions, enter in column (X) the amounts from line 4 of column (X), in your Worksheet 2 in the 2019 Form 8915-D instructions. Note. If the amount on line 1 of this worksheet is \$100,000 or more for a disaster, you cannot have qualified 2019 disaster distributions in 2020 for that disaster. Do not complete Worksheet 2 for that disaster.		-0-	-0-			-0-
2 Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-			-0-
3 Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$140,000	\$100,000	\$40,000			\$140,000
4 Distributions from Roth IRAs made in 2020	-0-	-0-	-0-			-0-
5 Totals. Add lines 1 through 4.	\$140,000	\$100,000	\$40,000			\$140,000

Mosley's Filled-in Worksheet 2 for Example 2	(a) Total available distributions in 2020	(X) Qualified 2019 disaster distributions				(b) Qualified 2019 disaster distributions (Total for all disasters)
		Disaster 1	Disaster 2	Disaster 3	Disaster 4	
1 <ul style="list-style-type: none"> If you did not file 2019 Form 8915-D, enter -0- for each listed Disaster in column (X). If you filed 2019 Form 8915-D and you only reported one disaster on that form, enter in column (X) for that disaster the amount from your 2019 Form 8915-D, line 4, column (b). If for your 2019 Form 8915-D you were required to use Worksheet 2 in the instructions, enter in column (X) the amounts from line 4 of column (X), in your Worksheet 2 in the 2019 Form 8915-D instructions. Note. If the amount on line 1 of this worksheet is \$100,000 or more for a disaster, you cannot have qualified 2019 disaster distributions in 2020 for that disaster. Do not complete Worksheet 2 for that disaster.		\$20,000	-0-			\$20,000
2 Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-			-0-
3 Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$140,000	\$80,000	\$60,000			\$140,000
4 Distributions from Roth IRAs made in 2020	-0-	-0-	-0-			-0-
5 Totals. Add lines 1 through 4.	\$140,000	\$100,000	\$60,000			\$160,000

Mosley's Filled-in Worksheet 2 for Example 3	(a) Total available distributions in 2020	(X) Qualified 2019 disaster distributions				(b) Qualified 2019 disaster distributions (Total for all disasters)	
		Disaster 1	Disaster 2	Disaster 3	Disaster 4		
1	<ul style="list-style-type: none"> If you did not file 2019 Form 8915-D, enter -0- for each listed Disaster in column (X). If you filed 2019 Form 8915-D and you only reported one disaster on that form, enter in column (X) for that disaster the amount from your 2019 Form 8915-D, line 4, column (b). If for your 2019 Form 8915-D you were required to use Worksheet 2 in the instructions, enter in column (X) the amounts from line 4 of column (X), in your Worksheet 2 in the 2019 Form 8915-D instructions. <p>Note. If the amount on line 1 of this worksheet is \$100,000 or more for a disaster, you cannot have qualified 2019 disaster distributions in 2020 for that disaster. Do not complete Worksheet 2 for that disaster.</p>		-0-	-0-	-0-	-0-	-0-
2	Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-	-0-		-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$240,000	\$100,000	\$100,000	\$40,000		\$240,000
4	Distributions from Roth IRAs made in 2020	\$30,000	-0-	-0-	\$30,000		\$30,000
5	Totals. Add lines 1 through 4.	\$270,000	\$100,000	\$100,000	\$70,000		\$270,000

Mosley's Filled-in Worksheet 2 for Example 4	(a) Total available distributions in 2020	(X) Qualified 2019 disaster distributions				(b) Qualified 2019 disaster distributions (Total for all disasters)	
		Disaster 1	Disaster 2	Disaster 3	Disaster 4		
1	<ul style="list-style-type: none"> If you did not file 2019 Form 8915-D, enter -0- for each listed Disaster in column (X). If you filed 2019 Form 8915-D and you only reported one disaster on that form, enter in column (X) for that disaster the amount from your 2019 Form 8915-D, line 4, column (b). If for your 2019 Form 8915-D you were required to use Worksheet 2 in the instructions, enter in column (X) the amounts from line 4 of column (X), in your Worksheet 2 in the 2019 Form 8915-D instructions. <p>Note. If the amount on line 1 of this worksheet is \$100,000 or more for a disaster, you cannot have qualified 2019 disaster distributions in 2020 for that disaster. Do not complete Worksheet 2 for that disaster.</p>		\$20,000	-0-	-0-		\$20,000
2	Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-	-0-		-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$240,000	\$80,000	\$100,000	\$60,000		\$240,000
4	Distributions from Roth IRAs made in 2020	\$30,000	-0-	-0-	\$30,000		\$30,000
5	Totals. Add lines 1 through 4.	\$270,000	\$100,000	\$100,000	\$90,000		\$290,000

Line 7



Before you begin line 7: If you are using Worksheet 2, do not complete line 7 until you have completed Worksheet 2.

See the instructions for your tax return for reporting the distributions included on line 7. See also the Instructions for Form 5329.

Part II—Qualified 2019 Disaster Distributions From Retirement Plans (Other Than IRAs)

Complete Part II if any of the following apply.

- You have an amount entered on 2020 Form 8915-D, line 2, column (b).
- You had an amount on your 2019 Form 8915-D, line 9, and you did not check the box on that line.
- You made a repayment in 2020 of qualified 2019 disaster distribution amounts from line 8 of 2019 Form 8915-D.

Line 9. Enter on line 9 your cost, if any. Your cost is generally your net investment in the plan. It does not include pre-tax contributions. If there is an amount in Form 1099-R, box 2a (taxable amount), the difference between Form 1099-R, box 1 and box 2a, is usually your cost. Enter the difference on line 9.

If there is no amount in Form 1099-R, box 2a, and the first box in box 2b is checked, the issuer of Form 1099-R may not have had all the facts needed to figure the taxable amount. You may want to get Pub. 575, Pension and Annuity Income, to help figure your taxable amount.

Also, see Pub. 575 if you use the Simplified Method Worksheet to figure the taxable amount of your periodic payments and you designated some of these payments as qualified 2019 disaster distributions.



If you have a Form 1099-R with both qualified 2019 disaster distributions and nonqualified distributions, you must separately figure the cost attributable to each distribution.

Line 11. If you don't check the box on line 11, you must spread the amount on line 10 over 3 years. By checking the box, you elect to include the entire amount in income in the year of distribution. You cannot make or change this election after the due date (including extensions) for your tax return. If you checked the box on line 26, you must check the box on line 11.

If the taxpayer died during 2020 after receiving a qualified 2019 disaster distribution, the taxable amount of the distribution may not be spread over 3 years. The remainder of the distribution must be reported on the tax return of the deceased taxpayer.

Line 17. At any time during the 3-year period that begins the day after the date you received a qualified 2019 disaster distribution, you can repay any portion of the distribution to an eligible retirement plan that accepts rollover contributions. You cannot, however, repay more than the amount of the original distribution. See [Repayment of a Qualified 2019 Disaster Distribution](#), earlier, for details.

Enter on line 17 the amount of any repayments you made before filing your 2020 return. Do not include any repayments made later than the due date (including extensions) for that return nor any repayments of nontaxable amounts. If you elected to spread the income over 3 years and you repaid more than the amount on line 11, the excess will be carried forward to your 2021 tax return if the distribution was made in 2019 or 2020. Repayments made after the due date of your 2020 return (including extensions) but before the due date of your 2021 return (including extensions) will generally be reported on your 2021 tax return if the distribution was made in 2019 or 2020 and you elected to spread the income over 3 years. However, you may have to file an amended return in certain situations. See [Amending Form 8915-D](#), earlier.

Example. You received a \$90,000 qualified 2019 disaster distribution on March 20, 2020, from your 401(k) plan. You had an economic loss due to Hurricane Barry. On April 2, 2021, you repay \$30,000 to an IRA. You file your return on April 10, 2021. Since the repayment was made before you filed your return, and not later than the due date (including extensions), you would enter the \$30,000 repayment on line 17.

Part III—Qualified 2019 Disaster Distributions From Traditional, SEP, SIMPLE, and Roth IRAs

Complete Part III if any of the following apply.

- You have an amount entered on 2020 Form 8915-D, line 3, column (b), or line 4, column (b).
- You had an amount on your 2019 Form 8915-D, line 17, and you did not check the box on that line.
- You made a repayment in 2020 of qualified 2019 disaster distribution amounts from line 16 of 2019 Form 8915-D.

Before completing this part, complete 2020 Form 8606 if either of the following applies.

- You received a qualified 2019 disaster distribution from a traditional, SEP, or SIMPLE IRA, and you have a basis in the IRA.
- You received a qualified 2019 disaster distribution from a Roth IRA.

For more information, see 2020 Form 8606 and its instructions.

Line 26. If you do not check the box on line 26, you must spread the amount on line 25 over 3 years. By checking the box, you elect to include the entire amount in income in the year of distribution. You cannot make or change this election after the due date (including extensions) for your tax return. If you checked the box on line 11, you must check the box on line 26.

If the taxpayer died during 2020 after receiving a qualified 2019 disaster distribution, the taxable amount of the distribution may not be spread over 3 years. The remainder of the distribution must be reported on the tax return of the deceased taxpayer.

Line 32. At any time during the 3-year period that begins the day after the date you received a qualified 2019 disaster distribution, you can repay any portion of the distribution to an eligible retirement plan that accepts rollover contributions. You cannot, however, repay more than the amount of the original distribution. See [Repayment of a Qualified 2019 Disaster Distribution](#), earlier, for details.

Enter on line 32 the amount of any repayments you made before filing your 2020 return. Do not include any repayments made later than the due date (including extensions) for that return nor any repayments of nontaxable amounts. If you elected to spread the income over 3 years and you repaid more than the amount on line 26, the excess will be carried forward to your 2021 tax return if the distribution was made in 2019 or 2020. Repayments made after the due date of your 2020 return (including extensions) but before the due date of your 2021 return (including extensions) will generally be reported on your 2021 tax return if the distribution was made in 2019 or 2020 and you elected to spread the income over 3 years. However, you may have to file an amended return in certain situations. See [Amending Form 8915-D](#), earlier.

Example. You received a \$90,000 qualified 2019 disaster distribution on March 20, 2020, from your traditional IRA. You had

an economic loss due to Hurricane Barry. On April 2, 2021, you repay \$30,000 to your traditional IRA. You file your return on April 10, 2021. Since the repayment was made before you filed your return, and not later than the due date (including extensions), you would enter the \$30,000 repayment on line 32.

Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2019 Disaster Areas

Qualified distribution received in 2020: Puerto Rico Earthquakes disaster only.

Qualified distributions can only be received in 2020 for the Puerto Rico Earthquakes disaster in [Table 1](#); and these distributions must have been received no later than August 2, 2020. Use Worksheet 3 to determine the amount to enter on line 35 of Part IV. See Worksheet 3 and [Line-by-line instructions for Worksheet 3](#), later.

Complete Part IV if, in 2020, you received a qualified distribution for the purchase or construction of a main home in Puerto Rico that you repaid in whole or in part no later than June 25, 2021. But see also [Line 1](#) under [Line-by-line instructions for Worksheet 3](#), later.

If you are required to file 2020 Form 8606, complete that form before you complete this part.

Note. A distribution made in 2020 for the purchase or construction of a main home may be treated as a qualified 2019 disaster distribution in certain circumstances. See [The Puerto Rico Earthquakes Disaster: Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home](#), earlier.

Qualified distributions received in 2019.

If in 2020 you are repaying, before June 18 (or at any time in 2020 for the Puerto Rico Earthquakes disaster in [Table 1](#)), a qualified distribution received in 2019 for the purchase or construction of a main home in a qualified 2019 disaster area, report the repayment on a Form 1040-X on which the 2019 check box has been checked at the top of page 1. But, if you filed 2019 Form 8915-D alone because you were not required to file Form 1040 for 2019, report the repayment on an amended 2019 Form 8915-D, that is, a 2019 Form 8915-D on which you have checked the "If this is an amended return" box.

Qualified distributions received in 2018.

If in 2020 you are repaying, before June 18, a qualified distribution received in 2018 for the purchase or construction of a main home in a 2019 disaster area, report the repayment following the steps in [2018 qualified distributions](#) under [Amending Form 8915-D](#), earlier.

Worksheet 3: Use to determine the amount for line 35 in Part IV of 2020 Form 8915-D.

Note. Only distributions made in 2020 for the Puerto Rico Earthquakes disaster in [Table 1](#) can qualify for Part IV treatment on 2020 Form 8915-D.

1	Did you receive a qualified distribution from a traditional, SEP, SIMPLE, or Roth IRA that is required to be reported on 2020 Form 8606? If Yes : Complete lines 2 through 6 of this worksheet, only if you had qualified distributions not required to be reported on 2020 Form 8606. If No : Go to line 2.	
2	Enter the total amount of qualified distributions you received in 2020 for the purchase or construction of a main home. Don't include any amounts reported on 2020 Form 8606. Also, don't include any distributions, if any, you reported on 2020 Form 8915-E, line 6 or 15; 2020 Form 8915-D, line 8 or 24; or 2020 Form 8915-C, line 8 or 25	\$ _____
3	Enter the applicable cost of distributions, if any	\$ _____
4	Subtract line 3 from line 2	\$ _____
5	Enter the total amount of any repayments you made. See instructions for allowable repayments. Don't include any repayments treated as rollovers on Form 8606	\$ _____
6	Taxable amount. Subtract line 5 from line 4. Enter the result here and on 2020 Form 8915-D, line 35. <ul style="list-style-type: none"> • If the distribution is from an IRA, include this amount in the total on 2020 Form 1040, 1040-SR, or 1040-NR, line 4b. • If the distribution is from a retirement plan (other than an IRA), include this amount in the total on 2020 Form 1040, 1040-SR, or 1040-NR, line 5b. Note. You may be subject to an additional tax on the amount on line 6 of this worksheet. See instructions for line 6 of this worksheet.	\$ _____

Line-by-line instructions for Worksheet 3. The instructions for the lines of Worksheet 3 are below.

Line 1. If you said "Yes," but are not required to complete lines 2 through 6 of Worksheet 3, you still must file 2020 Form 8915-D to show that you received a qualified distribution in 2020.


Line 2. Enter on line 2 your qualified distributions (see [Qualified Distribution for the Purchase or Construction of a Main Home in Qualified 2019 Disaster Areas](#), earlier).

Don't include any distributions you designated as qualified 2019 disaster distributions reported on line 8 or line 24. Also, don't include any amounts reported on 2020 Form 8606.

Line 3. Enter on line 3 your cost, if any. Your cost is generally your net investment in the plan. It does not include pre-tax contributions. If there is an amount in Form 1099-R, box 2a (taxable amount), the difference between Form 1099-R, box 1 and box 2a, is usually your cost. See Pub. 575 for more information about figuring your cost in the plan.

In many cases, a hardship distribution from a 401(k) plan or a tax-sheltered annuity contract will not have any cost.

If you received a first-time homebuyer distribution from an IRA, don't enter any amount on line 3. Any cost or basis in an IRA is figured on 2020 Form 8606 if you made nondeductible contributions.

 **If you have a Form 1099-R with both qualified distributions and nonqualified distributions, you must separately figure the cost attributable to each distribution.**

Line 5. At any time before June 26, 2021, you can repay any portion of the

qualified distribution to an eligible retirement plan that accepts rollovers (see [The Puerto Rico Earthquakes Disaster: Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home](#), earlier). You can't, however, repay more than the amount of the original distribution.

Enter on line 5 the amount of any repayments you make no later than June 25, 2021. Don't include any repayments treated as rollovers on 2020 Form 8606 nor any repayments of nontaxable amounts.

Line 6. Most distributions from qualified retirement plans (including IRAs) made to you before you reach age 59 1/2 are subject to an additional tax on early distributions and are reported on Form 5329. Qualified distributions for the purchase or construction of a main home in a qualified 2019 disaster area that were not repaid to an eligible retirement plan before June 26, 2021, may be subject to this additional tax unless you qualify for an exception. See the Instructions for Form 5329 for information on exceptions to this tax. If you have not repaid the distribution before June 26, 2021, you may be able to designate the qualified distribution as a qualified 2019 disaster distribution. See [The Puerto Rico Earthquakes Disaster: Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home](#), earlier.

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to carry out the Internal Revenue laws of the United States. We need this information to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax. You are required to give

us this information if you made certain contributions or received certain distributions from qualified plans, including IRAs, and other tax-favored accounts. Our legal right to ask for the information requested on this form is sections 6001, 6011, 6012(a), and 6109 and their regulations. If you don't provide this information, or you provide incomplete or false information, you may be subject to penalties. You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. However, we may give this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

Worksheets

Blank Worksheets 1 and 2 follow. A blank [Worksheet 3](#) is in *Part IV*, earlier.

Worksheet 1: Use if you complete Part I of 2020 Form 8915-C.

Form 8915-C		column (a) Total available distributions in 2020	column (b) Qualified 2018 disaster distributions	column (c) Allocation of column (b)
1	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-C, line 5, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2018 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-C, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.			
2	Distributions from retirement plans (other than IRAs) made in 2020			
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020			
4	Distributions from Roth IRAs made in 2020			

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March 5, 2021

Form 8915-D		column (a) Total available distributions in 2020 (For lines 2 through 4, enter Form 8915-C, column (a), minus Form 8915-C, column (c), if completed (otherwise minus Form 8915-C, column (b))
1
2	Distributions from retirement plans (other than IRAs) made in 2020	
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	
4	Distributions from Roth IRAs made in 2020	

Worksheet 2: Use if you have qualified 2019 disaster distributions for more than one disaster and your total qualified 2019 disaster distributions in 2019 and 2020 exceed \$100,000.

Worksheet for Form 8915-D	(a) Total available distributions in 2020	(X) Qualified 2019 disaster distributions				(b) Qualified 2019 disaster distributions (Total for all disasters)
		Disaster 1	Disaster 2	Disaster 3	Disaster 4	
1	<ul style="list-style-type: none"> If you did not file 2019 Form 8915-D, enter -0- for each listed Disaster in column (X). If you filed 2019 Form 8915-D and you only reported one disaster on that form, enter in column (X) for that disaster the amount from your 2019 Form 8915-D, line 4, column (b). If for your 2019 Form 8915-D you were required to use Worksheet 2 in the instructions, enter in column (X) the amounts from line 4 of column (X), in your Worksheet 2 in the 2019 Form 8915-D instructions. <p>Note. If the amount on line 1 of this worksheet is \$100,000 or more for a disaster, you cannot have qualified 2019 disaster distributions in 2020 for that disaster. Do not complete Worksheet 2 for that disaster.</p>					
2	Distributions from retirement plans (other than IRAs) made in 2020					
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020					
4	Distributions from Roth IRAs made in 2020					
5	Totals. Add lines 1 through 4.					

Table 1. Qualified 2019 Disaster Areas for Form 8915-D

Disaster Area	Qualified 2019 Disaster	Date of Declaration	Disaster Period aka Incident Period
Alabama	Severe Storms, Straight-line Winds, Tornadoes, And Flooding (DR-4426)	April 17, 2019	February 19, 2019 - March 20, 2019
Alabama	Severe Storms, Straight-line Winds, And Tornadoes (DR-4419)	March 05, 2019	March 03, 2019
Arkansas	Severe Storms And Flooding (DR-4441)	June 08, 2019	May 21, 2019 - June 14, 2019
Arkansas	Severe Storms, Straight-line Winds, Tornadoes, And Flooding (DR-4460)	September 13, 2019	June 23, 2019 - June 24, 2019
Cahuilla Band of Indians	Severe Storms And Flooding (DR-4423)	March 28, 2019	February 14, 2019
California	Severe Winter Storms, Flooding, Landslides, And Mudslides (DR-4434)	May 17, 2019	February 24, 2019 - March 01, 2019
California	Severe Winter Storms, Flooding, Landslides, And Mudslides (DR-4431)	May 01, 2019	February 13, 2019 - February 15, 2019
Florida	Hurricane Dorian (DR-4468)	October 21, 2019	August 28, 2019 - September 09, 2019
Guam	Typhoon Wutip (DR-4433)	May 07, 2019	February 23, 2019 - February 25, 2019
Idaho	Severe Storms, Flooding, Landslides, And Mudslides (DR-4443)	June 12, 2019	April 07, 2019 - April 13, 2019
Illinois	Severe Storms And Flooding (DR-4461)	September 19, 2019	February 24, 2019 - July 03, 2019
Iowa	Severe Storms And Flooding (DR-4421)	March 23, 2019	March 12, 2019 - June 15, 2019
Kansas	Severe Storms, Straight-line Winds, Tornadoes, Flooding, Landslides, and Mudslides (DR-4449)	June 20, 2019	April 28, 2019 - July 12, 2019
Kentucky	Severe Storms, Straight-line Winds, Flooding, Landslides, And Mudslides (DR-4428)	April 17, 2019	February 06, 2019 - March 10, 2019
La Jolla Band of Luiseño Indians	Severe Storms, Flooding, Landslides, And Mudslides (DR-4422)	March 26, 2019	February 14, 2019 - February 15, 2019
Louisiana	Severe Storms And Tornadoes (DR-4439)	June 03, 2019	April 24, 2019 - April 25, 2019
Louisiana	Hurricane Barry (DR-4458)	August 27, 2019	July 10, 2019 - July 15, 2019
Louisiana	Flooding (DR-4462)	September 19, 2019	May 10, 2019 - July 24, 2019
Minnesota	Severe Winter Storm, Straight-line Winds, And Flooding (DR-4442)	June 12, 2019	March 12, 2019 - April 28, 2019
Mississippi	Severe Storms, Straight-line Winds, Tornadoes, And Flooding (DR-4429)	April 23, 2019	February 22, 2019 - August 23, 2019
Mississippi	Severe Storms, Tornadoes, Straight-line Winds, And Flooding (DR-4450)	June 20, 2019	April 13, 2019 - April 14, 2019
Mississippi	Severe Storm, Straight-line Winds, And Flooding (DR-4470)	December 06, 2019	October 26, 2019
Missouri	Severe Storms, Straight-line Winds, And Flooding (DR-4435)	May 20, 2019	March 11, 2019 - April 16, 2019
Missouri	Severe Storms, Tornadoes, And Flooding (DR-4451)	July 09, 2019	April 29, 2019 - July 05, 2019
Montana	Flooding (DR-4437)	May 24, 2019	March 20, 2019 - April 10, 2019
Muscogee (Creek) Nation	Severe Storms, Straight-line Winds, Tornadoes, And Flooding (DR-4456)	August 07, 2019	May 07, 2019 - June 09, 2019
Navajo Nation	Snowstorm And Flooding (DR-4436)	May 21, 2019	February 21, 2019 - February 24, 2019
Nebraska	Severe Winter Storm, Straight-line Winds, And Flooding (DR-4420)	March 21, 2019	March 09, 2019 - July 14, 2019
New Hampshire	Severe Storm And Flooding (DR-4457)	August 15, 2019	July 11, 2019 - July 12, 2019
New York	Severe Storms, Straight-line Winds, And Flooding (DR-4472)	December 19, 2019	October 31, 2019 - November 01, 2019
North Carolina	Hurricane Dorian (DR-4465)	October 04, 2019	September 01, 2019 - September 09, 2019
North Dakota	Flooding (DR-4444)	June 12, 2019	March 21, 2019 - April 28, 2019
North Dakota	Flooding (DR-4475)	January 21, 2020	October 09, 2019 - October 26, 2019
Oglala Sioux Tribe	Severe Winter Storm, Snowstorm, And Flooding (DR-4448)	June 20, 2019	March 13, 2019 - March 26, 2019
Ohio	Severe Storms, Flooding, And Landslides (DR-4424)	April 08, 2019	February 05, 2019 - February 13, 2019
Ohio	Severe Storms, Straight-line Winds, Tornadoes, Flooding, Landslides, And Mudslide (DR-4447)	June 18, 2019	May 27, 2019 - May 29, 2019
Oklahoma	Severe Storms, Straight-line Winds, Tornadoes, And Flooding (DR-4438)	June 01, 2019	May 07, 2019 - June 09, 2019
Oklahoma	Severe Storms, Tornadoes, Straight-line Winds, And Flooding (DR-4453)	July 12, 2019	April 30, 2019 - May 01, 2019
Oregon	Severe Storms, Flooding, Landslides, And Mudslides (DR-4452)	July 09, 2019	April 06, 2019 - April 21, 2019
Oregon	Severe Winter Storms, Flooding, Landslides, And Mudslides (DR-4432)	May 02, 2019	February 23, 2019 - February 26, 2019
Ponca Tribe of Nebraska	Severe Storms And Flooding (DR-4446)	June 17, 2019	March 13, 2019 - April 01, 2019
Puerto Rico	Earthquakes (DR-4473-PR)	January 16, 2020	December 28, 2019 - July 3, 2020
Sac and Fox Tribe of the Mississippi in Iowa	Severe Storms And Flooding (DR-4430)	April 29, 2019	March 13, 2019 - April 01, 2019
Soboba Band Luiseno Indians	Severe Storms And Flooding (DR-4425)	April 08, 2019	February 14, 2019 - February 15, 2019
South Carolina	Hurricane Dorian (DR-4464)	September 30, 2019	August 31, 2019 - September 06, 2019
South Dakota	Severe Winter Storm, Snowstorm, And Flooding (DR-4440)	June 07, 2019	March 13, 2019 - April 26, 2019
South Dakota	Severe Storms And Flooding (DR-4463)	September 23, 2019	May 21, 2019 - June 07, 2019
South Dakota	Dakota Severe Storms, Tornadoes, And Flooding (DR-4467)	October 07, 2019	June 30, 2019 - July 21, 2019
South Dakota	Severe Storms, Tornadoes, And Flooding (DR-4469)	November 18, 2019	September 09, 2019 - September 26, 2019
Tennessee	Severe Storms, Flooding, Landslides, And Mudslides (DR-4427)	April 17, 2019	February 19, 2019 - March 30, 2019
Tennessee	Severe Storm And Straight-line Winds (DR-4471)	December 06, 2019	October 26, 2019
Texas	Severe Storms And Flooding (DR-4454)	July 17, 2019	June 24, 2019 - June 25, 2019
Texas	Tropical Storm Imelda (DR-4466)	October 04, 2019	September 17, 2019 - September 23, 2019
Vermont	Severe Storms And Flooding (DR-4445)	June 14, 2019	April 15, 2019
Vermont	Severe Storm And Flooding (DR-4474)	January 17, 2020	October 31, 2019 - November 01, 2019
West Virginia	Severe Storms, Flooding, Landslides, And Mudslides (DR-4455)	August 02, 2019	June 29, 2019 - June 30, 2019
Wisconsin	Severe Storms, Tornadoes, Straight-line Winds, And Flooding (DR-4459)	August 27, 2019	July 18, 2019 - July 20, 2019