Qualified 2017 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 8915B and its instructions, such as legislation enacted after they were published, go to IRS.gov/Form8915.

Purpose of Form
Use Form 8915B if you were adversely affected by a 2017 disaster listed in Qualified 2017 Disaster Distribution Requirements, later, and you received a distribution that qualifies for favorable tax treatment.

If you need to complete Part I of 2017 Form 8915A, complete that form first.

Part I. Use Part I to figure your:
• Total distributions from all retirement plans (including IRAs),
• Qualified 2017 disaster distributions, and
• Distributions other than qualified 2017 disaster distributions.

Parts II and III. Use Parts II and III to:
• Report your qualified 2017 disaster distributions;
• Report any repayments of qualified 2017 disaster distributions; and
• Figure the taxable amount, if any, of your qualified 2017 disaster distributions.

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

Part IV. Use Part IV of Form 8915B to:
• Report that you received qualified distributions for the purchase or construction of a main home in 2017 disaster areas that you repaid, in whole or in part, before March 1, 2018, in the case of Hurricane Harvey, Irma, or Maria, or before July 1, 2018, in the case of the California wildfires;
• Report any repayments of qualified distributions (not reported on 2017 Form 8606, Nondeductible IRAs); and
• Figure the taxable amount, if any, of your qualified distributions (not reported on 2017 Form 8606).

See Qualified Distribution for the Purchase or Construction of a Main Home in Certain 2017 Disaster Areas, and Part IV, later, for more information.

Additional Information
See Pub. 976, Disaster Relief, for more details.

Who Must File
File Form 8915B if either of the following applies.
• You received a qualified 2017 disaster distribution from an eligible retirement plan.
• You received a qualified distribution for the purchase or construction of a main home in 2017 disaster areas that you repaid, in whole or in part, before March 1, 2018, in the case of Hurricane Harvey, Irma, or Maria, or before July 1, 2018, in the case of the California wildfires.

When and Where To File
File Form 8915B with your 2017 Form 1040, 1040A, or 1040NR. If you are not required to file Form 1040, 1040A, or 1040NR. When and Where To File Form 8915B with your 2017 Form 1040, 1040A, or 1040NR.

If you need to amend your Form 8915B, see Amending Form 8915B, later.

What Is a Qualified Disaster Distribution?
For 2017, qualified disaster distributions are the qualified 2017 disaster distributions described in Form 8915B and these instructions; and the qualified 2016 disaster distributions described in 2017 Form 8915A and its instructions.

Qualified 2017 Disaster Distribution
What 2017 Disasters Are Covered?
In order to have a qualified 2017 disaster distribution, you must have been adversely affected by:
• Hurricane Harvey (which includes Tropical Storm Harvey),
• Hurricane Irma,
• Hurricane Maria, or
• The California wildfires.

How Is a Qualified 2017 Disaster Distribution Taxed?
Generally, a qualified 2017 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 you received more than one distribution 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 2017 disaster distributions aren’t subject to the additional 10% tax on early distributions.

Qualified 2017 Disaster Distribution Requirements
For 2017, a qualified 2017 disaster distribution is any distribution you received from an eligible retirement plan if all of the following conditions are met.

1. The distribution was made in 2017 after:
   a. August 22 for Hurricane Harvey,
   b. September 3 for Hurricane Irma,
   c. September 15 for Hurricane Maria, and
   d. October 7 for the California wildfires.

2. Your main home was located in a 2017 disaster area listed below on the date(s) shown for that area.
   a. August 23, 2017, for the Hurricane Harvey disaster area. For this purpose, that area includes the states of Louisiana and Texas.
   b. September 4, 2017, for the Hurricane Irma disaster area. For this purpose, that area includes the states of Florida, Georgia, and South Carolina; the territories of Puerto Rico and the U.S. Virgin Islands; and the Seminole Tribe of Florida.
   c. September 16, 2017, for the Hurricane Maria disaster area. For this purpose, that area includes the territories of Puerto Rico and the U.S. Virgin Islands.
   d. On any date in the period beginning October 8 and ending December 31, 2017, for the California wildfire disaster area. For this purpose, that area includes the state of California.

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; and (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 2017 disaster distribution,
Repayment of a Qualified 2017 Disaster Distribution

If you choose, you can generally repay any portion of a qualified 2017 disaster distribution that is eligible for tax-free rollover treatment to an eligible retirement plan. Also, you can repay a qualified 2017 disaster distribution made on account of hardship from a retirement plan. However, see Exceptions, later, for qualified 2017 disaster distributions you can’t repay.

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 Form 8915B any repayments you make before filing your 2017 return. Any repayments you make will reduce the amount of qualified 2017 disaster distributions reported on your return for 2017. Do not include on your 2017 Form 8915B any repayments you make later than the due date (including extensions) for filing your 2017 return. If you make a repayment in 2018 after you file your 2017 return, the repayment will reduce the amount of your qualified 2017 disaster distributions included in income on your 2018 return, unless you are eligible to amend your 2017 return. See Amending Form 8915B, later. Also, any excess repayments you make for 2017 will be carried forward to your 2018 return.

Exceptions. You cannot repay the following types of distributions.

1. Qualified 2017 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 Certain 2017 Disaster Areas

Qualified Distribution Requirements

To be a qualified distribution for the purchase or construction of a main home in certain 2017 disaster areas, the distribution must meet all of the following requirements.

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 2017 after February 28 and before September 21 for Hurricane Harvey, Irma, or Maria; and in 2017 after March 31 for California wildfires.
3. The distribution was to be used to purchase or construct a main home in the Hurricane Harvey, Irma, Maria or the California wildfire disaster area that was not purchased or constructed because of Hurricane Harvey, Irma, Maria or the California wildfires.

Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home

If you received a qualified distribution to purchase or construct a main home in the 2017 disaster areas in Qualified Distribution Requirements, earlier, you can repay that distribution to an eligible retirement plan after August 22, 2017, and before March 1, 2018, for hurricanes Harvey, Irma, and Maria; and after October 7, 2017, and before July 1, 2018, for California wildfires. For this purpose, an eligible retirement plan is any plan, annuity, or IRA to which a rollover can be made.

Amounts that are repaid before March 1, 2018, in the case of Hurricane Harvey, Irma, or Maria, or before July 1, 2018, in the case of the California wildfires, 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) not repaid before March 1, 2018, in the case of Hurricane Harvey, Irma, or Maria, or before July 1, 2018, in the case of the California wildfires, may be taxable for 2017 and 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 as a qualified 2017 disaster distribution if all of the following apply.

1. The distribution was made in 2017.
   a. After August 22 for Hurricane Harvey.
   b. After September 3 for Hurricane Irma.
   c. After September 15 for Hurricane Maria.
   d. After October 7 for the California wildfires.
2. The distribution (or any portion thereof) is not repaid before March 1, 2018, in the case of Hurricane Harvey, Irma, or Maria, or before July 1, 2018, in the case of the California wildfires.
3. The distribution can otherwise be treated as a qualified 2017 disaster distribution. See Qualified 2017 Disaster Distribution Requirements, earlier.
Amending Form 8915B

If, after filing your 2017 return, you make a repayment, the repayment may reduce the amount of your qualified 2017 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 2017 return (including extensions), include the repayment on your amended 2017 Form 8915B.

If you make a repayment after the due date of your 2017 return (including extensions) but before the due date of your 2018 return (including extensions), include the repayment on your 2018 Form 8915B. However, you may file an amended Form 8915B for 2017 if either of the following applies.

- You elected to include all of your qualified 2017 disaster distributions in income (instead of over 3 years) on your 2017 return.
- The amount of the repayment exceeds the amount of your qualified 2017 disaster distributions that are included in income for 2018 and you choose to carry the excess back to your 2017 tax return. See the example below.

**Example.** Arnell suffered economic losses as a result of Hurricane Matthew and Hurricane Irma, which were declared as a disaster by the President in 2016 and 2017, respectively. In 2017, he received a qualified 2016 disaster distribution for Hurricane Matthew and a qualified 2017 disaster distribution for Hurricane Irma. He received no qualified disaster distributions in 2016, and no other retirement plan distributions in 2018. Arnell enters the amounts in Part I of his 2017 Form 8915A.

Instructions for Form 8915B (2017)
Column (b). Complete this section only if you have qualified 2017 disaster distributions for hurricanes or wildfires, but not both.

Before you begin column (b): If you have qualified 2017 disaster distributions for both hurricanes and wildfires, you must use Worksheet 2, later, to figure your column (b) amounts.

Enter on the appropriate lines, in column (b), any qualified 2017 disaster distributions (including periodic payments and required minimum distributions) you received in 2017 after:
- August 22 for Hurricane Harvey,
- September 3 for Hurricane Irma,
- September 15 for Hurricane Maria, and
- October 7 for California wildfires.

Include only those distributions you wish to designate as qualified 2017 disaster distributions. See Qualified 2017 Disaster Distribution, earlier.

Also include in column (b), if you choose, any qualified distribution that is eligible to be designated as a qualified 2017 disaster distribution (see Qualified Distribution for the Purchase or Construction of a Main Home in Certain 2017 Disaster Areas, earlier).

Column (c). Complete column (c) only if the total on line 4, column (b), is more than $100,000 and you are not using Worksheet 2, later.

Before you begin column (c): Do not enter any amounts in column (c) if you have qualified 2017 disaster distributions from both hurricanes and wildfires. See Worksheet 2, later.

If the amount on line 4, 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 2017 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 on October 2, 2017. You had an economic loss of $150,000 due to Hurricane Irma. You received no other retirement plan distributions in 2017. You entered $130,000 on line 3, columns (a) and (b). You would then enter $100,000 on line 3, column (c), since the distribution is in excess of the $100,000 limit.

Example 2. Assume the same facts as in Example 1, except on October 16, 2017, you also received a distribution from your 401(k) plan in the amount of $20,000. You entered $20,000 on line 1, columns (a) and (b). You will now need to make an allocation in column (c) between the two distributions because the total on line 4, 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 3, column (c), and the entire $20,000 to your 401(k) plan distribution on line 1, column (c).

Line 5. See the caution below before you begin line 5.

Before you begin line 5: If you have qualified 2017 disaster distributions for both hurricanes and wildfires, do not complete line 5 until you have completed Worksheet 2, later.

If line 5 includes an amount allocated for the purchase or construction of a main home in the Hurricane Harvey, Irma, or Maria or the California wildfire disaster area, but you did not purchase or construct that home because of Hurricane Harvey, Irma, or Maria, or the California wildfires, you may have to enter this amount on line 21. See Qualified Distributions for the Purchase or Construction of a Main Home in Certain 2017 Disaster Areas, later. Also, see the instructions for your tax return for reporting all other distributions included on line 5.

Worksheet 2: Use if you have qualified 2017 disaster distributions for both hurricanes and wildfires. If you have qualified 2017 disaster distributions for both hurricanes and wildfires, you must use Worksheet 2 to figure the amounts you are planning to claim as qualified 2017 disaster distributions (including periodic payments and required minimum distributions) you received in 2017 for hurricanes and wildfires in each category of distribution (e.g. 401(k) plans) in Worksheet 2 can’t be more than the amount available for distributions in column (a) for that category. If you have distributions from more than one type of retirement plan (such as an IRA and a 401(k) plan) for the disaster, you may allocate the $100,000 limit among the plans by any reasonable method.

Step 1: Worksheet 2, column (X), lines 1, 2, and 3. If the sum for the hurricanes plus the wildfires on line 1, 2, and/or 3 in column (X) of Worksheet 2 is more than the amount in column (a) for that line, you will need to allocate the amounts. This is because the sum of your qualified 2017 disaster distributions for hurricanes and wildfires in each category of distribution (e.g. 401(k) plans) in Worksheet 2 can’t be more than the amount available for distributions in column (a) for that category. If you have distributions from more than one type of retirement plan (such as an IRA and a 401(k) plan) for the disaster, you may allocate the limit among the plans by any reasonable method.

Enter on the appropriate lines, in column (X) under Hurricanes, any qualified 2017 disaster distributions (including periodic payments and required minimum distributions) you received in 2017 for hurricanes after:
- August 22 for Hurricane Harvey,
- September 3 for Hurricane Irma, and
- September 15 for Hurricane Maria.

Enter on the appropriate lines in column (X) under Wildfires, any qualified 2017 disaster distributions (including periodic payments and required minimum distributions) you received in 2017 for California wildfires after October 7.

Step 2: Worksheet 2, column (X), line 4. If the amount on line 4 in column (X) of Worksheet 2 is more than $100,000, you will need to allocate the amounts. This is because the qualified 2017 disaster distributions for hurricanes and the qualified 2017 disaster distributions for wildfires each have their own $100,000 limit. If you have distributions from more than one type of retirement plan (such as an IRA and a 401(k) plan) for the disaster, you may allocate the $100,000 limit among the plans by any reasonable method.

Step 3: Worksheet 2, column (b). On each line in Worksheet 2, column (b), enter the sum of the qualified 2017 disaster distributions for hurricanes and wildfires in column (X) after all Step 1 and Step 2 adjustments. Also enter these amounts in column (b) of Form 8915B. Do not enter these amounts in column (c).

Example 1. Mosley resided in Florida in 2017 until September 30, 2017, when he moved to California. In 2017, he suffered $58,000 in economic losses at his then main home in Florida due to Hurricane Irma and $65,000 in economic losses at his main home in California due to the California wildfires. Mosley had a total of $19,000 in 401(k) distributions on October 20, 2017. He also received traditional IRA distributions in November of $95,000. Except for those noted, Mosley had no other distributions in 2017. The Worksheet 2: Scratch Sheet for Step 1 below shows the qualified hurricane and qualified wildfire distributions he is planning to claim.

<table>
<thead>
<tr>
<th>Example 1</th>
<th>Hurricanes</th>
<th>Wildfires</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line 1</td>
<td>$19,000</td>
<td>$13,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Line 2</td>
<td>$95,000</td>
<td>$45,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Line 3</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Line 4</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

In column (a), he only has $19,000 in available 401(k) distributions. He allocates $4,000 to the hurricanes in column (X). He skips Step 2 because his total qualified 2017...
disaster distributions for hurricanes and his total qualified 2017 disaster distributions for wildfires each are below the $100,000 limit.

After making that one adjustment, Mosley adds together the amounts on each line in column (X) and places the total in column (b). He places the amounts in his Worksheet 2, column (b), in the corresponding lines of Form 8915B, column (b). Mosley’s Filled-in Worksheet 2 for Example 1 is above.

**Example 2.** The facts are the same as in Example 1, above, with two exceptions. In 2017, Mosley suffered $130,000, instead of $58,000, in economic losses at his then main home in Florida and his total 401(k) distributions were $105,000, instead of $19,000.

The Worksheet 2: Scratch Sheet for Step 2 below shows the qualified hurricane and qualified wildfire distributions he is planning to claim.

The sum of his hurricane and wildfire distributions on each line is not more than his column (a) amount for that line. He skips Step 1.

He notices though that he has $130,000 ($85,000+$45,000) in qualified hurricane distributions, $30,000 over the $100,000 limit. Based on Step 2, earlier, he allocates $55,000 to his 401(k). He only has $70,000 ($20,000+$50,000) in wildfire distributions, which is below the $100,000 limit for qualified wildfire distributions. He does not adjust his wildfire distributions.

After making that one adjustment, Mosley adds together the amounts on each line in column (X) and places the total in column (b). He places the amounts in his Worksheet 2, column (b), in the corresponding lines of Form 8915B, column (b). Mosley’s Filled-in Worksheet 2 for Example 2 is above.

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**Mosley’s Filled-in Worksheet 2: Use if you have qualified 2017 disaster distributions for both hurricanes and wildfires.**

<table>
<thead>
<tr>
<th>Mosley’s Filled-in Worksheet 2 for Example 1</th>
<th>(a) Total available distributions in 2017</th>
<th>(X) Qualified 2017 Disaster Distributions made in 2017</th>
<th>(b) Qualified 2017 disaster distributions made in 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hurricanes</td>
<td>Wildfires</td>
<td>(Total for Hurricanes and Wildfires)</td>
</tr>
<tr>
<td>1</td>
<td>Distributions from retirement plans (other than IRAs)</td>
<td>$19,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>2</td>
<td>Distributions from traditional, SEP, and SIMPLE IRAs</td>
<td>$95,000</td>
<td>$45,000</td>
</tr>
<tr>
<td>3</td>
<td>Distributions from Roth IRAs</td>
<td>-0-</td>
<td>-0-</td>
</tr>
<tr>
<td>4</td>
<td>Totals. Add lines 1 through 3.</td>
<td>$114,000</td>
<td>$49,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mosley’s Filled-in Worksheet 2 for Example 2</th>
<th>(a) Total available distributions in 2017</th>
<th>(X) Qualified 2017 Disaster Distributions made in 2017</th>
<th>(b) Qualified 2017 disaster distributions made in 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hurricanes</td>
<td>Wildfires</td>
<td>(Total for Hurricanes and Wildfires)</td>
</tr>
<tr>
<td>1</td>
<td>Distributions from retirement plans (other than IRAs)</td>
<td>$105,000</td>
<td>$55,000</td>
</tr>
<tr>
<td>2</td>
<td>Distributions from traditional, SEP, and SIMPLE IRAs</td>
<td>$95,000</td>
<td>$45,000</td>
</tr>
<tr>
<td>3</td>
<td>Distributions from Roth IRAs</td>
<td>-0-</td>
<td>-0-</td>
</tr>
<tr>
<td>4</td>
<td>Totals. Add lines 1 through 3.</td>
<td>$200,000</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

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**Instructions for Form 8915B (2017)**

-5-
Part II—Qualified 2017 Disaster Distributions From Retirement Plans (Other Than IRAs)

Complete Part II if you have an amount entered on line 1, column (b).

Line 7. Enter on line 7 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 7.

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 2017 disaster distributions.

If you have a Form 1099-R with both qualified 2017 disaster distributions and nonqualified distributions, you must separately figure the cost attributable to each distribution.

Line 9. If you don’t check the box on line 9, you must spread the amount on line 8 over 3 years. If you use this method to figure the taxable amount of your distributions, you cannot change it after the due date (including extensions) for your tax return.

If the taxpayer died during 2017 after receiving a qualified 2017 disaster distribution, the taxable amount of the distribution may not be spread over 3 years. The entire distribution must be reported on the tax return of the deceased taxpayer.

Line 10. If any time during the 3-year period after the date you received a qualified 2017 disaster distribution, you can repay any portion of the distribution to an eligible retirement plan that is permitted to accept rollover contributions. You cannot, however, repay more than the amount of the original distribution. See Repayment of a Qualified 2017 Disaster Distribution, earlier, for details.

Enter on line 10 the amount of any repayments you made before filing your 2017 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 repay more than the amount on line 10, the excess will be carried forward to your 2018 tax return.

Repayments made after the due date of your 2017 return generally will be reported on your 2018 tax return. However, you may have to file an amended return in certain situations. See Amending Form 8915B, earlier.

Example. You received a $90,000 qualified 2017 disaster distribution on November 7, 2017, from your 401(k) plan. You had an economic loss in that amount due to Hurricane Maria. On April 2, 2018, you repay $30,000 to an IRA. You file your return on April 10, 2018. 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 10.

Part III—Qualified 2017 Disaster Distributions From Traditional, SEP, SIMPLE, and Roth IRAs

Complete Part III if you have an amount entered on line 2, column (b), or line 3, column (b).

Before completing this section, complete 2017 Form 8606 if either of the following applies.

- You received a qualified 2017 disaster distribution from a traditional, SEP, or SIMPLE IRA, and you have a basis in the IRA.
- You received a qualified 2017 disaster distribution from a Roth IRA. For more information, see 2017 Form 8606 and its instructions.

Lines 13 and 14. If you have both 2017 Form 8915A and 2017 Form 8915B taxable amounts computed on 2017 Form 8606, you may need to prorate the Form 8606, line 15b and 25b, amounts you enter on lines 13 and 14 of Form 8915B. See the two examples below.

Example 1. You received a $30,000 distribution, that was not a qualified disaster distribution, from your traditional IRA (that you did not roll over). Later, you received a qualified disaster distribution from your traditional IRA in the amount of $10,000. You reported $8,000 on 2017 Form 8915A and $2,000 on 2017 Form 8915B. You had no other distributions. You will report total distributions of $40,000 on 2017 Form 8606, line 7. You then will complete Form 8606, lines 8 through 14 as instructed. 2017 Form 8606, line 15a, shows an amount of $36,000. You will enter $9,000 ($36,000 x $10,000/$40,000) on Form 8606, line 15b. If you are either electing on both your 2017 Forms 8915A and 8915B to repay all the qualified disaster distributions in the first year or you are going to be spreading the repayments over 3 years on both forms, you could do as follows. You could enter the full $9,000 on 2017 Form 8915A, line 22. Your repayments of the $9,000 also would be entered on your Form 8915A and not Form 8915B. You may also compute the amounts for your 2017 Form 8915A, line 22, and Form 8915B, line 13, separately as in Example 2.

Example 2. The facts are the same as in Example 1, except you are electing on your 2017 Form 8915A to repay all the qualified disaster distributions in the first year and will be spreading the repayments over 3 years on your Form 8915B, or vice versa. You will enter $9,000 ($36,000 x $10,000/$40,000) on Form 8606, line 15b. You will place $7,200 ($36,000 x $8,000/$40,000) on 2017 Form 8915A, line 22, and $1,800 ($36,000 x $2,000/$40,000) on 2017 Form 8915B, line 13.

Line 17. If you do not check the box on line 17, you must spread the amount on line 16 over 3 years. If you use this method to figure the taxable amount of your distributions, you cannot change it after the due date (including extensions) for your tax return.

If the taxpayer died during 2017 after receiving a qualified 2017 disaster distribution, the taxable amount of the distribution may not be spread over 3 years. The entire distribution must be reported on the tax return of the deceased taxpayer.

Line 18. At any time during the 3-year period after the date you received a qualified 2017 disaster distribution, you can repay any portion of the distribution to an eligible retirement plan that is permitted to accept rollover contributions. You cannot, however, repay more than the amount of the original distribution. See Repayment of a Qualified 2017 Disaster Distribution, earlier, for details.

Enter on line 18 the amount of any repayments you made before filing your 2017 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 repay more than the amount on line 17, the excess will be carried forward to your 2018 tax return. Repayments made after the due date of your 2017 return (including extensions) but before the due date of your 2018 return (including extensions) will be reported on your 2018 tax return. However, you may have to file an amended return in certain situations. See Amending Form 8915B, earlier.

Example. You received a $60,000 qualified 2017 disaster distribution on October 2, 2017, from your 401(k) plan. You had an economic loss of $60,000 due to Hurricane Harvey. On April 2, 2018, you repay $30,000 to your 401(k) plan. You file your return on April 10, 2018. 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 18.

Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Certain 2017 Disaster Areas

Complete Part IV if you received a qualified distribution for the purchase or construction of a main home in the Hurricane Harvey, Irma, or Maria disaster area that you repaid, in whole or in part, before March 1, 2018; or in the California wildfire disaster area that you repaid, in whole or in part, before July 1, 2018.
If you are required to file 2017 Form 8606, complete that form before you complete this section.

Note. A qualified distribution for the purchase or construction of a main home made after August 22, 2017, for Hurricane Harvey, Irma, Maria, or after October 7, 2017, for California wildfires, may be treated as a qualified 2017 disaster distribution in certain circumstances. See Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home, earlier.

Line 20. If you check the “Yes” box, but are not required to complete lines 21 through 25, you still must file Form 8915B to show that you received a qualified distribution.

Line 21. Enter on line 21 your qualified distributions (see Qualified Distribution for the Purchase or Construction of a Main Home in Certain 2017 Disaster Areas, earlier).

Don’t include any distributions you designated as qualified 2017 disaster distributions reported on line 6 or line 15. Also, don’t include any amounts reported on 2017 Form 8606.

Line 22. Enter on line 22 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 most 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 22. Any cost or basis in an IRA is figured on 2017 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 24. At any time before March 1, 2018, in the case of Hurricane Harvey, Irma, or Maria, or before July 1, 2018, in the case of the California wildfires, you can repay any portion of a qualified distribution to an eligible retirement plan that is permitted to accept rollovers (see 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 24 the amount of any repayments you make before March 1, 2018, in the case of Hurricane Harvey, Irma, or Maria, or before July 1, 2018, in the case of the California wildfires. Don't include any repayments treated as rollovers on 2017 Form 8606 nor any repayments of nontaxable amounts.

Line 25. Most distributions from qualified retirement plans (including IRAs) and annuity contracts made to you before you reach age 59½ 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 2017 disaster area that were not repaid to an eligible retirement plan before March 1, 2018, in the case of Hurricane Harvey, Irma, or Maria, or before July 1, 2018, in the case of the California wildfires, 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.

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 6101, 6101, 6102(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.
Worksheet 1: Use if you complete Part I of 2017 Form 8915A.

<table>
<thead>
<tr>
<th>Form 8915A</th>
<th>column (a)</th>
<th>column (b)</th>
<th>column (c)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total distributions in 2017</td>
<td>Qualified 2016 disaster distributions</td>
<td>Allocation of column (b)</td>
</tr>
<tr>
<td>1</td>
<td>Enter in columns (b) and (c) the amount, if any, from your 2016 Form 8915A, line 4, column (b). If this amount is $100,000 or more, do not complete this part. You have no qualified 2016 disaster distributions in 2017</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Distributions from retirement plans (other than IRAs) made in 2017</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Distributions from traditional, SEP, and SIMPLE IRAs made in 2017</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Distributions from Roth IRAs made in 2017</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Worksheet 2: Use if you have qualified 2017 disaster distributions for both hurricanes and wildfires.

<table>
<thead>
<tr>
<th>Form 8915B</th>
<th>column (a)</th>
<th>column (b)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total available distributions in 2017</td>
<td>Qualified 2017 disaster distributions made in 2017</td>
</tr>
<tr>
<td></td>
<td>(Form 8915A, column (a) minus Form 8915A, column (c), if completed)</td>
<td>(Total for Hurricanes and Wildfires)</td>
</tr>
<tr>
<td>1</td>
<td>Distributions from retirement plans (other than IRAs)</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Distributions from traditional, SEP, and SIMPLE IRAs</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Distributions from Roth IRAs</td>
<td></td>
</tr>
</tbody>
</table>

Worksheet 2: Scratch Sheet for Step 1
Is the sum of qualified hurricane distributions plus qualified wildfire distributions in the category more than the available distributions?

<table>
<thead>
<tr>
<th>column (a)</th>
<th>Planned qualified 2017 disaster distributions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hurricane</td>
</tr>
<tr>
<td>Line 1</td>
<td></td>
</tr>
<tr>
<td>Line 2</td>
<td></td>
</tr>
<tr>
<td>Line 3</td>
<td></td>
</tr>
<tr>
<td>Line 4</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

Worksheet 2: Scratch Sheet for Step 2
Do the total qualified hurricane distributions or qualified wildfire distributions exceed $100,000?

<table>
<thead>
<tr>
<th>column (a)</th>
<th>Planned qualified 2017 disaster distributions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hurricane</td>
</tr>
<tr>
<td>Line 1</td>
<td></td>
</tr>
<tr>
<td>Line 2</td>
<td></td>
</tr>
<tr>
<td>Line 3</td>
<td></td>
</tr>
<tr>
<td>Line 4</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>