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# Instructions for Form 8915-F

(January 2022)



Department of the Treasury  
Internal Revenue Service

## Qualified Disaster Retirement Plan Distributions and Repayments

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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-F and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form8915F](https://www.irs.gov/Form8915F).



**These instructions discuss 2021 disasters and also the 2020 Washington (4593-DR-WA) disaster. If legislation for those disasters is not approved before these instructions go to print, those discussions will be removed from the body of these instructions.**

## Helpful Hints

**Form 8915-F can be e-filed.** The Form 8915-F can be completed electronically and e-filed with your tax return.

**Form 8915-F is a forever form.** Form 8915-F is a redesigned Form 8915. Beginning in 2021, additional alphabetical Forms 8915 (that is, Form 8915-G, Form 8915-H, etc.) will not be issued. The same Form 8915-F will be used for distributions for 2020 and later disasters and for each year of reporting of income and repayments of those distributions. The boxes you check in items A and B will help us determine the exact year of the form you are filing, and the year of the qualified disasters, qualified disaster distributions, and qualified distributions you are reporting. Earlier Forms 8915 had a different alphabetical Form 8915 for each year of disasters and a different form for each year the alphabetical form existed. See [How Do I Distinguish My Form 8915-F and Its Disasters From Other Forms 8915-F](#) and [When Should I Not Use a Form 8915-F](#), later.

## Purpose of Form

Use Form 8915-F to report:

- Qualified 2021 and later disaster distributions, if any;
- Qualified 2020 disaster distributions made in 2021 or 2022, as applicable (coronavirus-related distributions can't be made after December 30, 2020);
- Repayments of qualified 2020 and later disaster distributions;
- Income in 2021 and later years from qualified 2020 and later disaster distributions; and
- Qualified distributions received in 2021 and later years.

## Purpose of These Instructions

These instructions provide detailed information for use with your 2021 Forms 8915-F. For your convenience, [Appendix A, Which Lines Should I Use](#), later, provides, as well, the lines you should complete on your Form 8915-F for all tax years applicable to 2020 and 2021 disasters.

## How Do I Distinguish My Form 8915-F and Its Disasters From Other Forms 8915-F?

**Name of form.** These instructions will refer to the different Forms 8915-F by their names. The name is based on the boxes you check in items A and B at the top of page 1 of your Form 8915-F.

**Form 8915-F (2020 disasters).** Check the 2020 box in item B of your Form 8915-F if you were adversely affected by a qualified 2020 disaster listed in [Table for Qualified 2020 Disaster Areas](#) in [Appendix B, Qualified Disaster Areas by Year](#) at the end of these instructions, and:

- A qualified disaster distribution described in [Qualified 2020 disaster distribution requirements](#), later, was made to you;
- You are repaying, or have income from, a coronavirus-related distribution or other qualified 2020 disaster distribution reported on Part I of 2020 Form 8915-E; or
- You received a qualified distribution described in [Qualified 2020 disaster areas under Qualified Distribution for the Purchase or Construction of a Main Home in Qualified Disaster Areas](#), later.

Your form will be called Form 8915-F (2020 disasters).

The year of the form will be the year you checked in item A at the top of page 1 of your Form 8915-F. If you checked the 2021 box in item A, your form will be called 2021 Form 8915-F (2020 disasters).

**Form 8915-F (2021 disasters).** Check the 2021 box in item B of your Form 8915-F if you were adversely affected by a qualified 2021 disaster listed in [Table for Qualified 2021 Disaster Areas](#) in [Appendix B](#) at the end of these instructions, and a distribution described in [Qualified 2021 disaster distribution requirements](#), later, was made to you, or you received a distribution described in [Qualified 2021 disaster areas under Qualified Distribution for the Purchase or Construction of a Main Home](#), later. Your form will be called Form 8915-F (2021 disasters).

The year of the form will be the year you checked in item A at the top of page 1 of your Form 8915-F. If you checked the 2021 box in item A, your form will be called 2021 Form 8915-F (2021 disasters).


## Names of disasters and distributions.

Except when referring to them generally, these instructions will refer to the different qualified disasters and qualified disaster distributions by their specific name using the year you checked in item B at the top of page 1 of your Form 8915-F. For example, if you checked the "2020" box in item B, you

should read the discussions of qualified 2020 disasters and of distributions for those disasters.

## When Should I Not Use a Form 8915-F?


**Reporting coronavirus-related and other distributions for qualified 2020 disasters made or received in 2020.** This form replaces Form 8915-E for tax years beginning after 2020. Do not use a Form 8915-F to report qualified 2020 disaster distributions made in 2020 or qualified distributions received in 2020 for 2020 disasters.

 *You will still use 2020 Form 8915-E to report coronavirus-related and other qualified disaster distributions made in 2020 and to report qualified distributions received in 2020 for qualified 2020 disasters.*

**Qualified 2019 and earlier disasters.** Do not use Form 8915-F to do the following.

- Repay qualified 2017 disaster distributions. Use Form 8915-B for those repayments.
- Repay qualified 2018 disaster distributions. Use Form 8915-C for those repayments.
- Repay, and report income from, qualified 2019 disaster distributions. Use Form 8915-D for those repayments and income.

## Which Lines Should I Complete?

 *If you e-file your return, the software you use may determine which lines you need.*

At any rate, you might not need to enter amounts on each line of your Form 8915-F. The tables in [Form 8915-F \(2020 Disasters\): Lines To Use](#) and [Form 8915-F \(2021 Disasters\): Lines To Use](#), later, provide the lines you need to complete on the form you will be using. The lines you use will depend on:

- Whether qualified disaster distributions were made to you,
- Whether you have received qualified distributions,
- Whether you are recognizing income from distributions, and
- Whether you are repaying distributions.

## Who Must File

File Form 8915-F for the year you checked in item A at the top of page 1 of the form if any of the following apply to you for that year for the disasters you checked in item B.

- A qualified disaster distribution was made to you from an eligible retirement plan.
- You received a qualified distribution.
- A qualified disaster distribution was made to you in a prior year that you are including in income in equal amounts over 3 years and the 3-year period has not yet lapsed.
- You made a repayment of a qualified disaster distribution.

## When and Where To File


File your Form 8915-F with your Form 1040, 1040-SR, or 1040-NR for the year checked in item A at the top of page 1 of your Form 8915-F.

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-F, see [Amending Form 8915-F](#), later.

## What Is a Qualified Disaster Distribution?

For 2021, qualified disaster distributions are:

- The qualified 2019 disaster distributions for the Puerto Rico Earthquakes on 2021 Form 8915-D,
- The qualified 2020 disaster distributions for qualified 2020 disasters reported on 2021 Form 8915-F (2020 disasters), and
- The qualified 2021 disaster distributions for qualified 2021 disasters reported on 2021 Form 8915-F (2021 disasters).

 *Coronavirus-related distributions can't be made in 2021.*

## Qualified Disaster Distribution


### How Is a Qualified Disaster Distribution Taxed?

Generally, a qualified 2020 disaster distribution or qualified 2021 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.


On your 2021 Form 8915-F (2020 disasters), lines 11 and 22, you must either spread all the income for all your qualified 2020 disaster distributions made for 2021 or include all the income from those distributions in 2021. Similarly, on your 2021 Form 8915-F (2021 disasters), lines 11 and 22, you must either spread all the income for all your qualified 2021 disaster distributions made in for 2021 or include all the income from those distributions in 2021.

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 2020 disaster distributions and qualified 2021 disaster distributions aren't subject to the additional 10% tax on early distributions.

 *If a taxpayer who spread the income from a qualified 2020 disaster distribution over 3 years dies before the last tax year of that 3-year period, 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 Disaster Distribution Requirements

 *A coronavirus-related distribution can't be made after 2020. Also, a distribution is **not** a qualified 2020 disaster distribution or a qualified 2021 disaster distribution if it is listed in [Distributions that are not qualified disaster distributions](#), later. See [Limit](#), later, for the dollar limit on qualified disaster distributions.*

**Qualified 2020 disaster distribution requirements.** Qualified 2020 disaster distributions made in 2021 are reported on 2021 Form 8915-F (2020 disasters) and must meet the following criteria. You must meet these requirements separately for each of your disasters that you are reporting on 2021 Form 8915-F (2020 disasters).

1. The distribution was made no later than June 24, 2021, unless it was a distribution for the Washington (4593-DR-WA) disaster. For the Washington (4593-DR-WA) disaster, the distribution can be made at any time in 2021.

2. Your [main home](#) was located in a qualified 2020 disaster area listed in [Table for Qualified 2020 Disaster Areas in Appendix B](#) at any time during the disaster period shown for that area in that table. See [Main home](#), later. The qualified 2020 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 2020 disaster distribution, regardless of whether the distribution was made on account of a qualified 2020 disaster. Qualified 2020 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 2020 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 2020 disaster distribution. See [Distribution of plan loan offsets](#), later.

**Qualified 2021 disaster distribution requirements.** Qualified 2021 disaster distributions made in 2021 are reported on 2021 Form 8915-F (2021 disasters) and must meet the following criteria. You must meet these requirements separately for each of your disasters that you are reporting on 2021 Form 8915-F (2021 disasters).



1. The distribution was made in 2021 no earlier than the beginning date of your disaster.

2. Your [main home](#) was located in a qualified 2021 disaster area listed in [Table for Qualified 2021 Disaster Areas](#) in [Appendix B](#) at any time during the disaster period shown for that area in that table. See [Main home](#), later. The qualified 2021 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 2021 disaster distribution made for 2021, regardless of whether the distribution was made on account of a qualified 2021 disaster. Qualified 2021 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 2021 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 2021 disaster distribution. See [Distribution of plan loan offsets](#), later.

**Distributions that are not qualified disaster distributions.** The following distributions are **not** qualified 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 cost 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 Regulations section 1.402(a)-1(e)(1)(i).

**Limit.** For each qualified 2020 disaster and for each qualified 2021 disaster, the total of your qualified 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 on line 5, column (a), of your Form 8915-F exceeds your total available qualified disaster distribution amount from line 1e of your Form 8915-F, you may allocate the amount among the plans by any reasonable method when determining the amounts on lines 2, 3, and 4 of column (b).

**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 box 1 of Form 1099-R.

**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 2020 disaster distributions and qualified 2021 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, the amount on line 7 of your Form 8915-F may be subject to the additional tax. See the Instructions for Form 5329 on how to figure the additional tax on your distributions.

**Note.** If you choose to treat a distribution as a qualified 2020 disaster distribution or a qualified 2021 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 Disaster Distribution

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

Your repayment can't be made any earlier than the day after the date you received the qualified 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 2021 Form 8915-F (2020 disasters) and 2021 Form 8915-F (2021 disasters), as applicable, any repayments you made before filing your 2021 return. Any repayments you made will reduce the amount of qualified disaster distributions reported on your return for 2021. Do not include on your 2021 Form 8915-F (2020 disasters) or 2021 Form 8915-F (2021 disasters) any repayments you made later than the due date (including extensions) for filing your 2021 return. If you made a repayment in 2022 after you filed your 2021 return, the repayment will reduce the amount of your:

- Qualified 2020 disaster distributions made for 2021 and included in income on your 2021 return if you have spread the income over 3 years, unless you filed 2020 Form 8915-E and are eligible to amend your 2020 return; and
  - Qualified 2021 disaster distributions made for 2021 and included in income on your 2021 return if you have spread the income over 3 years.
- See [Amending Form 8915-F](#), later.

Also, if you have spread the income over 3 years, any excess repayments you made for 2021 will be carried:

- Forward to your 2022 Form 8915-F (2020 disasters) if you reported the excess on your 2021 Form 8915-F (2020 disasters);
- Forward to your 2022 Form 8915-F (2021 disasters) if you reported the excess on your 2021 Form 8915-F (2021 disasters); or
- Back to your 2020 Form 8915-E if you reported the excess on 2021 Form 8915-F (2020 disasters), you filed 2020 Form 8915-E, and are eligible to amend your 2020 return.

**Example 1.** On your 2020 Form 8915-E, you reported a coronavirus-related distribution of \$9,000 made to you from your traditional IRA on April 14, 2020. You spread the income over 3 years (\$3,000 in each of 2020, 2021, and 2022). You made no repayments of the distribution in 2020. In 2021, you made a repayment of \$4,500. You will report \$3,000 of the repayment on your 2021 Form 8915-F (2020 disasters). The excess repayment of \$1,500 can be carried forward to 2022 and reported on your 2022 Form 8915-F (2020 disasters) or carried back to 2020 and reported on your 2020 Form 8915-E.

**Example 2.** You suffered economic losses in 2020 in Hawaii as the result of DR-4549-HI. You received a qualified 2020 disaster distribution in the amount of \$75,000

on April 30, 2021, and \$15,000 on May 30, 2021. You wish to treat a contribution of \$90,000 you made on May 19, 2021, as a repayment of both distributions. Only \$75,000 can be reported as a qualified 2020 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 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 Disaster Areas

### Qualified Distribution Requirements

**Qualified 2020 disaster areas.** To be a qualified distribution on 2021 Form 8915-F (2020 disasters) for the purchase or construction of a main home in a qualified 2020 disaster area, the distribution must meet all of the following requirements.

1. The disaster was the Washington Severe Winter Storm, Straight-line Winds, Flooding, Landslides, and Mudslides (4593-DR-WA) or the Alaska Severe Storm, Flooding, Landslides, and Mudslides (4585-DR-AK). Leave 2021 Form 8915-F (2020 disasters), Part IV, blank if your only qualified 2020 disaster was the coronavirus or any other 2020 disaster.
2. 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.
3. The distribution was received no later than 30 days after the last day of the 4593-DR-WA or 4585-DR-AK disaster, as applicable. [Table for Qualified 2020 Disaster Areas](#) in *Appendix B* at the end of these instructions lists the ending dates for the 4593-DR-WA and 4585-DR-AK disasters.
4. The distribution was to be used to purchase or construct a [main home](#) in the qualified 2020 disaster area and the main home was not purchased or constructed because of the disaster. See [Main home](#), earlier. The disaster area is the state, territory, or tribal government in which the disaster occurs.

**TIP** *If the distribution was received in 2020 or 2019, see [2020 qualified distributions](#) or [2019 qualified distributions](#), respectively, under Amending Form 8915-F (2020 Disasters), later.*

**Qualified 2021 disaster areas.** To be a qualified distribution on 2021 Form 8915-F (2021 disasters) for the purchase or construction of a main home in a qualified 2021 disaster area, the distribution must meet all of the following requirements.

1. The disaster was a qualified 2021 disaster. See [Table for Qualified 2021 Disaster Areas](#) at the end of these instructions; it lists the qualified 2021 disasters.
2. 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.
3. The distribution was received no earlier than 180 days before the first day of the qualified 2021 disaster and no later than 30 days after the last day of the qualified 2021 disaster. [Table for Qualified 2021 Disaster Areas](#) at the end of these instructions lists the qualified 2021 disasters' beginning and ending dates.
4. The distribution was to be used to purchase or construct a [main home](#) in the qualified 2021 disaster area and the main home was not purchased or constructed because of the disaster. See [Main home](#), earlier. The disaster area is the state, territory, or tribal government in which the disaster occurs.

**TIP** *If the distribution was received in 2020, see [2020 qualified distributions](#) under Amending Form 8915-F (2021 disasters), later.*

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

**Qualified 2020 disaster areas.** If you received a qualified distribution, in 2021, to purchase or construct a main home in a qualified 2020 disaster area, you can choose to repay that distribution to an eligible retirement plan no later than June 25, 2021, in the case of the Alaska (4585-DR-AK) disaster (XXXXXXXXXX, in the case of the Washington (4593-DR-WA) disaster). For this purpose, an eligible retirement plan is any plan, annuity, or IRA to which a rollover can be made. Amounts that are repaid no later than June 25, 2021, in the case of the Alaska (4585-DR-AK) disaster (XXXXXXXXXX, in the case of the Washington (4593-DR-WA) disaster), 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 June 26, 2021, in the case of the Alaska (4585-DR-AK)

disaster (XXXXXXXXXX, in the case of the Washington (4593-DR-WA) disaster), may be taxable in the year of the distribution and may be subject to the additional 10% tax (or the additional 25% tax for certain SIMPLE IRAs) on early distributions. See the Instructions for Form 5329 to figure any tax.

You may be able to designate a qualified distribution for a 2020 disaster as a qualified 2020 disaster distribution if all of the following apply.

1. The distribution was made in 2021.
2. The distribution (or any portion thereof) is not repaid before June 26, 2021, in the case of the Alaska (4585-DR-AK) disaster (XXXXXXXXXX, in the case of the Washington (4593-DR-WA) disaster).
3. The distribution can otherwise be treated as a qualified 2020 disaster distribution. See [Qualified 2020 disaster distribution requirements](#), earlier.

**TIP** *If the distribution was received in 2019 or 2020 for any qualified 2020 disaster, see [2019 qualified distributions](#) or [2020 qualified distributions](#) under Amending Form 8915-F (2020 disasters), later.*

**Qualified 2021 disaster areas.** If you received a qualified distribution, in 2021, to purchase or construct a main home, in 2021, you can choose to repay that distribution to an eligible retirement plan on or after the first day of the disaster and no later than XXXXXXXXXX. For this purpose, an eligible retirement plan is any plan, annuity, or IRA to which a rollover can be made.

Amounts that are repaid no later than XXXXXXXXXX, 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 XXXXXXXXXX, may be taxable in the year of the distribution, which may be 2021 (or even 2020; see [2020 qualified distributions](#) under *Amending Form 8915-F (2021 disasters)*, later) and may be subject to the additional 10% tax (or the additional 25% tax for certain SIMPLE IRAs) on early distributions. See the Instructions for Form 5329 to figure any tax.

You may be able to designate a qualified distribution as a qualified 2021 disaster distribution if all of the following apply.

1. The distribution was made in 2021 on or after the first day of the disaster.
2. The distribution (or any portion thereof) is not repaid before XXXXXXXXXX.
3. The distribution can otherwise be treated as a qualified 2021 disaster distribution. See [Qualified 2021 disaster distribution requirements](#), earlier.





If the distribution was received in 2020, see [2020 qualified distributions](#) under Amending Form 8915-F (2021 disasters), later.

## Amending Form 8915-F (2020 Disasters) and Form 8915-F (2021 Disasters)

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 for a credit or refund 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.

### Amending Form 8915-F (2020 Disasters)

**Qualified 2020 disaster distributions.** If, after filing your 2021 return, you make a repayment of a qualified 2020 disaster distribution, the repayment may reduce the amount of your qualified 2020 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 of a qualified 2020 disaster distribution by the due date of your 2021 return (including extensions), include the repayment on a Form 1040-X amending your 2021 Form 8915-F (2020 disasters).

If you make the repayment after the due date of your 2021 return (including extensions) but before the due date of your 2022 return (including extensions) and you have spread the income over 3 years, include the repayment on your 2022 Form 8915-F (2020 disasters). However, you may file a Form 1040-X amending your 2021 Form 8915-F (2020 disasters) if either of the following applies.

- You elected on 2020 Form 8915-E, lines 9 and 17, or 2021 Form 8915-F (2020 disasters), lines 11 and 22, as applicable, to include all of your qualified 2020 disaster distributions in income in 2020 or 2021, as applicable (instead of over 3 years).
- You have spread the income over 3 years, the amount of the repayment exceeds the amount of your qualified 2020 disaster distributions that are included in income on your 2022 Form 8915-F (2020 disasters), and you choose to carry the excess back to 2021. See the examples below.

**Example 1.** You received a coronavirus-related distribution in the amount of \$9,000 in 2020. You choose to spread the \$9,000 over 3 years (\$3,000 in income for 2020, 2021, and 2022). On November 19, 2022, you make a repayment of \$4,500. For 2022, none of the qualified 2020 disaster distribution is included in income. The excess repayment of \$1,500 (\$4,500 – \$3,000) can be carried back to 2021. Also, instead of carrying the excess repayment back to 2021, you can choose to carry it back to 2020.

**Example 2.** You received a qualified 2020 disaster distribution in the amount of \$90,000 in 2021. You elected to have the full income from the distribution recognized in 2021. On November 19, 2022, you make a repayment of \$45,000. The entire \$45,000 is carried back to 2021.

**Example 3.** You received a qualified 2020 disaster distribution in the amount of \$90,000 in 2021. You choose to spread the \$90,000 over 3 years (\$30,000 in income for 2021, 2022, and 2023). On November 19, 2022, you make a repayment of \$45,000. For 2022, none of the qualified 2020 disaster distribution is included in income. The excess repayment of \$15,000 (\$45,000 – \$30,000) can be carried back to 2021. Also, instead of carrying the excess repayment back to 2021, you can choose to carry it forward to 2023.

**2020 qualified distributions.** If the coronavirus is your **only** qualified 2020 disaster, this discussion does not apply to you.

You may reduce the amount of a qualified distribution reported on 2020 Form 8915-E by the amount of a repayment made in 2021 before June 26 (XXXXXXXXXX, in the case of a qualified distribution for the Washington (4593-DR-WA) disaster). (See *Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2020 Disaster Areas* in the 2020 Instructions for Form 8915-E for details on qualified distributions received in 2020.) If you have already filed your 2020 return on which you reported the distribution, you should file an amended 2020 return or an amended 2020 Form 8915-E to report the repayment following the usual rules. See *Part IV* in the *Specific Instructions* in the 2020 Instructions for Form 8915-E.

**2019 qualified distributions.** If the coronavirus is your **only** qualified 2020 disaster, this discussion does not apply to you.

You may reduce the amount of a qualified distribution for a qualified 2020 disaster included in income in 2019 by the amount of a repayment made in 2021 before June 26. 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 25, 2021, you may have a qualified distribution received in 2019 for which you are making repayments in 2021. If you have already filed your 2019 return on which you reported the distribution, you should file an amended 2019 return to report the repayment. On your amended return (Form 1040-X), you will write in "2019" for the calendar year at the top of page 1 if you are a calendar year filer and enter, in parentheses in column B of line 1, the amount of the repayment. If the distribution was from an IRA, in Part III of your amended return, enter: "The amount I reported on [2019 Form 1040 or 1040-SR, line 4b, or 2019 Form 1040-NR, line 16b, as applicable] is being reduced by a contribution made

[mm/dd/2021] to an eligible retirement plan in repayment of a qualified distribution made [mm/dd/2019] under the Taxpayer Certainty and Disaster Tax Relief Act of 2020, sec. 302(b). The disaster was the [name of the qualified 2020 disaster from [Table for Qualified 2020 Disaster Areas](#)] disaster." If the distribution was from a retirement plan other than an IRA, in Part III of your amended return, enter: "The amount I reported on [2019 Form 1040 or 1040-SR, line 4d, or 2019 Form 1040-NR, line 17b, as applicable] is being reduced by a contribution made [mm/dd/2021] to an eligible retirement plan in repayment of a qualified distribution made [mm/dd/2019] under the Taxpayer Certainty and Disaster Tax Relief Act of 2020, sec. 302(b). The disaster was the [name of the qualified 2020 disaster from Table for Qualified 2020 Disaster Areas] disaster." Use the full name of the disaster. Include the state, territory, or tribal government and the FEMA DR number from Table for Qualified 2020 Disaster Areas at the end of these instructions.

**Example.** You received a distribution from a traditional IRA on December 12, 2019, to construct a home in the Mississippi Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4478-MS) disaster area which you did not construct because of that disaster. The disaster began January 10, 2020, and the distribution now qualifies as a qualified distribution. On June 14, 2021, you made a contribution that qualifies as a repayment of the distribution. You have already filed your 2019 return, a Form 1040. You will need to file a Form 1040-X for 2019 to claim the repayment. On your Form 1040-X, you write in "2019" for the calendar year at the top of page 1 because you are a calendar year filer and, in parentheses in column B of line 1, you enter the amount of the repayment. In Part III of your amended return, enter: "The amount I reported on 2019 Form 1040, line 4b, is being reduced by a contribution made 06/14/2021 to an eligible retirement plan in repayment of a qualified distribution made 12/12/2019 under the Taxpayer Certainty and Disaster Tax Relief Act of 2020, sec. 302(b). The disaster was the Mississippi Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4478-MS) disaster."

**Form 1040-NR.** If you are amending a Form 1040-NR, only complete the address block and Part III of your Form 1040-X. Make your adjustments on a corrected Form 1040-NR on which you have written "Amended" at the top of page 1.

### Amending Form 8915-F (2021 Disasters)

**Qualified 2021 disaster distributions.** If, after filing your 2021 return, you make a repayment of a qualified 2021 disaster distribution, the repayment may reduce the amount of your qualified 2021 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 of a qualified 2021 disaster distribution by the due date of your 2021 return (including extensions), include the repayment on your amended 2021 Form 8915-F (2021 disasters).

If you make the repayment after the due date of your 2021 return (including extensions) but before the due date of your 2022 return (including extensions) and you have spread the income over 3 years, include the repayment on your 2022 Form 8915-F (2021 disasters). However, you may file an amended 2021 Form 8915-F (2021 disasters) if either of the following applies.

- You elected on 2021 Form 8915-F (2021 disasters), lines 11 and 22, as applicable, to include all of your qualified 2021 disaster distributions in income in 2021 (instead of over 3 years).

- You have spread the income over 3 years, the amount of the repayment exceeds the amount of your qualified 2021 disaster distributions that are included in income on your 2022 Form 8915-F (2021 disasters), and you choose to carry the excess back to 2021. See the example below.

**Example 1.** You received a qualified 2021 disaster distribution in the amount of \$90,000 in 2021. You elected to have the full income from the distribution recognized in 2021. On November 19, 2022, you make a repayment of \$45,000. The entire \$45,000 is carried back to 2021.

**Example 2.** You received a qualified 2021 disaster distribution in the amount of \$90,000 in 2021. You choose to spread the \$90,000 over 3 years (\$30,000 in income for 2021, 2022, and 2023). On November 18, 2022, you make a repayment of \$45,000. For 2022, none of the qualified 2021 disaster distribution is included in income. The excess repayment of \$15,000 (\$45,000 – \$30,000) can be carried back to 2021. Also, instead of carrying the excess repayment back to 2021, you can choose to carry it forward to 2023.

**2020 qualified distributions.** You may reduce the amount of a qualified distribution for a qualified 2021 disaster included in income in 2020 by the amount of a repayment made in 2022 before XXXXXXXXXX. 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 XXXXXXXXXX, you may have a qualified distribution received in 2020 for which you are making repayments in 2021. If you have already filed your 2020 return on which you reported the distribution, you should file an amended 2020 return to report the repayment. On your amended return (Form 1040-X), you will write in "2020" for the calendar year at the top of page 1 if you are a calendar year filer and enter, in parentheses in column B of line 1, the amount of the repayment. If the distribution was from an IRA, in Part III of your amended return, enter: "The amount I reported on [2020 Form 1040, 1040-SR, or 1040-NR, line 4b, as applicable] is being reduced by a contribution made

[mm/dd/2021] to an eligible retirement plan in repayment of a qualified distribution made [mm/dd/2020] under the XXXXXXXXXX, sec. XXXX. The disaster was the [name of the qualified 2021 disaster from [Table for Qualified 2021 Disaster Areas](#)] disaster." If the distribution was from a retirement plan other than an IRA, in Part III of your amended return, enter: "The amount I reported on [2020 Form 1040, 1040-SR, or 1040-NR, line 5b, as applicable] is being reduced by a contribution made [mm/dd/2021] to an eligible retirement plan in repayment of a qualified distribution made [mm/dd/2020] under the XXXXXXXXXX, sec. XXXX. The disaster was the [name of the qualified 2021 disaster from [Table for Qualified 2021 Disaster Areas](#)] disaster." Use the full name of the disaster. Include the state, territory, or tribal government and the FEMA DR number from [Table for Qualified 2021 Disaster Areas](#) at the end of these instructions.

**Example.** You received a distribution from a traditional IRA on December 11, 2020, to construct a home in the Mississippi Severe Winter Storms (DR-4598-MS) disaster area which you did not construct because of that disaster. The disaster began February 11, 2021, and the distribution now qualifies as a qualified distribution. On June 14, 2022, you made a contribution that qualifies as a repayment of the distribution. You have already filed your 2021 return, a Form 1040. You will need to file a Form 1040-X for 2020 to claim the repayment. On your Form 1040-X, you write in "2020" for the calendar year at the top of page 1 because you are a calendar year filer and, in parentheses in column B of line 1, you enter the amount of the repayment. In Part III of your amended return, enter: "The amount I reported on 2020 Form 1040, line 4b, is being reduced by a contribution made 06/14/2022 to an eligible retirement plan in repayment of a qualified distribution made 12/11/2020 under the XXXXXXXXXX, sec. XXXX. The disaster was the Mississippi Severe Winter Storms (DR-4598-MS) disaster."

**Form 1040-NR.** If you are amending a Form 1040-NR, only complete the portions of the Form 1040-X listed in *Resident and nonresident aliens* in the Instructions for Form 1040-X. Make your adjustments on a corrected Form 1040-NR on which you have written "Amended" at the top of page 1.

## Specific Instructions

**Married filers.** If both you and your spouse are required to file Form 8915-F, file a separate Form 8915-F for each of you. If you and your spouse are both filing Forms 8915-F, the \$100,000 limits on qualified disaster distributions and the elections on lines 11 and 22 to include all qualified disaster distributions in income (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-F.

## Required General Information

**Item A.** Check the box that describes the tax year of the return to which you will be attaching your Form 8915-F.

**Item B.** Check the box that describes the calendar year in which the disaster(s) for which you are reporting distributions on your Form 8915-F began.

**Item C.** Enter the FEMA DR number from [Table for Qualified 2020 Disaster Areas](#) or [Table for Qualified 2021 Disaster Areas](#), as applicable. For example, for the 2020 Louisiana Hurricane Delta, you would enter DR-4559-LA.

 Do not enter the coronavirus in item C.

**Item D.** Check the box if the coronavirus is a disaster you are reporting on your Form 8915-F.

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

You can only report qualified disaster distributions for disasters listed in item C. Coronavirus-related distributions can't be made in 2021.

**Lines 1a through 1d.** You may not need to complete lines 1a through 1d. See below.

**When to leave lines 1a through 1d blank.** Leave lines 1a through 1d blank on your:

- 2021 Form 8915-F (2020 disasters) if either you didn't file 2020 Form 8915-E or the only disaster you reported on 2020 Form 8915-E was the coronavirus, and
- 2021 Form 8915-F (2021 disasters).

**When and how to complete lines 1a through 1d.** Complete lines 1a through 1d, as follows, if you are filing 2021 Form 8915-F (2020 disasters) and you filed 2020 Form 8915-E for disasters other than the coronavirus.

- Line 1a. Count the disasters reported on your 2020 Form 8915-E that you are now reporting in item C. Enter, on line 1a, the product of that number and \$100,000.
- Line 1b. Enter, on line 1b, the amount on 2020 Form 8915-E, line 5, column (c), if you completed that line (otherwise from the amount on 2020 Form 8915-E, line 5, column (b)) that reflects the distributions for the disasters you reported on 2020 Form 8915-E that you are now reporting in item C of your 2021 Form 8915-F. If you used Worksheet 2 in your 2020 Instructions for Form 8915-E, the amount for line 1b is figured by adding together the amounts in column (X), line 4, of that worksheet for the disasters you reported on 2020 Form 8915-E that you are now reporting in item C of your 2021 Form 8915-F.

- Line 1d. Count the disasters reported in item C of your 2021 Form 8915-F (2020 disasters) that were not reported on your 2020 Form 8915-E. Enter, on line 1d, the product of that number and \$100,000.

**Line 1e.** Complete line 1e as follows.

- If you have been instructed above to leave lines 1a through 1d blank, enter on line 1e the product of \$100,000 times the number of disasters you reported in item C of your 2021 Form 8915-F (2020 disasters) or 2021 Form 8915-F (2021 disasters), as applicable.
- Otherwise, enter the sum of lines 1c and 1d on line 1e.

**Lines 2 through 4 in 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 box 1 of Form 1099-R. Enter the amounts from box 1 of all your Forms 1099-R on the lines 2 through 4 in column (a), as applicable. But see [Are You Claiming Qualified Disaster Distributions on Two or More 2021 Forms 8915](#) next for the limitations if you are completing two or more of the following: 2021 Form 8915-D, 2021 Form 8915-F (2020 disasters), and 2021 Form 8915-F (2021 disasters).

## Are You Claiming Qualified Disaster Distributions on Two or More 2021 Forms 8915?



*This section does not apply to you:*

- If you are filing 2021 Form 8915-F (2020 disasters) and you are not completing Part I of 2021 Form 8915-D, or
- If you are filing 2021 Form 8915-F (2021 disasters) and you are not completing Part I of either 2021 Form 8915-D or 2021 Form 8915-F (2020 disasters).

Have you completed Part I of two of the following: 2021 Form 8915-D, 2021 Form

8915-F (2020 disasters), and 2021 Form 8915-F (2021 disasters)? If so, complete your forms in this order.

- First, complete 2021 Form 8915-D, if applicable.
- Your available distributions for your 2021 Form 8915-F (2020 disasters) are the distributions left after completing Part I of 2021 Form 8915-D, if applicable.
- Next, complete 2021 Form 8915-F (2021 disasters).
- Your available distributions for your 2021 Form 8915-F (2021 disasters) are the distributions left after completing Part I of 2021 Form 8915-F (2020 disasters).

See the Filled-in Worksheet 1A and 1B examples below for guidance. Blank Worksheets 1A and 1B are at the end of the instructions under [Worksheets](#).

**Example 1A.** Arnell suffered economic losses as a result of the Puerto Rico Earthquakes (DR-4473-PR) disaster in 2019 and the Puerto Rico Hurricane Isaias (DR-4560-PR) disaster in 2020. His main home was in Puerto Rico during the disaster period for each disaster. These events were qualified 2019 and 2020 disasters, respectively. In 2021, he received a traditional IRA distribution of \$140,000. The distribution was made on May 26. He received no other distributions in 2019, 2020, or 2021. He is completing 2021 Form 8915-D, and 2021 Form 8915-F (2020 disasters). He must complete his Form 8915-D first. He reports \$100,000 from the distribution as a qualified 2019 disaster distribution on Form 8915-D. He reports the remaining \$40,000 from the distribution as qualified 2020 disaster distributions in the 2021 Form 8915-F (2020 disasters) portion of his Filled-in Worksheet 1A for Example 1A. On lines 2 through 4 of column (a) in Part I of his 2021 Form 8915-F (2020 disasters), Arnell enters the amounts shown in column (a), lines 2 through 4, of 2021 Form 8915-F (2020 disasters) on his Filled-in

Worksheet 1A for Example 1A. Because the \$40,000 is being used on 2021 Form 8915-F (2020 disasters), it should not be counted on line 7 of his 2021 Form 8915-D in determining the taxable amount of his distributions on that form.

**Example 1B.** Roger suffered economic losses as a result of the Mississippi Hurricane Zeta (DR-4576-MS) disaster in 2020 and the Mississippi Severe Winter Storms (DR-4598-MS) disaster in 2021. His main home was in Mississippi during the disaster period for each disaster. These events were qualified 2020 and 2021 disasters, respectively. In 2021, he received a traditional IRA distribution of \$140,000. The distribution was made on May 26. He received no other distributions in 2020 or 2021. He is completing 2021 Form 8915-F (2020 disasters) and 2021 Form 8915-F (2021 disasters). He must complete his 2021 Form 8915-F (2020 disasters) first. He reports \$100,000 from the distribution as a qualified 2020 disaster distribution on 2021 Form 8915-F (2020 disasters). He reports the remaining \$40,000 from the distribution as qualified 2021 disaster distributions in the 2021 Form 8915-F (2021 disasters) portion of his Filled-in Worksheet 1B for Example 1B. On lines 2 through 4 of column (a) in Part I of his 2021 Form 8915-F (2021 disasters), Roger enters the amounts shown in column (a), lines 2 through 4, of 2021 Form 8915-F (2021 disasters) on his Filled-in Worksheet 1B for Example 1B. Because the \$40,000 is being used on 2021 Form 8915-F (2021 disasters), it should not be counted on line 7 of his 2021 Form 8915-F (2020 disasters) in determining the taxable amount of his distributions on that form.



*The numbers on the left border of the Filled-in Worksheets are line numbers that correspond to the lines on the indicated forms.*



**Filled-in Worksheet 1A. Use if you complete Part I of 2021 Form 8915-D and of either 2021 Form 8915-F (2020 disasters) or 2021 Form 8915-F (2021 disasters). Example 1A for Arnell column (a).**

	Form 8915-D	column (a) Total distributions in 2021	column (b) Qualified disaster distributions	column (c) Allocation of column (b)
2	Distributions from retirement plans (other than IRAs) made in 2021	-0-	-0-	-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2021	\$140,000	\$100,000	-0-
4	Distributions from Roth IRAs made in 2021	-0-	-0-	-0-

	Form 8915-F (2020 disasters) or Form 8915-F (2021 disasters)	column (a) Available distributions for this year
2	Enter, in column (a), distributions from retirement plans (other than IRAs) made this year.	-0-
3	Enter, in column (a), distributions from traditional, SEP, and SIMPLE IRAs made this year.	\$40,000
4	Enter, in column (a), distributions from Roth IRAs made this year.	-0-

**Filled-in Worksheet 1B. Use if you complete Part I of both 2021 Form 8915-F (2020 disasters) and 2021 Form 8915-F (2021 disasters). Example 1B for Roger column (a).**

	Form 8915-F (2020 disasters)	column (a) Available distributions for this year	column (b) Qualified disaster distributions for the disasters in item C
2	Enter, in column (a), distributions from retirement plans (other than IRAs) made this year.	-0-	-0-
3	Enter, in column (a), distributions from traditional, SEP, and SIMPLE IRAs made this year.	\$140,000	\$100,000
4	Enter, in column (a), distributions from Roth IRAs made this year.	-0-	-0-

	Form 8915-F (2021 disasters)	column (a) Available distributions for this year
2	Enter, in column (a), distributions from retirement plans (other than IRAs) made this year.	-0-
3	Enter, in column (a), distributions from traditional, SEP, and SIMPLE IRAs made this year.	\$40,000
4	Enter, in column (a), distributions from Roth IRAs made this year.	-0-

**Line 7**

**TIP** If you are completing Part I of both 2021 Form 8915-F (2020 disasters) and 2021 Form 8915-F (2021 disasters), reduce the amount on line 7 of your 2021 Form 8915-F (2020 disasters) by the available distributions used on your 2021 Form 8915-F (2021 disasters). See the examples under [Are You Claiming Qualified Disaster Distributions on Two or More 2021 Forms 8915](#), earlier.

The amount on line 7 should generally be apportioned into IRA and pension & annuity amounts, as applicable, and reported on your tax return as taxable distributions in accordance with Form 5329 and the instructions for that return. See the

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

**Example.** You reported a total of \$120,000 in distributions in 2021 on line 5, column (a). The entire \$120,000 in distributions were IRA distributions other than Roth distributions. You reported \$100,000 of those distributions on line 3. On line 7, you reported \$120,000 minus \$100,000 (that is, \$20,000). These distributions are IRA distributions. You will refer to your tax return, Form 5329, and their instructions for directions on how to treat these IRA distributions.

**TIP** If line 7 includes an amount distributed for the purchase or construction of a main home in a qualified disaster area, see [2021 Form 8915-F \(2020 disasters\)](#) or [2021 Form 8915-F \(2021 disasters\)](#) below, as applicable.

**2021 Form 8915-F (2020 disasters).** Reduce line 7 of your 2021 Form 8915-F (2020 disasters) by any amount distributed for the purchase or construction of a main home in the Washington (4593-DR-WA) disaster area that you did not purchase or construct because of that disaster. Include this amount on line 28 of your 2021 Form 8915-F (2020 disasters). See [Qualified Distribution for the Purchase or Construction](#)

of a Main Home in Qualified Disaster Areas, earlier. Also, see Form 5329 and the instructions for your tax return for reporting all other distributions included on line 7.

**2021 Form 8915-F (2021 disasters).** Reduce line 7 of your 2021 Form 8915-F (2021 disasters) by any amount distributed for the purchase or construction of a main home in a qualified 2021 disaster area that you did not purchase or construct because of the qualified 2021 disaster. Include this amount on line 28 of your 2021 Form 8915-F (2021 disasters). See [Qualified 2021 disaster areas](#), earlier. Also, see Form 5329 and the instructions for your tax return for reporting all other distributions included on line 7.


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

See the tables under [Appendix A](#), later, for the lines in Part II you should complete, if any.

**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 box 2a of Form 1099-R, the difference between box 1 and box 2a of Form 1099-R is usually your cost. Enter the difference on line 9.

If there is no amount in box 2a of Form 1099-R 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 disaster distributions on the Form 8915-F you are completing.

 **CAUTION** If you have a Form 1099-R with both qualified 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 22, you must check the box on line 11.

If the taxpayer died after receiving a qualified disaster distribution, the taxable amount of the distribution may not be spread beyond the year in which they died. The remainder of the distribution must be reported on the tax return of the deceased taxpayer.

**Line 12.** Use Worksheet 2 to figure the amount to enter on line 12 of your Form 8915-F.

### Worksheet 2. Total Income From Other-Than-IRA Distributions Made in Prior Years


1. If you are completing 2021 Form 8915-F (2020 disasters), enter here and on line 12 of your 2021 Form 8915-F (2020 disasters) the amount, if any, from your 2020 Form 8915-E, line 9. If you checked the box on that line, enter -0- here and on line 12 of your 2021 Form 8915-F (2020 disasters).


If you are completing 2021 Form 8915-F (2021 disasters), enter -0- here and on line 12 of your 2021 Form 8915-F (2021 disasters) . . . . . 1. \_\_\_\_\_

**Line 14.** Enter on line 14 of your 2021 Form 8915-F (2020 disasters) or 2021 Form 8915-F (2021 disasters), your total repayments—the sum of your excess repayments carried to 2021 and your repayments made for 2021. See [Worksheet 3](#) below. A repayment is made in 2021 if it is made before you filed your 2021 return, and not later than the due date (including extensions).

At any time during the 3-year period that begins the day after the date you received a qualified 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 Disaster Distribution](#), earlier, for details.

**Worksheet 3.** Use Worksheet 3 to figure the total repayment to enter on line 14 of your Form 8915-F.

 **CAUTION** Don't use Worksheet 3 to report repayments of qualified 2017, 2018, or 2019 disaster distributions.

 **TIP** Complete a separate Worksheet 3 for your Form 8915-F (2020 disasters) and for your Form 8915-F (2021 disasters) if filing both forms. You can't use the same repayments as repayments on both Form 8915-F (2020 disasters) and Form 8915-F (2021 disasters).

### Worksheet 3. Total Repayment of Other-Than-IRA Distributions

1. If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 10.  
If you are completing 2021 Form 8915-F (2021 disasters), enter -0- . . . . . 1. \_\_\_\_\_

2. If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 9.  
If you are completing 2021 Form 8915-F (2021 disasters), enter -0- . . . . . 2. \_\_\_\_\_

3. Subtract line 2 from line 1 . . . . . 3. \_\_\_\_\_

4. If you are completing 2021 Form 8915-F (2020 disasters), enter the total amount of any repayments you made, with respect to that form, before filing your 2021 tax return.  
If you are completing 2021 Form 8915-F (2021 disasters), enter the total amount of any repayments you made, with respect to that form, before filing your 2021 tax return . . . . . 4. \_\_\_\_\_

5. Enter the total of lines 3 and 4 here and on line 14 of your 2021 Form 8915-F (2020 disasters) or your 2021 Form 8915-F (2021 disasters), as applicable . . . . . 5. \_\_\_\_\_

**Worksheet 3, line 4: Don't include these amounts.** On line 4 of Worksheet 3, don't include any repayments made later than the due date (including extensions) for your 2021 return or any repayments of nontaxable amounts.

**Repayments reported on later returns.** If you elected to spread the income over 3 years and you repaid more than the amount on line 13 of your 2021 Form 8915-F (2020 disasters) or your 2021 Form 8915-F (2021 disasters), the excess will be carried forward to your 2022 tax return. Repayments made after the due date of your 2021 return (including extensions) but before the due date of your 2022 return (including extensions) will generally be reported on your 2022 tax return if 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-F \(2020 Disasters\) and Form 8915-F \(2021 Disasters\)](#), earlier.

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

See the tables under [Appendix A](#), later, for the lines in Part III you should complete, if any.

**Line 22.** If you don't check the box on line 22, you must spread the amount on line 26 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 22.

If the taxpayer died after receiving a qualified disaster distribution, the taxable amount of the distribution may not be spread beyond the year in which they died. The remainder of the distribution must be reported on the tax return of the deceased taxpayer.

**Line 23.** Use Worksheet 4 to figure the amount to enter on line 23 of your Form 8915-F.

**Worksheet 4. Total Income From IRA Distributions Made in Prior Years**

1. If you are completing 2021 Form 8915-F (2020 disasters), enter here and on line 23 of your 2021 Form 8915-F (2020 disasters) the amount, if any, from your 2020 Form 8915-E, line 17. If you checked the box on that line, enter -0- here and on line 23 of your 2021 Form 8915-F (2020 disasters) . . . . . 1. \_\_\_\_\_

If you are completing 2021 Form 8915-F (2021 disasters), enter -0- here and on line 23 of your 2021 Form 8915-F (2021 disasters) . . . . . 1. \_\_\_\_\_

**Line 25.** Enter on line 23 of your 2021 Form 8915-F (2020 disasters) or 2021 Form 8915-F (2021 disasters), your total repayments—the sum of your excess repayments carried to 2021 and your repayments made for 2021. See [Worksheet 5](#) below. A repayment is made in 2021 if it is made before you filed your 2021 return, and not later than the due date (including extensions).

At any time during the 3-year period that begins the day after the date you received a qualified 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 Disaster Distribution](#), earlier, for details.

**Worksheet 5.** Use Worksheet 5 to figure the total repayment to enter on line 25 of your Form 8915-F.



*Don't use Worksheet 5 to report repayments of qualified 2017, 2018, or 2019 disaster distributions.*



*Complete a separate Worksheet 5 for your Form 8915-F (2020 disasters) and for your Form 8915-F (2021 disasters) if filing both forms. You can't use the same repayments as repayments on*

*both Form 8915-F (2020 disasters) and Form 8915-F (2021 disasters).*

**Worksheet 5. Total Repayment of IRA Distributions**

1. If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 18. If you are completing 2021 Form 8915-F (2021 disasters), enter -0- . . . . . 1. \_\_\_\_\_

2. If you are completing 2021 Form 8915-F (2020 disasters), enter the amount, if any, from your 2020 Form 8915-E, line 17. If you are completing 2021 Form 8915-F (2021 disasters), enter -0- . . . . . 2. \_\_\_\_\_

3. Subtract line 2 from line 1 . . . . . 3. \_\_\_\_\_

4. If you are completing 2021 Form 8915-F (2020 disasters), enter the total amount of any repayments you made, with respect to that form, before filing your 2021 tax return. If you are completing 2021 Form 8915-F (2021 disasters), enter the total amount of any repayments you made, with respect to that form, before filing your 2021 tax return . . . . . 4. \_\_\_\_\_

5. Enter the total of lines 3 and 4 here and on line 25 of your 2021 Form 8915-F (2020 disasters) or your 2021 Form 8915-F (2021 disasters), as applicable . . . . . 5. \_\_\_\_\_

**Worksheet 5, line 4: Don't include these amounts.** On line 4 of Worksheet 5, don't include any repayments made later than the due date (including extensions) for your 2021 return or any repayments of nontaxable amounts.

**Repayments reported on later returns.** If you elected to spread the income over 3 years and you repaid more than the amount on line 24 of your 2021 Form 8915-F (2020 disasters) or your 2021 Form 8915-F (2021 disasters), the excess will be carried forward to your 2022 tax return. Repayments made after the due date of your 2021 return (including extensions) but before the due date (including extensions) of your 2022 return will generally be reported on your 2022 tax return if 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-F \(2020 Disasters\) and Form 8915-F \(2021 Disasters\)](#), earlier.

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

**2021 Form 8915-F (2020 disasters).** On 2021 Form 8915-F (2020 disasters), qualified distributions can only be reported for the Washington (4593-DR-WA) disaster and the Alaska (4585-DR-AK) disaster.

Complete Part IV of 2021 Form 8915-F (2020 disasters) if, in 2021, you received a qualified distribution for the purchase or construction of a main home in the Alaska (4585-DR-AK) disaster (XXXXXXXXXX for the Washington (4593-DR-WA) disaster). See [Qualified 2020 disaster areas](#) under [Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home](#), earlier. You must complete the required lines of Part IV if you received a qualified distribution for a qualified 2020 disaster in 2021 even if you made no repayments in 2021. Any portion of the qualified distribution not repaid before June 26, 2021, for the Alaska (4585-DR-AK) disaster (XXXXXXXXXX for the Washington (4593-DR-WA) disaster) will not be allowed the special tax benefits available to qualified distributions.

For qualified distributions received in 2019 for a qualified 2020 disaster, see [2019 qualified distributions](#) under [Amending Form 8915-F \(2020 Disasters\)](#), earlier.

If you are required to file 2021 Form 8606, complete that form before you complete Part IV.

**Note.** A distribution for the purchase or construction of a main home may be treated as a qualified 2020 disaster distribution in certain circumstances. See [Qualified 2020 disaster areas](#) under [Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home](#), earlier.

**2021 Form 8915-F (2021 disasters).** Complete Part IV of 2021 Form 8915-F (2021 disasters) if, in 2021, you received a qualified distribution for the purchase or construction of a main home in a qualified 2021 disaster area. See [Qualified 2021 disaster areas](#) under [Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home](#), earlier. You must complete Part IV if you received a qualified distribution for a qualified 2021 disaster in 2021 even if you made no repayments in 2021. Any portion of the qualified distribution not repaid before XXXXXXXXXXXX will not be allowed the special tax benefits available to qualified distributions.

For qualified distributions received in 2020 for a qualified 2021 disaster, see [Qualified 2021 disaster distributions](#) under [Amending Form 8915-F \(2021 Disasters\)](#), earlier.



If you are required to file 2021 Form 8606, complete that form before you complete Part IV.

**Note.** A distribution for the purchase or construction of a main home made no earlier than the first day of the qualified 2021 disaster and no later than XXXXXXXXXX, may be treated as a qualified 2021 disaster distribution in certain circumstances. See [Qualified 2021 disaster areas](#) under *Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home*, earlier.

**Line 27.** If you check the “Yes” box, but are not required to complete lines 28 through 32, you must still file the required Form 8915-F to show that you received a qualified distribution.

**Line 28.** Enter on line 28 your qualified distributions (see [Qualified 2020 disaster areas](#) or [Qualified 2021 disaster areas](#), as applicable, under *Qualified Distribution for the Purchase or Construction of a Main Home in Qualified Disaster Areas*, earlier).

Don't include any distributions you designated as qualified 2020 disaster distributions or qualified 2021 disaster distributions, as applicable, reported on line 8 or line 20 of your Form 8915-F. Also, don't include any amounts reported on 2021 Form 8606.

**Line 29.** Enter on line 29 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 box 2a of Form 1099-R, the difference between box 1 and box 2a of Form 1099-R 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 29. Any cost or basis in an IRA is figured on 2021 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 31.** You can repay any portion of a qualified distribution to an eligible retirement plan that accepts rollovers but the repayments must be made within the time frame specified in [2021 Form 8915-F \(2020 disasters\)](#) or [2021 Form 8915-F \(2021 disasters\)](#), as applicable, above in this part (also, 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 31 the amount of any repayments you make within the time frame specified. Don't include any repayments treated as rollovers on 2021 Form 8606 or any repayments of nontaxable amounts.

**Line 32.** 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 2020 or 2021 disaster area that were not repaid to an eligible retirement plan within the time frame specified in [2021 Form 8915-F \(2020 disasters\)](#) or [2021 Form 8915-F \(2021 disasters\)](#), as applicable, above in this part, 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 the specified end date, you may be able to designate the qualified distribution as a qualified disaster distribution. See [Qualified 2020 disaster areas](#) or [Qualified 2021 disaster areas](#), as applicable, under *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 1A and 1B follow. The numbers on the left border of Worksheets 1A and 1B are line numbers that correspond to the lines on the indicated forms.

**Worksheet 1A. Use if you complete Part I of 2021 Form 8915-D and either of 2021 Form 8915-F (2020 disasters) or 2021 Form 8915-F (2021 disasters).**

	<b>Form 8915-D</b>	<b>column (a) Total distributions in 2021</b>	<b>column (b) Qualified disaster distributions</b>	<b>column (c) Allocation of column (b)</b>
2	Distributions from retirement plans (other than IRAs) made in 2021			
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2021			
4	Distributions from Roth IRAs made in 2021			

	<b>Form 8915-F (2020 disasters) or Form 8915-F (2021 disasters)</b>	<b>column (a) Available distributions for this year</b>
2	Enter, in column (a), distributions from retirement plans (other than IRAs) made this year.	
3	Enter, in column (a), distributions from traditional, SEP, and SIMPLE IRAs made this year.	
4	Enter, in column (a), distributions from Roth IRAs made this year.	

**Worksheet 1B. Use if you complete Part I of two of 2021 Form 8915-F (2020 disasters) and 2021 Form 8915-F (2021 disasters).**

	<b>Form 8915-F (2020 disasters)</b>	<b>column (a) Available distributions for this year</b>	<b>column (b) Qualified disaster distributions for the disasters in item C</b>
2	Enter, in column (a), distributions from retirement plans (other than IRAs) made this year.		
3	Enter, in column (a), distributions from traditional, SEP, and SIMPLE IRAs made this year.		
4	Enter, in column (a), distributions from Roth IRAs made this year.		

	<b>Form 8915-F (2021 disasters)</b>	<b>column (a) Available distributions for this year</b>
2	Enter, in column (a), distributions from retirement plans (other than IRAs) made this year.	
3	Enter, in column (a), distributions from traditional, SEP, and SIMPLE IRAs made this year.	
4	Enter, in column (a), distributions from Roth IRAs made this year.	

## Appendix A Which Lines Should I Use?

### Form 8915-F (2020 Disasters): Lines To Use

Look for the year of the form you are filing.



See Qualified 2020 disaster distribution requirements, *earlier*, under Qualified Disaster Distribution Requirements *and also* Qualified Distributions, *earlier*, for the cutoff dates for

*making these distributions and for other criteria for these distributions.*

### 2021 Form 8915-F (2020 Disasters)

IF ...	AND ...	THEN ...
Qualified 2020 disaster distributions were made to you in 2021	—	Complete Parts I, II, and III, as applicable. If you received qualified distributions for the Washington (4593-DR-WA) disaster or for the Alaska (4585-DR-AK) disaster in 2021, complete Part IV.
		If you must complete Part III, complete 2021 Form 8606 if either of the following applies.
		<ul style="list-style-type: none"> <li>You received a qualified 2020 disaster distribution in 2021 from a traditional, SEP, or SIMPLE IRA, and you have a basis in the IRA.</li> <li>You received a qualified 2020 disaster distribution from a Roth IRA.</li> </ul>
		For more information, see 2021 Form 8606 and its instructions.
You claimed coronavirus-related or other qualified 2020 disaster distributions on a 2020 Form 8915-E (2020 disasters), but qualified 2020 disaster distributions were NOT made to you in 2021	You did NOT check the box on line 9 or 17 on the 2020 Form 8915-E	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2021 Form 8915-F (2020 disasters). If you received qualified distributions for the Washington (4593-DR-WA) disaster or for the Alaska (4585-DR-AK) disaster in 2021, complete Part IV.
	You checked the box on line 9 or 17 on the 2020 Form 8915-E	If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2021 Form 8915-F (2020 disasters). If you received qualified distributions for the Washington (4593-DR-WA) disaster or for the Alaska (4585-DR-AK) disaster in 2021, complete Part IV.
		If you aren't repaying those distributions, but you received qualified distributions for the Washington (DR-4593-WA) disaster or for the Alaska (DR-4585-AK) disaster in 2021, complete Part IV.
Qualified 2020 disaster distributions were not made to you in 2021 AND you did not file a 2020 Form 8915-E	You received qualified distributions for the Washington (4593-DR-WA) disaster or for the Alaska (4585-DR-AK) disaster in 2021	Complete Part IV.
	You did NOT receive qualified distributions in 2021 for 4593-DR-WA or 4585-DR-AK	<b>STOP. You can't use 2021 Form 8915-F.</b>



## 2022 Form 8915-F (2020 Disasters)

IF . . .	AND . . .	THEN . . .
Qualified 2020 disaster distributions for the Washington (4593-DR-WA) disaster were made to you in 2022	—	<p>Complete Parts I, II, and III, as applicable.</p> <p>If you must complete Part III, complete 2021 Form 8606 if either of the following applies.</p> <ul style="list-style-type: none"> <li>You received a qualified 2020 disaster distribution in 2021 from a traditional, SEP, or SIMPLE IRA, and you have a basis in the IRA.</li> <li>You received a qualified 2020 disaster distribution from a Roth IRA.</li> </ul> <p>For more information, see 2021 Form 8606 and its instructions.</p>
You claimed qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) AND you claimed coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	You didn't check the box on line 11 or 22 on the 2021 Form 8915-F (2020 disasters) AND/OR on line 9 or 17 on the 2020 Form 8915-E	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2022 Form 8915-F (2020 disasters).
	You checked the box on line 11 or 22 on the 2021 Form 8915-F (2020 disasters) AND on line 9 or 17 on the 2020 Form 8915-E	<p>If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2022 Form 8915-F.</p> <p>If you aren't repaying those distributions, you can't use 2022 Form 8915-F (2020 disasters).</p>
You claimed qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) but you did not claim coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	You didn't check the box on line 11 or 22 on the 2021 Form 8915-F (2020 disasters)	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2022 Form 8915-F (2020 disasters).
You claimed coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E but not on a 2021 Form 8915-F (2020 disasters)	You didn't checked the box on line 9 or 17 on the 2020 Form 8915-E	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2022 Form 8915-F (2020 disasters).
	You checked the box on line 9 or 17 on the 2020 Form 8915-E	<p>If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2023 Form 8915-F (2021 disasters).</p> <p><b>If you aren't repaying those distributions, STOP. You can't use 2023 Form 8915-F.</b></p>
You did NOT claim qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) AND you did not claim coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	—	<b>STOP. You can't use 2023 Form 8915-F (2020 disasters).</b>

## 2023 Form 8915-F (2020 Disasters)

IF . . .	AND . . .	THEN . . .
You claimed qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters)	You did not check the box on line 11 or 22 on that form	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2023 Form 8915-F (2020 disasters).
	You checked the box on line 11 or 22 on that form	<p>If you are repaying qualified 2020 disaster distributions made in 2020 or in 2021, complete lines 14 and 25, as applicable, of your 2023 Form 8915-F (2020 disasters).</p> <p>If you aren't repaying qualified 2020 disaster distributions made in 2020 or in 2021, you can't use 2023 Form 8915-F (2020 disasters).</p>
You claimed coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E and you did NOT claim qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters)	—	<p>If you are repaying coronavirus-related distributions or other qualified 2020 disaster distributions, complete lines 14 and 25, as applicable, of your 2023 Form 8915-F (2020 disasters).</p> <p><b>If you aren't repaying coronavirus-related distributions or other qualified 2020 disaster distributions, STOP. You can't use 2023 Form 8915-F (2020 disasters).</b></p>
	—	<b>STOP. You can't use 2023 Form 8915-F (2020 disasters).</b>
You did NOT claim qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) AND you did not claim coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	—	<b>STOP. You can't use 2023 Form 8915-F (2020 disasters).</b>

## 2024 Form 8915-F (2020 Disasters)

IF . . .	AND . . .	THEN . . .
You claimed qualified 2020 disaster distributions on 2022 Form 8915-F (2020 disasters) for the Washington (4593-DR-WA) disaster	You did not check the box on line 11 or 22 on that form	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2024 Form 8915-F (2020 disasters).
	You checked the box on line 11 or 22 on that form	If you are repaying qualified 2020 disaster distributions made in 2021 or, for the Washington (4593-DR-WA) disaster, made in 2022, complete lines 14 and 25, as applicable, of your 2024 Form 8915-F (2020 disasters). If you aren't repaying qualified 2020 disaster distributions made in 2021 or in 2022, you can't use 2024 Form 8915-F (2020 disasters).
You claimed coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E and you did NOT claim qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters)	—	If you are repaying coronavirus-related distributions or other qualified 2020 disaster distributions, complete lines 14 and 25, as applicable, of your 2024 Form 8915-F (2020 disasters).
		<b>If you aren't repaying coronavirus-related distributions or other qualified 2020 disaster distributions, STOP. You can't use 2024 Form 8915-F (2020 disasters).</b>
You did NOT claim qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) AND you did not claim coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	—	<b>STOP. You can't use 2024 Form 8915-F (2020 disasters).</b>

## 2025 Form 8915-F (2020 Disasters)

IF . . .	THEN . . .
You are repaying in 2024 qualified 2020 disaster distributions for the Washington (4593-DR-WA) disaster made to you in 2022	You must complete lines 14 and 25, as applicable, of your 2025 Form 8915-F (2020 disasters).
You are NOT repaying in 2024 qualified 2020 disaster distributions for the Washington (4593-DR-WA) disaster made to you in 2022	<b>STOP. You can't use 2025 Form 8915-F (2020 disasters).</b>
<b>*Note:</b> Coronavirus-related distributions can NOT be repaid after 2023.	

**Form 8915-F (2021 Disasters):  
Lines To Use**

Look for the year of the form you are filing.



See Qualified 2021 disaster distribution requirements, *earlier*, under Qualified Disaster Distribution Requirements *and also* Qualified

Distributions, *earlier*, for the cutoff dates for making these distributions and for other criteria for these distributions.

**2021 Form 8915-F (2021 Disasters)**

IF ...	AND ...	THEN ...
Qualified 2021 disaster distributions were made to you in 2021	—	Complete Parts I, II, and III of 2021 Form 8915-F (2021 disasters), as applicable. If you received qualified distributions in 2021 for 2021 disasters, complete Part IV.
Qualified 2021 disaster distributions were not made to you in 2021	—	If you received qualified distributions for 2021 disasters in 2021, complete Part IV. <b>If you did NOT receive qualified distributions in 2021 for 2021 disasters, STOP. You can't use 2021 Form 8915-F (2021 disasters).</b>

**2022 Form 8915-F (2021 Disasters)**

IF ...	AND ...	THEN ...
Qualified 2021 disaster distributions were made to you in 2022	—	Complete Parts I, II, and III of 2022 Form 8915-F (2021 disasters), as applicable. Also, if you received qualified distributions in 2022 for 2021 disasters, complete Part IV.
You filed a 2021 Form 8915-F (2021 disasters), but qualified 2021 disaster distributions were NOT made to you in 2022	You didn't check the box on line 11 or 22 on the 2021 Form 8915-F (2021 disasters)	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2021 Form 8915-F (2021 disasters). Also, if you received qualified distributions in 2022 for 2021 disasters, complete Part IV.
	You checked the box on line 11 or 22 on the 2021 Form 8915-F (2021 disasters)	If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2021 Form 8915-F (2021 disasters). Also, if you received qualified distributions in 2022 for 2021 disasters, complete Part IV. If you aren't repaying those distributions but you received qualified distributions in 2022, complete Part IV. <b>If you aren't repaying those distributions and you did not receive qualified distributions in 2022, STOP. You can't use 2021 Form 8915-F (2021 disasters).</b>
Qualified 2021 disaster distributions were not made to you in 2022 AND you did not file a 2021 Form 8915-F (2021 disasters)	—	If you received qualified distributions for 2021 disasters in 2021, complete Part IV.
	—	<b>If you did NOT receive qualified distributions in 2021 for 2021 disasters, STOP. You can't use 2021 Form 8915-F (2021 disasters).</b>



## 2023 Form 8915-F (2021 Disasters)

IF . . .	AND . . .	THEN . . .
You claimed qualified 2021 disaster distributions on a 2021 Form 8915-F (2021 disasters) AND you filed a 2022 Form 8915-F (2021 disasters)	You didn't check the box on line 11 or 22 on the 2021 Form 8915-F (2021 disasters) AND/OR on the 2022 Form 8915-F (2021 disasters)	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2023 Form 8915-F (2021 disasters).
	You checked the box on line 11 or 22 on the 2021 Form 8915-F (2021 disasters) AND on the 2022 Form 8915-F (2021 disasters)	If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2023 Form 8915-F (2021 disasters). <b>If you aren't repaying those distributions, STOP. You can't use 2023 Form 8915-F (2021 disasters).</b>
You claimed qualified 2021 disaster distributions on a 2022 Form 8915-F (2021 disasters) but did not file a 2021 Form 8915-F (2021 disasters)	You didn't check the box on line 11 or 22 on the 2022 Form 8915-F (2021 disasters), as applicable	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2023 Form 8915-F (2021 disasters).
	You checked the box on line 11 or 22 on the 2022 Form 8915-F (2021 disasters), as applicable	If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2023 Form 8915-F (2021 disasters). <b>If you aren't repaying those distributions, STOP. You can't use 2023 Form 8915-F (2021 disasters).</b>
You filed a 2021 Form 8915-F (2021 disasters) but did not claim qualified 2021 disaster distributions on a 2022 Form 8915-F (2021 disasters)	You didn't check the box on line 11 or 22 on the 2021 Form 8915-F (2021 disasters)	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2023 Form 8915-F (2021 disasters).
	You checked the box on line 11 or 22 on the 2021 Form 8915-F (2021 disasters)	If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2023 Form 8915-F (2021 disasters). <b>If you aren't repaying those distributions, STOP. You can't use 2023 Form 8915-F (2021 disasters).</b>
You did NOT claim qualified 2021 disaster distributions on a 2022 Form 8915-F (2021 disasters) OR file a 2021 Form 8915-F (2021 disasters)	—	<b>STOP. You can't use 2023 Form 8915-F (2021 disasters).</b>

## 2024 Form 8915-F (2021 Disasters)

IF . . .	AND . . .	THEN . . .
You claimed qualified 2021 disaster distributions on a 2022 Form 8915-F (2021 disasters). You may or may not have claimed coronavirus-related or other qualified 2021 disaster distributions on a 2021 Form 8915-F (2021 disasters)	You did not check the box on line 11 or 22 on that form	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2024 Form 8915-F (2021 disasters).
	You checked the box on line 11 or 22 on that form	If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2024 Form 8915-F (2021 disasters). <b>If you aren't repaying those distributions, STOP. You can't use 2024 Form 8915-F (2021 disasters).</b>
You filed a 2021 Form 8915-F (2021 disasters) and you did NOT claim qualified 2021 disaster distributions on a 2022 Form 8915-F (2021 disasters)	—	If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2024 Form 8915-F (2021 disasters). <b>If you aren't repaying those distributions, STOP. You can't use 2024 Form 8915-F (2021 disasters).</b>
You did NOT claim qualified 2021 disaster distributions on a 2021 Form 8915-F (2021 disasters) or on a 2022 Form 8915-F (2021 disasters)	—	<b>STOP. You can't use 2024 Form 8915-F (2021 disasters).</b>

## 2025 Form 8915-F (2021 Disasters)

IF . . .	THEN . . .
You are repaying in 2025 qualified 2021 disaster distributions made to you in 2022	You must complete lines 14 and 25, as applicable, of your 2025 Form 8915-F (2021 disasters).
You are NOT repaying in 2025 qualified 2021 disaster distributions made to you in 2022	<b>STOP. You can't use 2025 Form 8915-F (2021 disasters).</b>

## Appendix B Qualified Disaster Areas by Year

Table for Qualified 2020 Disaster Areas. Use for Form 8915-F (2020 disasters).

Disaster Area	Qualified 2020 Disaster (includes the FEMA DR number (that is, FEMA's major disaster declaration number))	Date of Declaration	Disaster Period aka Incident Period
Qualified Individuals (see <i>Qualified individuals</i> , earlier)	Virus SARS-CoV-2 or coronavirus disease 2019 (referred to collectively in these instructions as coronavirus)	Not relevant	Not relevant
Alabama	Severe Storms and Flooding (DR-4546-AL)	May 21, 2020	February 5, 2020 - March 6, 2020
Alabama	Severe Thunderstorms (DR-4555-AL)	July 10, 2020	April 12, 2020 - April 13, 2020
Alabama	Severe Storms, Straight-line Winds, and Tornadoes (DR-4554-AL)	July 10, 2020	April 19, 2020
Alabama	Hurricane Sally (DR-4563-AL)	September 20, 2020	September 14, 2020 - September 16, 2020
Alabama	Hurricane Zeta (DR-4573-AL)	December 10, 2020	October 28, 2020 - October 29, 2020
Alaska	Severe Storm, Flooding, Landslides, and Mudslides (4585-DR-AK)	March 3, 2021	November 30, 2020 - December 2, 2020
Arkansas	Severe Storms, Tornadoes, and Straight-line Winds (DR-4544-AR)	May 8, 2020	March 28, 2020
Arkansas	Severe Storms and Straight-line Winds (DR-4556-AR)	July 10, 2020	April 12, 2020
California	Wildfires (DR-4558-CA)	August 22, 2020	August 14, 2020 - September 26, 2020
California	Wildfires (DR-4569-CA)	October 16, 2020	September 4, 2020 - November 17, 2020
Colorado	Wildfires (4581-DR-CO)	January 15, 2021	September 6, 2020 - November 5, 2020
Connecticut	Tropical Storm Isaias (4580-DR-CT)	January 12, 2021	August 4, 2020
Delaware	Tropical Storm Isaias (DR-4566-DE)	October 2, 2020	August 4, 2020 - August 7, 2020
Florida	Hurricane Sally (DR-4564-FL)	September 23, 2020	September 14, 2020 - September 28, 2020
Georgia	Tropical Storm Zeta (4579-DR-GA)	January 12, 2021	October 28, 2020 - November 1, 2020
Hawaii	Severe Storms and Flooding (DR-4549-HI)	July 9, 2020	March 27, 2020 - March 28, 2020
Iowa	Severe Storms (DR-4557-IA)	August 17, 2020	August 10, 2020
Kentucky	Severe Storms, Flooding, Landslides, and Mudslides (DR-4540-KY)	April 24, 2020	February 3, 2020 - February 29, 2020
Louisiana	Hurricane Laura (DR-4559-LA)	August 28, 2020	August 22, 2020 - August 27, 2020
Louisiana	Hurricane Delta (DR-4570-LA)	October 16, 2020	October 6, 2020 - October 10, 2020
Louisiana	Hurricane Zeta (4577-DR-LA)	January 12, 2021	October 26, 2020 - October 29, 2020
Maryland	Tropical Storm Isaias (4583-DR-MD)	February 4, 2021	August 3, 2020 - August 4, 2020
Michigan	Severe Storms and Flooding (DR-4547-MI)	July 9, 2020	May 16, 2020 - May 22, 2020
Mississippi	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4478-MS)	March 12, 2020	January 10, 2020 - January 11, 2020
Mississippi	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4536-MS)	April 16, 2020	April 12, 2020
Mississippi	Severe Storms, Flooding, and Mudslides (DR-4538-MS)	April 23, 2020	February 10, 2020 - February 18, 2020
Mississippi	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4551-MS)	July 9, 2020	April 22, 2020 - April 23, 2020
Mississippi	Hurricane Zeta (4576-DR-MS)	December 31, 2020	October 28, 2020 - October 29, 2020
Missouri	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4552-MO)	July 9, 2020	May 3, 2020 - May 4, 2020
New Jersey	Tropical Storm Isaias (DR-4574-NJ)	December 11, 2020	August 4, 2020

**Table for Qualified 2020 Disaster Areas. Use for Form 8915-F (2020 disasters). *continued***

Disaster Area	Qualified 2020 Disaster (includes the FEMA DR number (that is, FEMA's major disaster declaration number))	Date of Declaration	Disaster Period aka Incident Period
New York	Tropical Storm Isaias (DR-4567-NY)	October 2, 2020	August 4, 2020
North Carolina	Severe Storms, Tornadoes, and Flooding (DR-4543-NC)	May 8, 2020	February 6, 2020 - February 19, 2020
North Carolina	Hurricane Isaias (DR-4568-NC)	October 14, 2020	July 31, 2020 - August 4, 2020
North Dakota	Flooding (DR-4553-ND)	July 9, 2020	April 1, 2020 - April 25, 2020
North Dakota	Severe Storms and Flooding (DR-4565-ND)	October 2, 2020	June 29, 2020 - July 1, 2020
Oklahoma	Severe Winter Storm (4575-DR-OK)	December 21, 2020	October 26, 2020 - October 29, 2020
Oregon	Severe Storms, Flooding, Landslides, and Mudslides (DR-4519-OR)	April 3, 2020	February 5, 2020 - February 9, 2020
Oregon	Wildfires and Straight-line Winds (DR-4562-OR)	September 15, 2020	September 7, 2020 - November 3, 2020
Puerto Rico	Hurricane Isaias (DR-4560-PR)	September 9, 2020	July 29, 2020 - July 31, 2020
Puerto Rico	Severe Storm and Flooding (DR-4571-PR)	November 5, 2020	September 13, 2020
Sac & Fox Tribe of The Mississippi of Iowa	Derecho Midwest (DR-4561-IA)	September 10, 2020	August 10, 2020
South Carolina	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4479-SC)	March 17, 2020	February 6, 2020 - February 13, 2020
South Carolina	Severe Storms, Tornadoes, and Straight-line Winds (DR-4542-SC)	May 1, 2020	April 12, 2020 - April 13, 2020
Tennessee	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4476-TN)	March 5, 2020	March 3, 2020
Tennessee	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4541-TN)	April 24, 2020	April 12, 2020 - April 13, 2020
Tennessee	Severe Storms, Straight-line Winds, and Flooding (DR-4550-TN)	July 9, 2020	May 3, 2020 - May 4, 2020
Texas	Hurricane Laura (DR-4572-TX)	December 9, 2020	August 23, 2020 - August 27, 2020
Utah	Earthquake and Aftershocks (DR-4548-UT)	July 9, 2020	March 18, 2020 - April 17, 2020
Utah	Severe Storm (4578-DR-UT)	January 12, 2021	September 7, 2020 - September 8, 2020
Washington	Severe Storms, Flooding, Landslides, and Mudslides (DR-4539-WA)	April 23, 2020	January 20, 2020 - February 10, 2020
Washington	Wildfires and Straight-line Winds (4584-DR-WA)	February 4, 2021	September 1, 2020 to September 19, 2020
Washington	Severe Winter Storm, Straight-line Winds, Flooding, Landslides, and Mudslides (4593-DR-WA)	April 8, 2021	December 29, 2020 - January 16, 2021
Wisconsin	Severe Winter Storm and Flooding (DR-4477-WI)	March 11, 2020	January 10, 2020 - January 12, 2020

**Table for Qualified 2021 Disaster Areas. Use for Form 8915-F (2021 disasters).**

Disaster Area	Qualified 2020 Disaster (includes the FEMA DR number (that is, FEMA's major disaster declaration number))	Date of Declaration	Disaster Period aka Incident Period
Alabama	Severe Storms, Straight-line Winds, and Tornadoes (4596-DR-AL)	April 26, 2021	March 25, 2021- March 26, 2021
Arizona	Severe Storm and Flooding (4620-DR-AZ)	September 13, 2021	July 22, 2021 - July 24, 2021
California	Wildfires (4610-DR-CA)	August 24, 2021	August 26, 2021 - September 3, 2021
California	Caldor Fire (4619-DR-CA)	September 12, 2021	August 14, 2021, continuing
Connecticut	Remnants of Hurricane Ida (DR-4629-CT)	October 30, 2021	September 1, 2021 - September 2, 2021
Delaware	Remnants of Hurricane Ida (DR-4627-DE)	October 24, 2021	September 1, 2021 - September 7, 2021
Georgia	Severe Storms and Tornadoes (4600-DR-GA)	May 5, 2021	March 25, 2021- March 26, 2021
Hawaii	Severe Storms, Flooding, and Landslides (4604-DR-HI)	May 13, 2021	March 8, 2021 - March 18, 2021
Idaho	Straight-line Winds (4589-DR-ID)	March 4, 2021	January 13, 2021
Kentucky	Severe Winter Storms, Landslides, and Mudslides (DR-4592-KY)	March 31, 2021	February 8, 2021 - February 19, 2021
Kentucky	Severe Storms, Flooding, Landslides, and Mudslides (4595-DR-KY)	April 23, 2021	February 27, 2021 - March 14, 2021
Louisiana	Severe Winter Storms (4590-DR-LA)	March 9, 2021	February 11, 2021 - February 19, 2021
Louisiana	Severe Storms, Tornadoes, and Flooding (4606-DR-LA)	June 2, 2021	May 17, 2021 - May 21, 2021
Louisiana	Hurricane Ida (4611-DR-LA)	August 29, 2021	August 26, 2021 - September 3, 2021
Michigan	Severe Storms, Flooding, and Tornadoes (DR-4607-MI)	July 15, 2021	June 25, 2021 - June 26, 2021
Mississippi	Severe Winter Storms (4598-DR-MS)	May 4, 2021	February 11, 2021 - February 19, 2021
Mississippi	Hurricane Ida (DR-4626-MS)	October 22, 2021	August 28, 2021 - September 1, 2021
Missouri	Severe Storms, Straight-line Winds, Tornadoes, and Flooding (4612-DR-MO)	September 1, 2021	June 24, 2021 - July 1, 2021
Montana	Straight-line Winds (4608-DR-MT)	August 13, 2021	June 10, 2021
Montana	Richard Spring Fire (DR-4623-MT)	September 30, 2021	August 8, 2021 - August 20, 2021
Nebraska	Severe Storms and Straight-line Winds (4616-DR-NE)	September 6, 2021	July 9, 2021 - July 10, 2021
New Hampshire	Severe Storm and Flooding (DR-4622-NH)	September 30, 2021	July 17, 2021 - July 19, 2021
New Hampshire	Severe Storm and Flooding (DR-4624-NH)	October 4, 2021	July 29, 2021 - July 30, 2021
New Jersey	Severe Winter Storm and Snowstorm (4597-DR-NJ)	April 28, 2021	January 31, 2021 - February 2, 2021
New Jersey	Remnants of Tropical Hurricane Ida (4614-DR-NJ)	September 5, 2021	September 1, 2021 - September 3, 2021
New York	Remnants of Tropical Hurricane Ida (4615-DR-NY)	September 5, 2021	September 1, 2021 - September 3, 2021
New York	Remnants of Tropical Storm Fred (DR-4625-NY)	October 8, 2021	August 18, 2021 - August 19, 2021
North Carolina	Tropical Storm Eta (4588-DR-NC)	March 3, 2021	November 12, 2020 - November 15, 2020
North Carolina	Remnants of Tropical Storm Fred (4617-DR-NC)	September 8, 2021	August 16, 2021 - August 18, 2021
North Dakota	Severe Storm, Straight-line Winds, and Flooding (4613-DR-ND)	September 1, 2021	June 7, 2021 - June 11, 2021
Oklahoma	Severe Winter Storms (4587-DR-OK)	February 24, 2021	February 8, 2021 - February 20, 2021
Oregon	Winter Storm 02-13-2021 (4599-DR-OR)	May 4, 2021	February 11, 2021 - February 15, 2021
Pennsylvania	Remnants of Hurricane Ida (4618-DR-PA)	September 10, 2021	August 31, 2021 - September 5, 2021
Tennessee	Severe Winter Storms (4594-DR-TN)	April 21, 2021	February 11, 2021 - February 19, 2021
Tennessee	Severe Storms, Tornadoes, and Flooding (4601-DR-TN)	May 8, 2021	March 25, 2021 - April 3, 2021
Tennessee	Severe Storm and Flooding (4609-DR-TN)	August 23, 2021	August 21, 2021
Texas	Severe Winter Storms (4586-DR-TX)	February 19, 2021	February 11, 2021 - February 21, 2021
Vermont	Severe Storm and Flooding (DR-4621-VT)	September 29, 2021	July 29, 2021 - July 30, 2021
Virginia	Severe Winter Storms (4602-DR-VA)	May 10, 2021	February 11, 2021 - February 13, 2021
Virginia	Flooding, Landslides, and Mudslides (DR-4628-VA)	October 26, 2021	August 30, 2021 - August 31, 2021
West Virginia	Severe Winter Storms (4603-DR-WV)	May 13, 2021	February 10, 2021 - February 16, 2021
West Virginia	Severe Storms and Flooding (4605-DR-WV)	May 20, 2021	February 27, 2021 - March 4, 2021