



Instructions for Form 8915-D

Qualified 2019 Disaster Retirement Plan Distributions and Repayments

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

General Instructions

Future Developments

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

What's New

Coronavirus-related distributions. Did you repay coronavirus-related distributions for 2021? If you did, do **not** use 2021 Form 8915-D to report those repayments. Use new Form 8915-F, Qualified Disaster Retirement Plan Distributions and Repayments, instead. We have retired Form 8915-E, Qualified 2020 Disaster Retirement Plan Distributions and Repayments, which you used to report coronavirus-related distributions and repayments in 2020.

Repayments. The repayment period for a qualified 2019 disaster distribution ends 3 years and 1 day after the distribution was received. Repayments reported on 2021 Form 8915-D can be used to reduce the income reportable on your 2019, 2020, or 2021 tax return, as applicable; if you have already filed your tax return for the year in question, you will need to amend that return.

Purpose of Form

Use 2021 Form 8915-D to report income from qualified 2019 disaster distributions you have spread over 3 years and to report repayments of qualified 2019 disaster distributions. For the definition of a qualified 2019 disaster distribution, see [Qualified 2019 Disaster Distribution Requirements](#), later.

A qualified 2019 disaster distribution can **only** be made in 2021 for the Puerto Rico Earthquakes disaster (DR-4473-PR). Those distributions must have been made before June 25, 2021. Repayments of any qualified 2019 disaster distribution can be made in 2021.

Part I. Use Part I to figure your:

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



In Part I of your 2021 Form 8915-D, you can *only* report distributions for the Puerto Rico Earthquakes disaster (DR-4473-PR).

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

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

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

Part IV. If you are repaying, before June 26, 2021, in the case of the Puerto Rico Earthquakes disaster, a qualified distribution received in 2019 for the purchase or construction of a main home in a 2019 disaster area, report the repayment on an amended 2019 or 2020 Form 8915-D, or an amended tax return, as applicable. See [Part IV under Specific Instructions](#), later.

Who Must File

File 2021 Form 8915-D if any of the following applies.

- You received in 2021 a qualified 2019 disaster distribution for the Puerto Rico Earthquakes disaster (DR-4473-PR) from an eligible retirement plan.
- You received in 2019 or 2020 a qualified 2019 disaster distribution that you are including in income in equal amounts over 3 years.
- You made a repayment in 2021 of a qualified 2019 disaster distribution.

When and Where To File

File 2021 Form 8915-D with your 2021 Form 1040, 1040-SR, or 1040-NR. If you are not required to file an income tax return but are required to file 2021 Form 8915-D, fill in the address information on page 1 of Form 8915-D, sign the Form 8915-D, and send it to the IRS at the same time and place you would otherwise file 2021 Form 1040, 1040-SR, or 1040-NR.

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

What Is a Qualified Disaster Distribution?

For 2021, qualified disaster distributions are the qualified 2019 disaster distributions for the Puerto Rico Earthquakes disaster

(DR-4473-PR) described in 2021 Form 8915-D and these instructions, and the qualified disaster distributions described in 2021 Form 8915-F and its instructions.

Qualified 2019 Disaster Distribution

What 2019 Disasters Are Covered?

In order to have a qualified 2019 disaster distribution, you must have been adversely affected by a qualified 2019 disaster, that is, a disaster listed in [Table 1](#) at the end of these instructions. The only disaster for which a qualified 2019 disaster distribution can be made in 2021 though is the Puerto Rico Earthquakes disaster (DR-4473-PR). See [Qualified 2019 Disaster Distribution Requirements](#), later. For other qualified 2019 disasters listed in Table 1, only use 2021 Form 8915-D to report your income from or repayments of qualified 2019 disaster distributions.

How Is a Qualified 2019 Disaster Distribution Taxed?

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

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



If a taxpayer who received a qualified 2019 disaster distribution dies in 2021, 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. Include the remainder in the line 14 and/or line 30 totals, as applicable, of your 2021 Form 8915-D.

Qualified 2019 Disaster Distribution Requirements



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

Made in 2021: The Puerto Rico Earthquakes disaster. For 2021, a qualified 2019 disaster distribution is any distribution you received from an eligible retirement plan if all of the following conditions are met.

1. The distribution was for the Puerto Rico Earthquakes disaster that began on December 28, 2019, and the distribution was made in 2021 **before** June 25.

2. Your [main home](#) was located in Puerto Rico at any time during the disaster period shown for that area in [Table 1](#). See [Main home](#), later.

3. You sustained an economic loss because of the disaster in (1) above. Examples of an economic loss include, but aren't limited to, (a) loss, damage to, or destruction of real or personal property from fire, flooding, looting, vandalism, theft, wind, or other cause; (b) loss related to displacement from your home; or (c) loss of livelihood due to temporary or permanent layoffs.

If (1) through (3) apply, you can generally designate any distribution (including periodic payments and required minimum distributions) from an [eligible retirement plan](#) as a qualified 2019 disaster distribution, regardless of whether the distribution was made on account of a qualified 2019 disaster. Qualified 2019 disaster distributions are permitted without regard to your need or the actual amount of your economic loss. See [Eligible retirement plan](#), later, for the list of plans from which qualified 2019 disaster distributions can be made.

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

Made in 2020. See 2020 Form 8915-D and its instructions for guidance on the reporting of qualified 2019 disaster distributions made in 2020.

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

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

- Corrective distributions of elective deferrals and employee contributions that are returned to the employee (together with the income allocable thereto) in order to comply with the section 415 limitations.
- Excess elective deferrals under section 402(g), excess contributions under section 401(k), and excess aggregate contributions under section 401(m).

- Loans that are treated as deemed distributions pursuant to section 72(p).
- Dividends paid on applicable employer securities under section 404(k).
- The costs of current life insurance protection.
- Prohibited allocations that are treated as deemed distributions pursuant to section 409(p).
- Distributions that are permissible withdrawals from an eligible automatic contribution arrangement within the meaning of section 414(w).
- Distributions of premiums for accident or health insurance under Treasury Regulation section 1.402(a)-1(e)(1)(i).

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

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

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

Distribution of plan loan offsets. A distribution of a plan loan offset is a distribution that occurs when, under the terms of a plan, the participant's accrued benefit is reduced (offset) in order to repay a loan. A distribution of a plan loan offset amount can occur for a variety of reasons, such as when a participant terminates employment or doesn't comply with the terms of repayment. Plan loan offsets are treated as actual distributions and are reported in 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 2019 disaster distributions aren't subject to the additional 10% tax (or the 25% additional tax for certain distributions from SIMPLE IRAs) on early distributions and aren't required to be reported on Form 5329. However, any distributions you received in excess of the \$100,000 qualified 2019 disaster distribution limit for a qualified 2019 disaster may be subject to the additional tax.

Note. If you choose to treat a distribution as a qualified 2019 disaster distribution, it is not eligible for the 20% capital gain election or the 10-year tax option. For information on those options, see the instructions for Form 4972.

Repayment of a Qualified 2019 Disaster Distribution



Do not use this form to report repayments of qualified 2017, 2018, or 2020 and, if relevant legislation is enacted, 2021 and later, disasters, see Form 8915-B, Qualified 2017 Disaster Retirement Plan Distributions and Repayments; Form 8915-C, Qualified 2018 Disaster Retirement Plan Distributions and Repayments; and Form 8915-F, Qualified Disaster Retirement Plan Distributions and Repayments, respectively, and their instructions.

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

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

Include on 2021 Form 8915-D any repayments you make before filing your 2021 return. Any repayments you make will reduce the amount of qualified 2019 disaster distributions reported on your return for 2021. Do not include on your 2021 Form 8915-D any repayments you make later than the due date (including extensions) for filing your 2021 return. If you make a repayment in 2022 after you file your 2021 return, the repayment will reduce the amount of your qualified 2019 disaster distributions made in 2020 or 2021 and included in income on your 2022 return if you have spread the income over 3 years, unless you are eligible to amend your 2021 return (or your 2019 or 2020 return, if applicable). See [Amending Form 8915-D](#), later. Also, if you have spread the income over 3 years, any excess repayments you make for 2021 will be carried forward to your 2022 return or back to your 2019 or 2020 return, as applicable.

Example. You suffered economic losses in Puerto Rico as the result of the earthquakes that began December 28, 2019. You received qualified 2019 disaster distributions in the amount of \$75,000 on December 28, 2020, and \$15,000 on March 30, 2021. You wish to treat a contribution of \$90,000 you made on February 26, 2021, as a repayment of both distributions. Only \$75,000 can be reported as a qualified 2019 disaster distribution repayment. Repayments

can only be made after the date on which the distribution was received.

Exceptions. You cannot repay the following types of distributions.

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

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

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

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

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

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

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



If the qualified distribution for the Puerto Rico Earthquakes was received in 2021, see 2020 qualified distributions under Amending Form 8915-D, later, for details on repayments.

Amending Form 8915-D

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

Qualified 2019 disaster distributions. If, after filing your 2021 return, you make a repayment, the repayment may reduce the amount of your qualified 2019 disaster distributions reported on that return. Depending on when a repayment is made, you may need to file an amended tax return to refigure your taxable income.

If you make a repayment after timely filing your 2021 tax return but by the due date of your 2021 return (including extensions), include the repayment on your amended 2021 Form 8915-D.

If you make the repayment after the due date of your 2021 return (including extensions) but before you timely file your 2022 return, include the repayment on your 2022 Form 8915-D if you have qualified 2019 disaster distributions made in 2019, 2020, or 2021 that you have spread in income over 3 years. In addition:

- You may file an amended 2019 or 2020 Form 8915-D, as applicable, if you received a qualified 2019 disaster distribution in 2019 or 2020 and you elected on your original 2019 or 2020 Form 8915-D to include all of your qualified 2019 disaster distributions in income in 2019 or 2020, as applicable, instead of over 3 years; or
- You may file an amended 2019, 2020, or 2021 Form 8915-D, as applicable, if you received a qualified 2019 disaster distribution in 2019 or 2020 and you spread it in income over 3 years.

Example 1. You received a qualified 2019 disaster distribution in the amount of \$90,000 on November 19, 2019. You elected to recognize in 2019 all the income from the distribution. On November 4, 2022, you make a repayment of \$45,000. For 2022, the entire \$45,000 is an excess repayment on your 2022 Form 8915-D as you have no income from qualified 2019 disaster distributions to report for 2022. You carry the entire \$45,000 back to 2019.

Example 2. You received a qualified 2019 disaster distribution in the amount of \$90,000 on November 19, 2020. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2020, 2021, and 2022). On November 19, 2022, you make a repayment of \$65,000. You complete a 2022 Form 8915-D, applying \$30,000 of the repayment to your income from that distribution for 2022. You have a \$35,000 excess repayment for 2022. You carry \$30,000 of the excess back to 2021 and \$5,000 of the excess back to 2020.

Example 3. You received a qualified 2019 disaster distribution in the amount of \$90,000 on November 19, 2019. You chose to spread the \$90,000 over 3 years (\$30,000

in income for 2019, 2020, and 2021). On October 25, 2022, you make a repayment of \$45,000. For 2022, the entire \$45,000 is an excess repayment on your 2022 Form 8915-D as you have no income from qualified 2019 disaster distributions to report for 2022. You carry back \$30,000 of that excess repayment to 2021 and \$15,000 back to 2020.

2020 qualified distributions. You may reduce the amount of a qualified distribution reported on 2020 Form 8915-D by the amount of a repayment made in 2021 before June 26, 2021, if the qualified 2019 disaster is the Puerto Rico Earthquakes disaster in [Table 1](#). If you have already filed your 2020 return on which you reported the distribution, you should file an amended 2020 return or an amended Form 8915-D, as applicable, to report the repayment following the usual rules. See [Part IV](#), later, under *Specific Instructions*.

2018 qualified distributions. You may reduce the amount of a qualified distribution included in income in 2018 by the amount of a repayment made in 2020 before June 18. (See the section in the 2019 Instructions for Form 8915-D entitled *Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2019 Disaster Areas* for details on 2018 qualified distributions. The Puerto Rico Earthquakes disaster doesn't have 2018 qualified distributions.) Because a qualified distribution can be received up to 180 days before the disaster began and repayments for that distribution can be made from the beginning date of the disaster and up to June 17, 2020, you may have a qualified distribution received in 2018 for which you are making repayments in 2020. If you have already filed your 2018 return on which you reported the distribution, you should file an amended 2018 return to report the repayment. On your amended return (Form 1040-X), you will check the 2018 box at the top of page 1 and enter, in parentheses in column B of line 1, the amount of the repayment. In Part III of your amended return, enter: "The amount I reported on [2018 Form 1040, line 4b, or 2018 Form 1040NR, line 17b, as applicable] is being reduced by a contribution made [mm/dd/2020] to an eligible retirement plan in repayment of a qualified distribution made [mm/dd/2018] under the Taxpayer Certainty and Disaster Tax Relief Act of 2019, sec. 202(b). The disaster was the [name of the qualified 2019 disaster from Table 1] disaster."

Example. You received a distribution from a traditional IRA on December 14, 2018, to construct a home in the Mississippi Severe Storms, Tornadoes, Straight-line Winds, And Flooding disaster area that you did not construct because of that disaster. The disaster began April 13, 2019, and the distribution now qualifies as a qualified distribution. On April 14, 2020, you made a contribution that qualifies as a repayment of the distribution. You have already filed your 2018 return, a Form 1040. You will need to

file a Form 1040-X for 2018 to claim the repayment. On your Form 1040-X, you check the 2018 box at the top of page 1 and, in parentheses in column B of line 1, you enter the amount of the repayment. In Part III of your amended return, enter: "The amount I reported on 2018 Form 1040, line 4b, is being reduced by a contribution made 04/14/2020 to an eligible retirement plan in repayment of a qualified distribution made 12/14/2018 under the Taxpayer Certainty and Disaster Tax Relief Act of 2019, sec. 202(b). The disaster was the Mississippi Severe Storms, Tornadoes, Straight-line Winds, And Flooding disaster (DR-4450)."

Specific Instructions

Married filers. If both you and your spouse are required to file Form 8915-D, file a separate Form 8915-D for each of you. If you and your spouse are both filing Forms 8915-D, the \$100,000 limit on qualified 2019 disaster distributions and the election on lines 11 and 27 to include all qualified 2019 disaster distributions in income in 2021 (and not spread them over 3 years) are determined separately for each spouse.

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

Foreign address. If you have a foreign address, enter the city name on the appropriate line. Do not enter any other information on that line, but also complete the spaces below that line. Do not abbreviate the country name. Follow the country's practice for entering the postal code and the name of the province, county, or state.

Write at the top of page 1. Write, at the top of page 1 of your 2021 Form 8915-D, the full name of each of your qualified 2019 disasters for which you are reporting income from or for which you are repaying a qualified 2019 disaster distribution on your 2021 Form 8915-D. Include the state, territory, or tribal government and the FEMA DR number in [Table 1](#). For example, you would enter "Cahuilla Band of Indians (DR-4423)."

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

Enter in columns (a) and (b) of Form 8915-D, line 1, the total qualified 2019 disaster distributions made to you in 2019 and 2020 for the Puerto Rico Earthquakes disaster.

Comprehensive list of situations for 2021 Form 8915-D, line 1. If you do not have your total amount of qualified 2019 disaster distributions made to you in 2019 and 2020 for the Puerto Rico Earthquakes disaster readily available, the list below may be helpful. It contains possible scenarios (and both clarifies and expands on the list of situations described on 2021 Form 8915-D, line 1).

- If you didn't file 2019 or 2020 Form 8915-D, **enter** -0-.
- If you filed 2019 or 2020 Form 8915-D, and the Puerto Rico Earthquakes disaster was not a disaster for which you reported distributions on that prior Form 8915-D, **enter** -0-.
- If you filed 2019, but not 2020, Form 8915-D, and you reported distributions for only one disaster (the Puerto Rico Earthquakes disaster) on that form, **enter** the amount from your 2019 Form 8915-D, line 4, column (b).
- If you filed 2020, but not 2019, Form 8915-D, and you reported distributions for only one disaster (the Puerto Rico Earthquakes disaster) on your 2020 Form 8915-D, **enter** the amount from your 2020 Form 8915-D, line 5, column (b).
- If you filed 2019 and 2020 Forms 8915-D, you completed Part I of both forms, and you only reported one disaster (the Puerto Rico Earthquakes disaster) on these forms, **enter** the amount from your 2020 Form 8915-D, line 5, column (b).
- If you filed 2019 and 2020 Forms 8915-D, you completed Part I of only one of those forms, and you reported only one disaster (the Puerto Rico Earthquakes disaster) in that Part I, **enter** the amount from your 2020 Form 8915-D, line 5, column (b), or the amount from your 2019 Form 8915-D, line 4, column (b), whichever has been completed.
- If you filed 2019 and/or 2020 Form 8915-D on which you reported distributions for more than one disaster and one of those disasters is the Puerto Rico Earthquakes disaster, **enter** the amount for the Puerto Rico Earthquakes disaster from line 4 of column (X) in Worksheet 2 in the 2019 Form 8915-D instructions or from line 5 of column (X) in Worksheet 2 in the 2020 Form 8915-D instructions, whichever is the latest one reporting that disaster in Part I.

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 appropriate lines in column (a). Because qualified 2019 disasters occurred in 2019, the date of the disaster, unlike in 2019, is not a factor in determining whether a distribution is an available distribution in 2021.



These instructions do not have a Worksheet 1. If you are reporting distributions in Part I of 2021 Form 8915-D, you do not need a Worksheet 1 as you do for 2021 Form 8915-F. See the Instructions for Form 8915-F for details.



If you are reporting distributions in Part I of both 2021 Form 8915-D and 2021 Form 8915-F, complete column (a) of 2021 Form 8915-D first. See the 2021 Instructions for Form 8915-F.

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

the Puerto Rico Earthquakes disaster (DR-4473-PR) in 2021.

Enter on the appropriate lines, in column (b), any qualified 2019 disaster distributions (including periodic payments and required minimum distributions) made in 2021 for the Puerto Rico Earthquakes disaster.

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

Column (c). Complete column (c) only if the total on line 5, column (b), is more than \$100,000.

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

Example 1. You received a distribution from your Roth IRA in the amount of \$130,000 in 2021. The distribution was made on January 28, 2021. You had an economic loss due to the Puerto Rico Earthquakes disaster. You had a main home in the Puerto Rico during the period listed in [Table 1](#) for this disaster. This was your only distribution made in 2019, 2020, or 2021. You entered \$130,000 on line 4, columns (a) and (b). You would then enter \$100,000 on line 4, column (c), because the distribution is in excess of the \$100,000 limit.

Example 2. Assume the same facts as in [Example 1](#), except you also received a distribution from your 401(k) plan in the amount of \$20,000. This distribution was made on June 16, 2021. You entered \$20,000 on line 2, columns (a) and (b). You will now need to make an allocation in column (c) between the two distributions because the total on line 5, column (b), is \$150,000. You can choose to make the allocation by any reasonable method, as long as the total in column (c) does not exceed \$100,000. You choose to allocate \$80,000 to your Roth IRA distribution on line 4, column (c), and the entire \$20,000 to your 401(k) plan distribution on line 2, column (c).

Line 7

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

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

Complete Part II if any of the following apply.

- You have an amount entered on 2021 Form 8915-D, line 2, column (b).

- You had an amount on your 2020 Form 8915-D, line 11, and you did not check the box on that line.
- You had an amount on your 2019 Form 8915-D, line 9, and you did not check the box on that line.
- You made a repayment in 2021 of qualified 2019 disaster distribution amounts from line 10 of 2020 Form 8915-D.
- You made a repayment in 2021 of qualified 2019 disaster distribution amounts from line 8 of 2019 Form 8915-D.

Line 9. Enter on line 9 your cost, if any. Your cost is generally your net investment in the plan. It does not include pre-tax contributions. If there is an amount in box 2a (taxable amount) of Form 1099-R, the difference between boxes 1 and 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 2019 disaster distributions.



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

Line 11. If you don't check the box on line 11, you must spread the amount on line 10 over 3 years. By checking the box, you elect to include the entire amount in income in the year of distribution. You cannot make or change this election after the due date (including extensions) for your tax return. If you checked the box on line 27, you must check the box on line 11.

If the taxpayer died during 2021 after receiving a qualified 2019 disaster distribution, the taxable amount of the distribution may not be spread over 3 years. The remainder of the distribution must be reported on the tax return of the deceased taxpayer.

Line 16b. Enter the amount from line 16a that you have already carried back to a prior year.

Example. You received a qualified 2019 disaster distribution from your 401(k) in the amount of \$90,000 on January 15, 2019. This is the only qualified 2019 disaster distribution you have ever received. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2019, 2020, and 2021). You did not make a repayment until November 10, 2020, when you made a repayment of \$40,000. On your 2020 Form 8915-D, you end up entering totals of \$40,000 on line 18 and \$30,000 on line 13. On December 1, 2020, you filed an amended

2019 return carrying back the excess repayment of \$10,000 (\$40,000 – \$30,000) to line 10 in Part II of your 2019 Form 8915-D and wrote "Includes carryback of \$10,000" on the dotted line for line 18 of that form. You transfer the amounts on lines 18 and 13 of your 2020 Form 8915-D to your 2021 Form 8915-D, entering \$40,000 on line 15a and \$30,000 on line 15b of your 2021 Form 8915-D. You entered \$10,000 on line 16a of your 2021 Form 8915-D. Because you have already carried back the full \$10,000, you would include \$10,000 on 2021 Form 8915-D, line 16b.

Line 18. At any time during the 3-year period that begins the day after the date you received a qualified 2019 disaster distribution, you can repay any portion of the distribution to an eligible retirement plan that accepts rollover contributions. You cannot, however, repay more than the amount of the original distribution. See [Repayment of a Qualified 2019 Disaster Distribution](#), earlier, for details.

Enter on line 18 the amount of any repayments you made before filing your 2021 return. Do not include any repayments made later than the due date (including extensions) for that return or any repayments of nontaxable amounts. If the distribution was made in 2020 or 2021, you elected to spread the income over 3 years, and your total repayment on 2021 Form 8915-D, line 19 is more than the amount on 2021 Form 8915-D, line 14, 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 the distribution was made in 2020 or 2021 and you elected to spread the income over 3 years. However, you may have to file an amended return in certain situations. See [Amending Form 8915-D](#), earlier.

Example. You received a \$90,000 qualified 2019 disaster distribution on March 20, 2021, from your 401(k) plan. You had an economic loss due to the Puerto Rico Earthquakes. On April 2, 2022, you repay \$30,000 to an IRA. You file your 2021 return on April 10, 2022. Because the repayment was made before you filed your 2021 return, and not later than the due date (including extensions), you would enter the \$30,000 repayment on line 18.

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

Complete Part III if any of the following apply.

- You have an amount entered on 2021 Form 8915-D, line 3, column (b), or line 4, column (b).
- You had an amount on your 2020 Form 8915-D, line 26, and you did not check the box on that line.

- You had an amount on your 2019 Form 8915-D, line 17, and you did not check the box on that line.
- You made a repayment in 2021 of qualified 2019 disaster distribution amounts from line 25 of 2020 Form 8915-D, or line 16 of 2019 Form 8915-D.

Before completing this part, complete 2021 Form 8606 if either of the following applies.

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

For more information, see 2021 Form 8606 and its instructions.

Line 27. If you do not check the box on line 27, 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 27.

If the taxpayer died during 2021 after receiving a qualified 2019 disaster distribution, the taxable amount of the distribution may not be spread over 3 years. The remainder of the distribution must be reported on the tax return of the deceased taxpayer.

Line 32b. Enter the amount from line 32a that you have already carried back to a prior year.

Example. You received a qualified 2019 disaster distribution from your traditional IRA in the amount of \$90,000 on January 15, 2019. This is the only qualified 2019 disaster distribution you have ever received. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2019, 2020, and 2021). You did not make a repayment until November 10, 2020, when you made a repayment of \$40,000. On your 2020 Form 8915-D, you end up entering totals of \$40,000 on line 33 and \$30,000 on line 28. On December 1, 2020, you filed an amended 2019 return carrying back the excess repayment of \$10,000 (\$40,000 – \$30,000) to line 18 in Part III of your 2019 Form 8915-D and wrote "Includes carryback of \$10,000" on the dotted line for line 18 of that form. You transfer the amounts on lines 33 and 28 of your 2020 Form 8915-D to your 2021 Form 8915-D, entering \$40,000 on line 31a and \$30,000 on line 31b of your 2021 Form 8915-D. You entered \$10,000 on line 32a of your 2021 Form 8915-D. Because you have already carried back the full \$10,000, you would include \$10,000 on 2021 Form 8915-D, line 32b.

Line 34. At any time during the 3-year period that begins the day after the date you received a qualified 2019 disaster distribution, you can repay any portion of the distribution to an eligible retirement plan that accepts rollover contributions. You cannot,

however, repay more than the amount of the original distribution. See [Repayment of a Qualified 2019 Disaster Distribution](#), earlier, for details.

Enter on line 34 the amount of any repayments you made before filing your 2021 return. Do not include any repayments made later than the due date (including extensions) for that return or any repayments of nontaxable amounts. If you elected to spread the income over 3 years and your total repayment on 2021 Form 8915-D, line 35 is more than the amount on 2021 Form 8915-D, line 30, the excess will be carried forward to your 2022 tax return if the distribution was made in 2020 or 2021. 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 the distribution was made in 2020 or 2021 and you elected to spread the income over 3 years. However, you may have to file an amended return in certain situations. See [Amending Form 8915-D](#), earlier.

Example. You received a \$90,000 qualified 2019 disaster distribution on March 20, 2021, from your traditional IRA. You had an economic loss due to the Puerto Rico Earthquakes. On April 2, 2022, you repay \$30,000 to your traditional IRA. You file your 2021 return on April 10, 2022. Because the repayment was made before you filed your 2021 return, and not later than the due date (including extensions), you would enter the \$30,000 repayment on line 34.

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



See the section in the 2019 and in the 2020 Instructions for Form 8915-D entitled Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2019 Disaster Areas for details on qualified distributions.

Qualified distributions received in 2019 or 2020. If in 2021 you are repaying, before June 18, 2020 (before June 26, 2021, in the case of the Puerto Rico Earthquakes disaster), a qualified distribution received in 2019 or 2020 for the purchase or construction of a main home in a 2019 disaster area, report the repayment on a Form 1040-X on which you have entered 2019 or 2020, as applicable, as the calendar year at the top of page 1. (If you are amending your return for the 2019 or 2020 tax year electronically follow the steps of the software program you are using.)

But, if you filed 2019 or 2020 Form 8915-D alone because you were not required to file Form 1040 for 2019 or 2020, as applicable, report the repayment on an amended 2019 or 2020 Form 8915-D, that is, a 2019 or 2020 Form 8915-D, as applicable, on which you have checked the "If this is an amended return" box.

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

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.

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

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