



# Instructions for Form 8915-E

## Qualified 2020 Disaster Retirement Plan Distributions and Repayments (Use for Coronavirus-Related and Other Qualified 2020 Disaster Distributions)

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-E and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form8915E](https://www.irs.gov/Form8915E).

#### Coronavirus

The virus SARS-CoV-2 or coronavirus disease 2019 (referred to collectively in these instructions as coronavirus) is one of the qualified 2020 disasters reportable on Form 8915-E. If you were impacted by the coronavirus and you made withdrawals from your retirement plan in 2020 before December 31, you may have coronavirus-related distributions eligible for special tax benefits on Form 8915-E. See [Coronavirus-related distributions](#) under [Qualified 2020 Disaster Distribution Requirements](#), later. A distribution made December 31, 2020, is not a coronavirus-related distribution.

#### Qualified 2020 disasters other than coronavirus

Taxpayers adversely affected by qualified 2020 disasters, other than the coronavirus, may be eligible for special tax benefits. See [Qualified 2020 disaster distributions other than coronavirus-related distributions](#) under [Qualified 2020 Disaster Distribution Requirements](#), later. Also see [Qualified Distribution for the Purchase or Construction of a Main Home in Qualified 2020 Disaster Areas](#), later. The complete list of qualified 2020 disasters is in [Table 1](#) at the end of these instructions. Qualified 2020 disaster distributions other than coronavirus-related distributions can be made through June 24, 2021.



*At the time these instructions went to print, only the 2020 disasters listed in [Table 1](#) were qualified 2020 disasters. To see if other qualified 2020 disasters were added to those in [Table 1](#) after these instructions went to print, see [IRS.gov/Form8915E](https://www.irs.gov/Form8915E).*

#### Purpose of Form

Use Form 8915-E if you were impacted by a qualified 2020 disaster (including the coronavirus) and you received a distribution

described in [Qualified 2020 Disaster Distribution Requirements](#), later.

#### Part I. Use Part I to figure your:

- Total distributions from all retirement plans (including IRAs),
- Qualified 2020 disaster distributions, and
- Distributions other than qualified 2020 disaster distributions.



*If you need to complete Part I of 2020 Form 8915-C or Form 8915-D, complete those forms first.*

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

- Report your qualified 2020 disaster distributions;
- Report any repayments of qualified 2020 disaster distributions; and
- Figure the taxable amount, if any, of your qualified 2020 disaster distributions.

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

**Part IV.** Leave Part IV blank if your **only** qualified 2020 disaster is the coronavirus. Qualified distributions and Part IV are for qualified 2020 disasters **other than** the coronavirus.

Use Part IV of Form 8915-E to:

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

See [Qualified Distribution for the Purchase or Construction of a Main Home in Qualified 2020 Disaster Areas](#), and [Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2020 Disaster Areas](#) near the end of these instructions.

#### Who Must File

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

- You received a coronavirus-related distribution.
- You received a qualified 2020 disaster distribution other than a coronavirus-related distribution.
- You received a qualified distribution in 2020 for the purchase or construction of a

main home in qualified 2020 disaster areas that you repaid, in whole or in part, no earlier than the first day of the disaster and no later than June 25, 2021.

#### When and Where To File

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

The timing of your distributions and repayments will determine whether you need to file an amended return to claim them. If you need to amend your 2020 Form 8915-E, see [Amending Form 8915-E](#), later.

#### What Is a Qualified Disaster Distribution?

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

#### Qualified 2020 Disaster Distribution

##### Coronavirus and Other Qualified 2020 Disasters

Qualified 2020 disasters fall into two categories: coronavirus and qualified 2020 disasters other than coronavirus. These disasters are the only disasters for which a qualified 2020 disaster distribution can be reported on Form 8915-E. See [Qualified 2020 Disaster Distribution Requirements](#), later.

##### How Is a Qualified 2020 Disaster Distribution Taxed?

Generally, a qualified 2020 disaster distribution is included in your income in equal amounts over 3 years. However, if you elect, you can include the entire distribution in your income in the year of the distribution. If more than one distribution was made during the year, you must treat all distributions for that year the same way. Any repayments made before you file your return and by the due date (including extensions)

reduce the amount of the distribution included in your income.

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



*If a taxpayer who received a qualified 2020 disaster distribution dies in 2020, the distribution may not be spread over 3 years. The entire distribution must be reported on the return of the deceased taxpayer.*

## Qualified 2020 Disaster Distribution Requirements



*A distribution is **not** a qualified 2020 disaster distribution if it is listed in [Distributions that are not qualified 2020 disaster distributions](#), later. Also see [Limit](#), later, for the dollar limit on qualified 2020 disaster distributions.*

## Types of Qualified 2020 Disaster Distributions

Qualified 2020 disaster distributions fall into two categories: [coronavirus-related distributions](#) and [qualified 2020 disaster distributions other than coronavirus-related distributions](#).

**Coronavirus-related distributions.** A coronavirus-related distribution is a retirement plan distribution that was made:

1. In 2020 **before** December 31, 2020; and
2. To a qualified individual. See [Qualified individuals](#) next for details.

If (1) and (2) apply, you can generally designate any distribution (including periodic payments and required minimum distributions) from an eligible retirement plan as a coronavirus-related distribution, regardless of why the distribution was made. Coronavirus-related distributions are permitted without regard to your need. See [Eligible retirement plan](#), later, for the list of plans from which coronavirus-related 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 individuals.** You are a qualified individual if you are an individual meeting any of the following criteria.

1. You were diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (referred to collectively in these instructions as coronavirus) by a test approved by the Centers for Disease Control and Prevention (including a test authorized under the Federal Food, Drug, and Cosmetic Act).

2. Your spouse or dependent (as defined in section 152) was diagnosed with coronavirus by a test approved by the

Centers for Disease Control and Prevention (including a test authorized under the Federal Food, Drug, and Cosmetic Act).

3. You experienced adverse financial consequences as a result of you, your spouse, or a [member of your household](#) (as defined next):

- Being quarantined, being furloughed or laid off, or having work hours reduced due to coronavirus;
- Being unable to work due to lack of childcare due to coronavirus;
- Having to close or reduce the hours of a business you, your spouse, or a member of your household owned or operated due to coronavirus; or
- Having a reduction in pay (or self-employment income) due to coronavirus or having a job offer rescinded or start date for a job delayed due to coronavirus.

**Member of your household.** For purposes of determining whether you are a qualified individual, anyone who shares your principal residence is a member of your household.

**Qualified 2020 disaster distributions other than coronavirus-related distributions.** A distribution may be a qualified 2020 disaster distribution even if it is not coronavirus-related. The qualified 2020 disaster distributions that are **not** coronavirus-related must meet the following criteria. You must meet these requirements separately for each of your disasters other than the coronavirus that you are reporting on 2020 Form 8915-E.

1. The distribution was made in 2020 on or after the first day of the disaster.

2. Your main home was located in a qualified 2020 disaster area listed in [Table 1](#) at any time during the disaster period shown for that area in Table 1. 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.

**Distributions that are not qualified 2020 disaster distributions.** The following distributions are **not** qualified 2020 disaster distributions even if the disaster is listed in [Table 1](#).

- 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 2020 disaster, the total of your qualified 2020 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 2020 disaster, you may allocate the \$100,000 limit among the plans by any reasonable method.

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

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

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


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

## Additional Tax

Qualified 2020 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 2020 disaster distribution limit may be subject to the additional tax and may be reportable on Form 5329.

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

 *Do not use this form to report repayments of qualified 2016, 2017, 2018, or 2019 disaster distributions. Instead see Form 8915-A, 8915-B, 8915-C, or 8915-D, respectively, and their instructions.*

If you choose, you can generally repay any portion of a qualified 2020 disaster distribution that is eligible for tax-free rollover treatment to an eligible retirement plan. Also, you can repay a qualified 2020 disaster distribution made on account of hardship from a retirement plan. However, see [Exceptions](#), later, for qualified 2020 disaster distributions you can't repay.

Your repayment can't be made any earlier than the day after the date you received the qualified 2020 disaster distribution. You have 3 years from the day after the date you received the distribution to make a repayment. The amount of your repayment cannot be more than the amount of the original distribution. Amounts that are repaid are treated as a trustee-to-trustee transfer and are not included in income. Also, for purposes of the one-rollover-per-year limitation for IRAs, a repayment to an IRA is not considered a rollover.

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

**Example.** You received qualified 2020 disaster distributions in the amount of

\$75,000 on January 30, 2020, and \$15,000 on March 30, 2020. You wish to treat a contribution of \$90,000 you made on February 26, 2020, as a repayment of both distributions. Only \$75,000 can be reported as a qualified 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 2020 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 2020 Disaster Areas

### Qualified Distribution Requirements

To be a qualified distribution 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 a qualified 2020 disaster **other than** the coronavirus. Leave Part IV blank if your only qualified 2020 disaster is the coronavirus.
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 2020 disaster and no later than 30 days after the last day of the qualified 2020 disaster. [Table 1](#) at the end of these instructions lists the qualified 2020 disasters and their beginning and ending dates.
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. The disaster area is the state, territory, or tribal government in which the disaster occurs.

 *If the distribution was received in 2020, report it on your 2020 Form 8915-E. If the distribution was received in 2019, see [2019 qualified distributions](#) under Amending Form 8915-E, later.*

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


If you received a qualified distribution, in 2020, to purchase or construct a main home, 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 June 25, 2021. 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, 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, may be taxable in the year of the distribution, which may be 2020 (or even 2019; see [2019 qualified distributions](#) under *Amending Form 8915-E*, 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 as a qualified 2020 disaster distribution if all of the following apply.

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

 *If the distribution was received in 2019, see [2019 qualified distributions](#) under Amending Form 8915-E, later.*

## Amending Form 8915-E

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 2020 disaster distributions.** If, after filing your 2020 return, you make a repayment, 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 by the due date of your 2020 return (including extensions), include the repayment on your amended 2020 Form 8915-E.

If you make a repayment after the due date of your 2020 return (including



extensions) but before the due date of your 2021 return (including extensions) and you have spread the income over 3 years, include the repayment on your 2021 Form 8915-E. However, you may file an amended Form 8915-E for 2020 if either of the following applies.

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

**Example.** You received a qualified 2020 disaster distribution in the amount of \$90,000 in 2020. The distribution was made on October 16. You choose to spread the \$90,000 over 3 years (\$30,000 in income for 2020, 2021, and 2022). On November 19, 2021, you make a repayment of \$45,000. For 2021, none of the qualified 2020 disaster distribution is included in income. The excess repayment of \$15,000 (\$45,000 - \$30,000) can be carried back to 2020. Also, instead of carrying the excess repayment back to 2020, you can choose to carry it forward to 2022.

**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 included in income in 2019 by the amount of a repayment made in 2020. 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 2020. 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 check the 2019 box at the top of page 1 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, say: "The amount I reported on [2019 Form 1040, line 4b, or 2019 Form 1040-NR, line 16b, 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/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 1](#)] disaster." If the distribution was from a retirement plan other than an IRA, in Part III of your amended return, say: "The amount I reported on [2019 Form 1040, line 4d, or 2019 Form 1040-NR, 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/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 1](#)] disaster." Use the full name of the disaster. Include the state, territory, or tribal government and the FEMA DR number from [Table 1](#), later.

**Example.** You received a distribution from a traditional IRA on December 14, 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 November 14, 2020, 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 check the 2019 box at the top of page 1 and, in parentheses in column B of line 1, you enter the amount of the repayment. In Part III of your amended return, say: "The amount I reported on 2019 Form 1040, line 4b, is being reduced by a contribution made 11/14/2020 to an eligible retirement plan in repayment of a qualified distribution made 12/14/2019 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."

## Specific Instructions

**Married filers.** If both you and your spouse are required to file Form 8915-E, file a separate Form 8915-E for each of you. If you and your spouse are both filing Forms 8915-E, the \$100,000 limit on qualified 2020 disaster distributions and the election on lines 9 and 17 to include all qualified 2020 disaster distributions in income in 2020 (and not spread them over 3 years) are determined separately for each spouse.

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

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

**Names of disasters.** If you are reporting coronavirus-related distributions, check the box in the Caution in Part I on Form 8915-E. If you are reporting 2020 disaster distributions for only one disaster and that disaster isn't the coronavirus, enter the full name of the disaster on the line titled "Disaster name" in Part I of Form 8915-E. Include the state, territory, or tribal government and the FEMA DR number from

[Table 1](#), later. For example, you would enter "Maryland Tropical Storm Isaias (DR-4583-MD)."

**Worksheet 2.** If you use Worksheet 2, at the top of page 1 of Form 8915-E write the full name of each disaster for which you are reporting a qualified 2020 disaster distribution. If coronavirus is one of the disasters, also check the box in the Caution in Part I on Form 8915-E.

**Part IV disasters.** Enter the name of the disaster(s) for which you are reporting qualified distributions on the line provided on Form 8915-E. The coronavirus is **not** a disaster for which you can report qualified distributions.

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

**Column (a).** If you received a distribution from a retirement plan (including an IRA), you should receive a Form 1099-R. The amount of the distribution should be shown in Form 1099-R, box 1. Enter the amounts from all your Forms 1099-R, box 1, on the appropriate lines in column (a).

**If also filing 2020 Form 8915-C or 8915-D.** If you are only filing Form 8915-E and you are not filing Form 8915-C or 8915-D, this discussion does not apply to you.

If you are also filing 2020 Form 8915-C or 2020 Form 8915-D and have filled in Part I of either of those forms, you must do the following.

- If you completed Part I of 2020 Form 8915-D, you must reduce the total distributions for each type of plan in column (a) of Form 8915-E by the qualified 2019 disaster distributions for the corresponding plan on 2020 Form 8915-D, Part I, column (c) (or column (b) if column (c) has not been completed), if any.
- If you did **not** complete Part I of 2020 Form 8915-D, you must reduce the total distributions for each type of plan in column (a) of Form 8915-E by the qualified 2018 disaster distributions for the corresponding plan on 2020 Form 8915-C, Part I, column (c) (or column (b) if column (c) has not been completed), if any.

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

**Example 1.** Arnell suffered economic losses as a result of Texas Severe Storms And Flooding in 2018 and Tropical Storm Imelda in 2019. His main home was in Texas during the disaster period for each disaster. These events were qualified 2018 and 2019 disasters, respectively. Arnell also experienced adverse financial consequences as a result of being laid off in 2020 due to coronavirus. In 2020, he received a traditional IRA distribution of \$140,000 and another traditional IRA distribution of \$110,000 for a total of \$250,000 in distributions. The distributions

were made on May 26 and June 4, respectively. He received no other distributions in 2018, 2019, or 2020. He is completing 2020 Form 8915-C, 2020 Form 8915-D, and 2020 Form 8915-E. He must complete his Form 8915-C first. He reports \$100,000 from the May distribution as a qualified 2018 disaster distribution on Form 8915-C. He reports the remaining \$40,000 from the May distribution and \$60,000 of the June distribution for a total of \$100,000 in qualified 2019 disaster distributions on Form 8915-D. He reports the remaining \$50,000

from the June distribution as available distributions under column (a) in the Form 8915-E portion of his Filled-in Worksheet 1 for *Example 1*. On lines 1 through 3 of column (a) in Part I of his 2020 Form 8915-E, Arnell enters the amounts shown in column (a), lines 1 through 3, of Form 8915-E on his Filled-in Worksheet 1 for *Example 1*.

**Example 2.** The facts are the same as in *Example 1*, except no distribution was made on June 4. Arnell must complete his Form 8915-C first. He reports \$100,000 from the

May distribution as a qualified 2018 disaster distribution on Form 8915-C. He reports the remaining \$40,000 of the May distribution as a qualified 2019 disaster distribution on Form 8915-D. After applying the distribution to Form 8915-D, he has no available distributions left that could be designated as qualified 2020 disaster distributions on Form 8915-E. He cannot use Form 8915-E. See column (a), lines 1 through 3, of Form 8915-E on his Filled-in Worksheet 1 for *Example 2*.

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

Form 8915-C		column (a) Total available distributions in 2020	column (b) Qualified 2018 disaster distributions	column (c) Allocation of column (b)
<b>1</b>	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-C, line 5, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2018 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-C, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.		-0-	-0-
<b>2</b>	Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-
<b>3</b>	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$140,000 May 26 \$110,000 June 4	\$100,000	-0-
<b>4</b>	Distributions from Roth IRAs made in 2020	-0-	-0-	-0-

Form 8915-D		column (a) Total available distributions in 2020	column (b) Qualified 2019 disaster distributions	column (c) Allocation of column (b)
1	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-D, line 4, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2019 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-D, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.		-0-	-0-
2	Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$40,000 May 26 \$110,000 June 4	\$100,000	-0-
4	Distributions from Roth IRAs made in 2020	-0-	-0-	-0-

Form 8915-E		column (a) Total available distributions in 2020 (Form 8915-D, column (a) minus Form 8915-D, column (c), if completed (otherwise minus Form 8915-D, column (b)) but if you did not complete Part I of Form 8915-D, then use Form 8915-C, column (a), minus Form 8915-C, column (c), if completed (otherwise minus Form 8915-C, column (b))
1	Distributions from retirement plans (other than IRAs)	-0-
2	Distributions from traditional, SEP, and SIMPLE IRAs	\$50,000
3	Distributions from Roth IRAs	-0-

**Filled-in Worksheet 1. Use if you complete Part I of 2020 Form 8915-C and/or Form 8915-D. Example 2 for Arnell column (a).**

Form 8915-C		column (a) Total available distributions in 2020	column (b) Qualified 2018 disaster distributions	column (c) Allocation of column (b)
1	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-C, line 5, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2018 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-C, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.		-0-	-0-
2	Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$140,000 May 26	\$100,000	-0-
4	Distributions from Roth IRAs made in 2020	-0-	-0-	-0-

Form 8915-D		column (a) Total available distributions in 2020	column (b) Qualified 2019 disaster distributions	column (c) Allocation of column (b)
1	Enter in columns (b) and (c) the amount, if any, from your 2019 Form 8915-D, line 4, column (b). If this amount is \$100,000 or more, do not complete this worksheet, you have no qualified 2019 disaster distributions in 2020. If you used Worksheet 2 in the 2019 Instructions for Form 8915-D, substitute the product of \$100,000 times the number of disasters for \$100,000 in the prior sentence.		-0-	-0-
2	Distributions from retirement plans (other than IRAs) made in 2020	-0-	-0-	-0-
3	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	\$40,000 May 26	\$40,000	-0-
4	Distributions from Roth IRAs made in 2020	-0-	-0-	-0-

Form 8915-E		column (a) Total available distributions in 2020 (Form 8915-D, column (a) minus Form 8915-D, column (c), if completed (otherwise minus Form 8915-D, column (b)) but if you did not complete Part I of Form 8915-D, then use Form 8915-C, column (a), minus Form 8915-C, column (c), if completed (otherwise minus Form 8915-C, column (b))
1	Distributions from retirement plans (other than IRAs) made in 2020	-0-
2	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	-0-
3	Distributions from Roth IRAs made in 2020	-0-

## Use if Reporting Only One 2020 Disaster

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

**TIP** If your only qualified 2020 disaster is the coronavirus, follow the instructions in this section. If you have more than one qualified 2020 disaster and your qualified 2020 disaster distributions total \$100,000 or less, see [More than one disaster but no more than \\$100,000 in distributions](#) below.

Enter on the appropriate lines, in column (b), any qualified 2020 disaster distributions (including periodic payments and required minimum distributions) made in 2020 no earlier than the first day of the disaster (or before December 31, in the case of coronavirus-related distributions).

Include only those distributions you wish to designate as qualified 2020 disaster distributions. See [Qualified 2020 Disaster Distribution](#), earlier.

Also include in column (b), if you choose, any qualified distribution that is eligible to be designated as a qualified 2020 disaster distribution (see [Qualified Distribution for the Purchase or Construction of a Main Home in Qualified 2020 Disaster Areas](#), earlier).

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

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

**Example.** In 2020, you received qualified 2020 disaster distributions totaling \$90,000. They were all made in October. You were

eligible for qualified 2020 disaster distributions for two disasters. Disaster 1: Coronavirus. Disaster 2: Wisconsin Severe Winter Storm And Flooding (beginning date January 10, 2020). On your 2020 Form 8915-E, you report the entire \$90,000 distribution under one disaster: Disaster 1. You do not use Worksheet 2. You follow the steps in [Column \(b\)](#), under *Use if Reporting Only One 2020 Disaster*, earlier.

**Column (c).** Complete column (c) only if the total on line 4, column (b), is more than \$100,000.

If the amount on line 4, column (b), is more than \$100,000, you will need to make an allocation in column (c) of the distribution(s) included in column (b). This is because the total of your qualified 2020 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. The distribution was made on



June 28, 2020. You are a qualified individual, defined under [Qualified individuals](#), earlier. This was your only distribution made in 2020. You entered \$130,000 on line 3, columns (a) and (b). You would then enter \$100,000 on line 3, column (c), since the distribution is in excess of the \$100,000 limit.

**Example 2.** Assume the same facts as in [Example 1](#), except you also received a distribution from your 401(k) plan in the amount of \$20,000. This distribution was made on October 16, 2020. You entered \$20,000 on line 1, columns (a) and (b). You will now need to make an allocation in column (c) between the two distributions because the total on line 4, column (b), is \$150,000. You can choose to make the allocation by any reasonable method, as long as the total of lines 1 through 3 in column (c) does not exceed \$100,000. You choose to allocate \$80,000 to your Roth IRA distribution on line 3, column (c), and the entire \$20,000 to your 401(k) plan distribution on line 1, column (c).

## Worksheet 2: Use if You Are Reporting More Than One 2020 Disaster



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

**Column (b).** If you received qualified 2020 disaster distributions for more than one disaster and your qualified 2020 disaster distributions made in 2020 total more than \$100,000, you must use Worksheet 2 to figure the amounts you are entering in column (b). In Worksheet 2, column (a), enter the amounts you already have figured for lines 1 through 4 in Part I of 2020 Form 8915-E. In Worksheet 2, column (X), start by entering the amounts you are planning to claim as qualified 2020 disaster distributions made in 2020. Enter the 2020 distributions for each 2020 disaster in a separate column. A distribution can't be a qualified 2020 disaster distribution for a disaster if it is made before the disaster begins. For simplicity, apply your distributions in \$100,000 amounts as available to each disaster, beginning with the earliest available disaster. For these purposes, the coronavirus will always be your earliest available disaster. Examples 1 through 4 below provide guidance. A blank Worksheet 2 is in *Worksheets* at the end of the instructions.



See [Use if Reporting Only One 2020 Disaster](#), earlier, if you have only one disaster, or your total distributions available for qualified 2020 disasters is \$100,000 or less even if you had more than

one 2020 disaster. If you have total distributions of more than \$100,000 but no more than \$200,000, use \$100,000 for the earliest available disaster and the remaining amount for your second available disaster. See the examples below if you have two or three disasters. In each of the examples, we have assumed Mosley had a main home in Tennessee during the period listed in Table 1 for the Tennessee disasters.

**Example 1.** Mosley was eligible for qualified 2020 disaster distributions for the following disasters. Disaster 1: Coronavirus. Disaster 2: Tennessee Severe Storms, Straight-line Winds, And Flooding (beginning date May 3, 2020). In 2020, he received a traditional IRA distribution of \$140,000. The distribution was made on April 30. He had no other distributions for 2020. He completes Worksheet 2. Mosley applies the distribution up to the \$100,000 limit against each available disaster. He applies \$100,000 of the April 30 distribution to Disaster 1. He cannot apply any of the April 30 distribution to Disaster 2 as its starting date is after the April 30 distribution date. In column (b), lines 1 through 4, of his 2020 Form 8915-E, Mosley enters the amounts from lines 1 through 4 of his filled-in Worksheet 2, column (b). He leaves column (c) of his 2020 Form 8915-E blank. See Mosley's Filled-in Worksheet 2 for Example 1.

**Example 2.** The facts are the same as in [Example 1](#) except the traditional IRA distribution of \$140,000 was made on August 30, 2020, instead of April 30, 2020. He completes Worksheet 2. Mosley applies the distribution up to the \$100,000 limit against each available disaster. He applies \$100,000 of the August 30 distribution to Disaster 1 and \$40,000 of the August 30 distribution to Disaster 2. In column (b), lines 1 through 4, of his 2020 Form 8915-E, Mosley enters the amounts from lines 1 through 4 of his filled-in Worksheet 2, column (b). He leaves column (c) of his 2020 Form 8915-E blank. See Mosley's Filled-in Worksheet 2 for Example 2.

**Example 3.** Mosley was eligible for qualified 2020 disaster distributions for the following disasters. Disaster 1: Coronavirus. Disaster 2: Tennessee Severe Storms, Tornadoes, Straight-line Winds, And Flooding (beginning date April 12, 2020); and Disaster 3: Tennessee Severe Storms, Straight-line Winds, And Flooding (beginning date May 3, 2020). In 2020, he received a traditional IRA distribution of \$240,000 and a Roth IRA distribution of \$60,000 for a total of \$300,000 in distributions. The distributions were made on May 1 and October 16,

respectively. He had no other distributions for 2020. He completes Worksheet 2. Mosley applies the distributions up to the \$100,000 limit against each available disaster. He applies \$100,000 of the May 1 distribution to Disaster 1 and \$100,000 of the May 1 distribution to Disaster 2. Mosley cannot apply any part of the May 1 distribution to Disaster 3 (even though \$40,000 is not yet used), as that disaster started after the May 1 distribution was made. He applies the full \$60,000 from the October distribution to Disaster 3. He is only able to use \$260,000 of the total \$300,000 in 2020 distributions. In column (b), lines 1 through 4, of his 2020 Form 8915-E, Mosley enters the amounts from lines 1 through 4 of his filled-in Worksheet 2, column (b). He leaves column (c) of his 2020 Form 8915-E blank. See Mosley's Filled-in Worksheet 2 for Example 3.

**Example 4.** The facts are the same as in [Example 3](#) except the traditional IRA distribution of \$240,000 was made on September 30, 2020, instead of May 1, 2020. He completes Worksheet 2. Mosley applies the distributions up to the \$100,000 limit against each available disaster. He applies \$100,000 of the September 30 distribution to Disaster 1 and \$100,000 of the September 30 distribution to Disaster 2. Mosley applies the remaining \$40,000 of the September 30 distribution to Disaster 3. He applies, in addition, the full \$60,000 from the October distribution to Disaster 3. He is able to use the total \$300,000 in 2020 distributions. In column (b), lines 1 through 4, of his 2020 Form 8915-E, Mosley enters the amounts from lines 1 through 4 of his filled-in Worksheet 2, column (b). He leaves column (c) of his 2020 Form 8915-E blank. See Mosley's Filled-in Worksheet 2 for Example 4.

## Line 5



**Before you begin line 5:** If you are using Worksheet 2, do not complete line 5 until you have completed Worksheet 2.

If line 5 includes an amount distributed for the purchase or construction of a main home in a qualified 2020 disaster area, but you did not purchase or construct that home because of the qualified 2020 disaster, report this amount on line 21. See [Qualified Distribution for the Purchase or Construction of a Main Home in Qualified 2020 Disaster Areas](#), earlier. Also, see the instructions for your tax return for reporting all other distributions included on line 5.



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

Mosley's Filled-in Worksheet 2 for Example 1	(a) Total available distributions in 2020	(X) Qualified 2020 disaster distributions made in 2020				(b) Qualified 2020 disaster distributions made in 2020 (Total for all disasters)
		Disaster 1	Disaster 2	Disaster 3	Disaster 4	
1 Distributions from retirement plans (other than IRAs)	-0-	-0-	-0-			-0-
2 Distributions from traditional, SEP, and SIMPLE IRAs	\$140,000	\$100,000	-0-			\$100,000
3 Distributions from Roth IRAs	-0-	-0-	-0-			-0-
4 Totals. Add lines 1 through 3.	\$140,000	\$100,000	-0-			\$100,000

Mosley's Filled-in Worksheet 2 for Example 2	(a) Total available distributions in 2020	(X) Qualified 2020 disaster distributions made in 2020				(b) Qualified 2020 disaster distributions made in 2020 (Total for all disasters)
		Disaster 1	Disaster 2	Disaster 3	Disaster 4	
1 Distributions from retirement plans (other than IRAs)	-0-	-0-	-0-			-0-
2 Distributions from traditional, SEP, and SIMPLE IRAs	\$140,000	\$100,000	\$40,000			\$140,000
3 Distributions from Roth IRAs	-0-	-0-	-0-			-0-
4 Totals. Add lines 1 through 3.	\$140,000	\$100,000	\$40,000			\$140,000

Mosley's Filled-in Worksheet 2 for Example 3	(a) Total available distributions in 2020	(X) Qualified 2020 disaster distributions made in 2020				(b) Qualified 2020 disaster distributions made in 2020 (Total for all disasters)
		Disaster 1	Disaster 2	Disaster 3	Disaster 4	
1 Distributions from retirement plans (other than IRAs)	-0-	-0-	-0-	-0-		-0-
2 Distributions from traditional, SEP, and SIMPLE IRAs	\$240,000	\$100,000	\$100,000	-0-		\$200,000
3 Distributions from Roth IRAs	\$60,000	-0-	-0-	\$60,000		\$60,000
4 Totals. Add lines 1 through 3.	\$300,000	\$100,000	\$100,000	\$60,000		\$260,000

Mosley's Filled-in Worksheet 2 for Example 4	(a) Total available distributions in 2020	(X) Qualified 2020 disaster distributions made in 2020				(b) Qualified 2020 disaster distributions made in 2020 (Total for all disasters)
		Disaster 1	Disaster 2	Disaster 3	Disaster 4	
1 Distributions from retirement plans (other than IRAs)	-0-	-0-	-0-	-0-		-0-
2 Distributions from traditional, SEP, and SIMPLE IRAs	\$240,000	\$100,000	\$100,000	\$40,000		\$240,000
3 Distributions from Roth IRAs	\$60,000	-0-	-0-	\$60,000		\$60,000
4 Totals. Add lines 1 through 3.	\$300,000	\$100,000	\$100,000	\$100,000		\$300,000

**Part II—Qualified 2020 Disaster Distributions From Retirement Plans (Other Than IRAs)**

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

**Line 7.** Enter on line 7 your cost, if any. Your cost is generally your net investment in the plan. It does not include pre-tax contributions. If there is an amount in Form 1099-R, box 2a (taxable amount), the difference between Form 1099-R, box 1 and box 2a, is usually your cost. Enter the difference on line 7.

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

Also, see Pub. 575 if you use the Simplified Method Worksheet to figure the taxable amount of your periodic payments and you designated some of these payments as qualified 2020 disaster distributions.



**If you have a Form 1099-R with both qualified 2020 disaster distributions and nonqualified distributions, you must separately figure the cost attributable to each distribution.**

**Line 9.** If you don't check the box on line 9, you must spread the amount on line 8 over 3 years. 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 17, you must check the box on line 9.

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

**Line 10.** At any time during the 3-year period that begins the day after the date you received a qualified 2020 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 2020 Disaster Distribution](#), earlier, for details.

Enter on line 10 the amount of any repayments you made before filing your 2020 return. Do not include any repayments made later than the due date (including extensions) for that return nor any repayments of nontaxable amounts. If you elected to spread the income over 3 years and you repaid more than the amount on line 9, the excess will be carried forward to your 2021 tax return. Repayments made after the due date of your 2020 return (including extensions) but before the due date of your 2021 return (including extensions) will generally be reported on your 2021 tax return if 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-E](#), earlier.

**Example.** You received a \$90,000 qualified 2020 disaster distribution on November 7, 2020, from your 401(k) plan. On April 2, 2021, you repay \$30,000 to an IRA. You file your return on April 10, 2021. Since the repayment was made before you filed your return, and not later than the due date (including extensions), you would enter the \$30,000 repayment on line 10.

## Part III—Qualified 2020 Disaster Distributions From Traditional, SEP, SIMPLE, and Roth IRAs

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

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

- You received a qualified 2020 disaster distribution from a traditional, SEP, or SIMPLE IRA, and you have a basis in the IRA.
- You received a qualified 2020 disaster distribution from a Roth IRA.

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

**Lines 13 and 14.** Enter the amounts from Form 8606, lines 15b and 25b, as instructed. If you have 2020 Form 8915-C, 2020 Form 8915-D, and 2020 Form 8915-E taxable amounts computed on 2020 Form 8606, you may need to prorate the Form 8606 amounts on lines 15b and 25b to arrive at the amounts you will enter on lines 13 and 14 of Form 8915-E. See the examples under *Line 15b* and *Line 25b* in the 2020 Instructions for Form 8606 for details.

**Line 17.** If you do not check the box on line 17, you must spread the amount on line 16 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 9, you must check the box on line 17.

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

**Line 18.** At any time during the 3-year period that begins the day after the date you received a qualified 2020 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 2020 Disaster Distribution](#), earlier, for details.

Enter on line 18 the amount of any repayments you made before filing your 2020 return. Do not include any repayments made later than the due date (including extensions) for that return nor any repayments of nontaxable amounts. If you elected to spread the income over 3 years and you repaid more than the amount on line 17, the excess will be carried forward to your 2021 tax return. Repayments made after the due date of your 2020 return (including extensions) but before the due date of your 2021 return (including extensions) will generally be reported on

your 2021 tax return if 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-E](#), earlier.

**Example.** You received a \$90,000 qualified 2020 disaster distribution on October 20, 2020, from your traditional IRA. On April 2, 2021, you repay \$30,000 to your traditional IRA. You file your return on April 10, 2021. Since the repayment was made before you filed your return, and not later than the due date (including extensions), you would enter the \$30,000 repayment on line 18.

## Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2020 Disaster Areas



**Qualified distributions can only be received for qualified 2020 disasters other than the coronavirus.**

Complete Part IV if, in 2020, you received a qualified distribution for the purchase or construction of a main home in a qualified 2020 disaster area that you repaid, in whole or in part, no earlier than the first day of the disaster and no later than June 25, 2021. But see also [Line 20](#), later.



**For qualified distributions received in 2019 for a qualified 2020 disaster, see 2019 qualified distributions under Amending Form 8915-E, earlier.**

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

**Note.** A distribution for the purchase or construction of a main home made no earlier than the first day of the disaster and no later than June 24, 2021, may be treated as a qualified 2020 disaster distribution in certain circumstances. See [Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home](#), earlier.

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

**Line 21.** Enter on line 21 your qualified distributions (see [Qualified Distribution for the Purchase or Construction of a Main Home in Qualified 2020 Disaster Areas](#), earlier).

Don't include any distributions you designated as qualified 2020 disaster distributions reported on line 6 or line 15. Also, don't include any amounts reported on 2020 Form 8606.

**Line 22.** Enter on line 22 your cost, if any. Your cost is generally your net investment in the plan. It does not include pre-tax contributions. If there is an amount in Form

1099-R, box 2a (taxable amount), the difference between Form 1099-R, box 1 and box 2a, is usually your cost. See Pub. 575 for more information about figuring your cost in the plan.

In 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 22. Any cost or basis in an IRA is figured on 2020 Form 8606 if you made nondeductible contributions.



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

**Line 24.** At any time on or after the first day of the disaster and no later than June 25, 2021, you can repay any portion of a qualified distribution to an eligible retirement plan that accepts rollovers (see [Repayment of a Qualified Distribution for the Purchase or Construction of a Main Home](#), earlier). You can't, however, repay more than the amount of the original distribution.

Enter on line 24 the amount of any repayments you make on or after the first day of the disaster and no later than June 25, 2021. Don't include any repayments treated as rollovers on 2020 Form 8606 nor any repayments of nontaxable amounts.

**Line 25.** Most distributions from qualified retirement plans (including IRAs) made to

you before you reach age 59½ are subject to an additional tax on early distributions and are reported on Form 5329. Qualified distributions for the purchase or construction of a main home in a qualified 2020 disaster area that were not repaid to an eligible retirement plan on or after the first day of the disaster and no later than June 25, 2021, may be subject to this additional tax unless you qualify for an exception. See the Instructions for Form 5329 for information on exceptions to this tax. If you have not repaid the distribution before June 26, 2021, you may be able to designate the qualified distribution as a qualified 2020 disaster distribution. See [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

A blank Worksheet 1 and a blank Worksheet 2 follow.



**Worksheet 1: Use if you complete Part I of 2020 Form 8915-C and/or 2020 Form 8915-D.**

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

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

<b>Form 8915-E</b>		<b>column (a)</b> <b>Total available distributions in 2020</b> (Form 8915-D, column (a) minus Form 8915-D, column (c), if completed (otherwise minus Form 8915-D, column (b)) but if you did not complete Part I of Form 8915-D, then use Form 8915-C, column (a), minus Form 8915-C, column (c), if completed (otherwise minus Form 8915-C, column (b))
<b>1</b>	Distributions from retirement plans (other than IRAs) made in 2020	
<b>2</b>	Distributions from traditional, SEP, and SIMPLE IRAs made in 2020	
<b>3</b>	Distributions from Roth IRAs made in 2020	

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

Worksheet 2 for Form 8915-E	(a) Total available distributions in 2020	(X) Qualified 2020 disaster distributions made in 2020				(b) Qualified 2020 disaster distributions made in 2020 (Total for all disasters)
		Disaster 1	Disaster 2	Disaster 3	Disaster 4	
1 Distributions from retirement plans (other than IRAs)						
2 Distributions from traditional, SEP, and SIMPLE IRAs						
3 Distributions from Roth IRAs						
4 Totals. Add lines 1 through 3.						

**Table 1. Qualified 2020 Disaster Areas for Form 8915-E**

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
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 (DR-4581-CO)	January 15, 2021	September 6, 2020 - November 5, 2020
Connecticut	Tropical Storm Isaias (DR-4580-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 (DR-4579-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 (DR-4577-LA)	January 12, 2021	October 26, 2020 - October 29, 2020
Maryland	Tropical Storm Isaias (DR-4583-MD)	February 4, 2021	August 3, 2020 to 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 (DR-4576-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
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 (DR-4575-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 (DR-4578-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 (DR-4584-WA)	February 4, 2021	September 1, 2020 to September 19, 2020
Wisconsin	Severe Winter Storm And Flooding (DR-4477-WI)	March 11, 2020	January 10, 2020 - January 12, 2020