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# Instructions for Form 8915-F

(Rev. January 2023)



Department of the Treasury  
Internal Revenue Service

## Qualified Disaster Retirement Plan Distributions and Repayments

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

## General Instructions

### Future Developments

For the latest information about developments related to Form 8915-F and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form8915F](https://www.irs.gov/Form8915F).

### What's New

Beginning with the 2022 tax year, taxpayers should attach completed worksheets to their Form 8915-F. See [Attach your completed worksheets](#), later, for details.



**When these instructions went to print, legislation was pending in Congress that would elevate certain 2021 and later disasters and the 2020 Washington**

**(4593-DR-WA) disaster to the status of qualified disasters. Go to Recent Developments under [IRS.gov/Form8915F](https://www.irs.gov/Form8915F) to see whether that legislation was enacted. These instructions and Form 8915-F will be updated, as needed, to reflect any new legislation.**

### Helpful Hints

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

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

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

**Name of form.** These instructions will use different names to refer to your Form 8915-F depending on the boxes you check in items A and B at the top of page 1 of your Form 8915-F. For example, if you checked the 2022 box in item A and the 2020 box in item B, your form will be referred to in these instructions and elsewhere as "2022 Form 8915-F (2020 disasters)." See [2022 Form 8915-F \(2020 disasters\)](#) next.

**2022 Form 8915-F (2020 disasters).** Use these instructions only for 2022 Form 8915-F (2020 disasters). 2022 Form 8915-F (2020 disasters) is Form 8915-F with 2022 checked in item A and 2020 checked in item B on your Form 8915-F.

### Purpose of Form

**These instructions are for 2022 Form 8915-F (2020 disasters).** For the Instructions for 2021 Form 8915-F (2020 disasters), see the Instructions for Form 8915-F (Rev. February 2022).

- Use 2022 Form 8915-F (2020 disasters) if:
- You received in 2020 or 2021 a qualified 2020 disaster distribution that you are including in income in equal amounts over 3 years, and/or
  - You made a repayment in 2022 of a qualified 2020 disaster distribution made in 2020 or 2021.

### Purpose of These Instructions

These instructions provide detailed information for use with your 2022 Form 8915-F (2020 disasters). For your convenience, [Appendix A, Which Lines Should I Use](#), later, provides, as well, the lines you should complete on your 2022 Form 8915-F (2020 disasters).

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

**Qualified 2018 and 2019 disasters.** Do not use Form 8915-F to do the following.

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- Repay, and report income from, qualified 2018 disaster distributions. Use Form 8915-C, Qualified 2018 Disaster Retirement Plan Distributions and Repayments, for those repayments and income.
- Repay, and report income from, qualified 2019 disaster distributions. Use Form 8915-D, Qualified 2019 Disaster Retirement Plan Distributions and Repayments, for those repayments and income.

### Which Lines Should I Complete?

For the 2022 tax year, fill in your name and social security number at the top of page 1 of your Form 8915-F. As indicated earlier, complete items A and B, selecting 2022 for the item A tax year and 2020 for the item B disaster year. Also, complete items C and D, as applicable.

You should only enter amounts on the following lines of Form 8915-F (2020 disasters): lines 12 through 15 in Part II and lines 23 through 26 in Part III, as applicable. Leave Parts I and IV, and the rest of Parts II and III, blank.

The table in *Appendix A*, later, provides the specific lines you need to complete on 2022 Form 8915-F (2020 disasters). The lines you use will depend on:

- Whether you are recognizing income from qualified 2020 disaster distributions, and
- Whether you are repaying qualified 2020 disaster distributions.

### Who Must File

File 2022 Form 8915-F if either of the following applies.

- You received in 2020 or 2021 a qualified 2020 disaster distribution that you are including in income in equal amounts over 3 years.
- You made a repayment for 2022 of a qualified 2020 disaster distribution.



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

### When and Where To File

File your 2022 Form 8915-F with your 2022 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. To determine whether you need to amend your Form 8915-F, see [Amending Form 8915-F \(2020 Disasters\)](#), later.

### What Is a Qualified Disaster Distribution?

No qualified disaster distributions can be made in 2022. The last year that qualified 2020 disaster distributions could be made was in 2021. See the Instructions for Form 8915-F (Rev. February 2022) for a discussion of qualified 2020 disaster distributions, including when they could be made.

### Qualified Disaster Distribution

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

Generally, a qualified 2020 disaster distribution is included in your income in equal amounts over 3 years. However, if you elected to include the entire distribution in your income in the year of the distribution by checking the box on line 11 or 22 of your 2021 Form 8915-F or line 11 or 22 of your 2020 Form 8915-E, whichever is applicable, the income won't be spread over 3 years.

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 weren't subject to the additional 10% tax (or the 25% additional tax for certain distributions from SIMPLE IRAs) on early distributions.



If a taxpayer who spread the income from a qualified 2020 disaster distribution over 3 years dies before the last tax year of that 3-year period, the distribution may no longer be spread over 3 years. The remainder of the distribution must be reported on the taxpayer's return for the year they died. Include the remainder in the line 13 and/or line 24 totals, as applicable, of the Form 8915-F being filed with that return.

### Repayment of a Qualified Disaster Distribution

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

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

Include on 2022 Form 8915-F (2020 disasters) any repayments you made before filing your 2022 return. Any repayments you made will reduce the amount of income from qualified 2020 disaster distributions reported on your return for 2022. Do not include on your 2022 Form 8915-F (2020 disasters) any repayments you made later than the due date (including extensions) for filing your 2022 return. If you made a repayment in 2023 after you filed your 2022 return, the repayment will reduce the amount of your qualified 2020 disaster distributions made for 2020 or 2021 and included in full in income on your 2020 or 2021 return, respectively. See [Amending Form 8915-F \(2020 Disasters\)](#), later.

Also, if you have spread the income over 3 years, any excess repayments you reported on your 2023 Form 8915-F (2020 disasters) can be carried:

- Back to your 2022 Form 8915-F (2020 disasters) to reduce income from qualified 2020 disaster distributions made in 2020 or 2021,
- Back to your 2021 Form 8915-F (2020 disasters) to reduce income from qualified 2020 disaster distributions made in 2020 or 2021, or
- Back to your 2020 Form 8915-E if you filed 2020 Form 8915-E and are eligible to amend your 2020 return.

**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.

**Exceptions.** You cannot repay the following types of distributions.

1. Qualified disaster distributions received as a beneficiary (other than a surviving spouse).

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

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

A taxpayer cannot receive qualified distributions in 2022 for a qualified 2020 disaster. Repayments of qualified distributions received for qualified 2020 disasters had to be made before June 26, 2021.

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

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

**Qualified 2020 disaster distributions.** Depending on when a repayment is made, you may need to file an amended tax return to refigure your taxable income.

Include on 2022 Form 8915-F (2020 disasters) any repayments you made before filing your 2022 tax return. Do not include on your 2022 Form 8915-F (2020 disasters) any repayments you made later than the due date (including extensions) for filing that 2022 return.

If you make a repayment after timely filing your 2022 tax return but by the due date of that 2022 return (including extensions), include the repayment on an original or amended 2022 Form 8915-F (2020 disasters), as applicable.

If you make the repayment after the due date of your 2022 return (including extensions) but before the due date of your 2023 return (including extensions), include the repayment on your 2023 Form 8915-F (2020 disasters). However, you may file a Form 1040-X amending your 2020 or 2021 Form 8915-F (2020 disasters) if either of the following applies.

- You elected on 2020 Form 8915-E, lines 9 and 17, or 2021 Form 8915-F (2020 disasters), lines 11 and 22, as applicable, to include all of your qualified 2020 disaster distributions in income in 2020 or 2021, as applicable (instead of over 3 years).
- You have spread the income over 3 years, the amount of the repayment exceeds the amount of your qualified 2020 disaster distributions that are included in income on your 2023 Form 8915-F (2020 disasters), and you choose to carry the excess back to 2020 or 2021 (or even 2022), as applicable. See the examples below.

**Carrybacks.** Follow *Step 1* and *Step 2* below when carrying back amounts. These steps are followed by examples.

**Step 1. Determine the line(s) to use.** If the original distribution was not an IRA distribution and you are carrying an excess repayment back to:

- 2020, include the carried back amount on 2020 Form 8915-E, line 10;
- 2021, include the carried back amount on 2021 Form 8915-F, line 14; and/or
- 2022, include the carried back amount on 2022 Form 8915-F, line 14.

If the original distribution was an IRA distribution and you are carrying an excess repayment back to:

- 2020, include the carried back amount on 2020 Form 8915-E, line 18;
- 2021, include the carried back amount on 2021 Form 8915-F, line 25; and/or
- 2022, include the carried back amount on 2022 Form 8915-F, line 25.

**Step 2. Add this sentence.** Write "\$\_\_\_\_\_ carryback from [enter here the year the excess carryback occurred] Form 8915-[E or F, as applicable]" on the dotted line to the left of the line on which you are including the carried back amount.

**Example 1.** On your 2020 Form 8915-E, you reported a coronavirus-related distribution of \$9,000 made to you from your traditional IRA on April 14, 2020. You spread the income over 3 years (\$3,000 in each of 2020, 2021, and 2022). You made no repayments of the distribution in 2020 or 2021. In 2022, you made a repayment of \$4,500. You will report \$3,000 of the repayment on your 2022 Form 8915-F (2020 disasters). The excess repayment of \$1,500 can be carried back to 2021 and reported on your 2021 Form 8915-F (2020 disasters), line 25, or carried back to 2020 and reported on your 2020 Form 8915-E, line 18. On the dotted line to the left of your 2021 Form 8915-F (2020 disasters), line 25, or your 2020 Form 8915-E, line 18, whichever is applicable, you write "\$1,500 excess repayment from 2022 Form 8915-F (2020 disasters)."

**Example 2.** You suffered economic losses in 2020 as the result of DR-4549-HI. You received a qualified 2020 disaster distribution from your traditional IRA in the amount of \$75,000 on April 30, 2021, spreading the income over 3 years (2021, 2022, and 2023). You filed your 2022 tax return on April 10, 2023. You made a repayment of \$65,000 on April 28, 2023. You report \$25,000 of the repayment on your 2023 Form 8915-F (2020 disasters). You report the excess repayment of \$40,000 as follows. You carry back \$25,000 to 2022 Form 8915-F (2020 disasters), line 25, and \$15,000 back to 2021 Form 8915-F (2020 disasters), line 25. On the dotted line to the left of line 25 of your:

- 2022 Form 8915-F (2020 disasters), you write "\$25,000 excess repayment from 2023 Form 8915-F (2020 disasters)."; and
- 2021 Form 8915-F (2020 disasters), you write "\$15,000 excess repayment from 2023 Form 8915-F (2020 disasters)."

**Example 3.** You suffered economic losses in 2020 as the result of DR-4549-HI. You received a qualified 2020 disaster distribution from your 401(k) plan in the amount of \$75,000 on April 30, 2021. On your 2021 Form 8915-F, you elected to recognize the income from the full \$75,000 in 2021, checking the check box on line 11 of that form. You filed your 2022 tax return on April 10, 2023. You made a repayment of \$65,000 on April 28, 2023. You report the full \$65,000 of the repayment on your 2023 Form 8915-F (2020 disasters). It is all excess repayment, as you have no income from the distribution for that year. You carry back the full \$65,000 to 2021 Form 8915-F (2020 disasters), line 14. On the dotted line to the left of 2021 Form 8915-F (2020 disasters), line 14, you write "\$65,000 excess repayment from 2023 Form 8915-F (2020 disasters)."

## Specific Instructions

**Married filers.** If both you and your spouse are required to file 2022 Form 8915-F (2020 disasters), file a separate Form 8915-F for each of you.

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

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Attach your completed worksheets. There are a total of four worksheets in these instructions.

- Worksheet 2 for Line 12 in Part II.
• Worksheet 3 for Line 14 in Part II.
• Worksheet 4 for Line 23 in Part III.
• Worksheet 5 for Line 25 in Part III.

These worksheets are all on the last page of these instructions. Use the worksheets on that page to figure the amounts for lines 12, 14, 23, and 25, as applicable. Attach that page with your completed worksheets to the back of your 2022 Form 8915-F (2020 disasters).

Worksheet 1A in Part I is reserved.

Required General Information

Item A. For the 2022 Form 8915-F (2020 disasters), you have checked the 2022 box.

Item B. For the 2022 Form 8915-F (2020 disasters), you have checked the box for the 2020 calendar year.

Item C. Enter the FEMA DR number from Table for Qualified 2020 Disaster Areas in Appendix B at the end of these instructions. For example, for the 2020 Louisiana Hurricane Laura, you would enter DR-4559-LA.

Do not enter the coronavirus in item C. CAUTION

Item D. Check the box if the coronavirus is a disaster you are reporting on your 2022 Form 8915-F (2020 disasters).

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

Qualified 2020 disaster distributions cannot be made in 2022. Leave Part I of your 2022 Form 8915-F (2020 disasters) blank.

Part II—Qualified Disaster Distributions From Retirement Plans (Other Than IRAs) for the Coronavirus and Disaster(s) Listed in Item C

Line 12. Use Worksheet 2 for Line 12 to figure your income for prior years from other-than-IRA retirement plan qualified 2020 disaster distributions. You will enter this amount on line 12 of your 2022 Form 8915-F (2020 disasters).

Do not use Worksheet 2 for Line 12 to report income from qualified 2018 or 2019 disaster distributions. CAUTION

Worksheet 2 for Line 12. Total 2022 Income From Other-Than-IRA Distributions Made in Prior Years

Table with 3 rows for Worksheet 2: 1. Enter the amount, if any, from your 2021 Form 8915-F, line 11... 2. Enter the amount, if any, from your 2020 Form 8915-E, line 9... 3. Enter the total of lines 1 and 2 here and on line 12...

Line 14. Use Worksheet 3 for Line 14 to figure your total repayment for this year of other-than-IRA retirement plan qualified 2020 disaster distributions. You will enter this amount

on line 14. Your total repayment is the sum of your excess repayments carried to 2022 and your repayments made for 2022. A repayment is made for 2022 if it is made before you filed your 2022 return, and not later than the due date (including extensions).

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

Do not use Worksheet 3 for Line 14 to report repayments of qualified 2018 or 2019 disaster distributions. CAUTION

Worksheet 3 for Line 14. Total 2022 Repayments of Other-Than-IRA Distributions

Table with 5 rows for Worksheet 3: 1. Enter the amount, if any, from your 2021 Form 8915-F, line 14... 2. Enter the amount, if any, from your 2021 Form 8915-F, line 13... 3a. Subtract line 2 from line 1... b. Enter the amount from line 3a... c. Subtract line 3b from line 3a... 4. Enter the total amount of any repayments you made... 5. Enter the total of lines 3c and 4 here and on line 14...

Worksheet 3 for Line 14, line 4: Don't include these amounts. On line 4 of Worksheet 3 for Line 14, don't include any repayments made later than the due date (including extensions) for your 2022 return or any repayments of nontaxable amounts.

Repayments carried forward or carried back. If you repaid more than the amount on line 13 of your 2022 Form 8915-F (2020 disasters), the excess will be carried forward to your 2023 Form 8915-F (2020 disasters) or back to your 2021 Form 8915-F (2020 disasters) or 2020 Form 8915-E, as applicable. Repayments made after the due date of your 2022 return (including extensions) but before the due date of your 2023 return (including extensions) will generally be reported on your 2023 Form 8915-F (2020 disasters) or carried back to your 2022 or 2021 Form 8915-F (2020 disasters) or 2020 Form 8915-E, as applicable. However, you may have to file an amended return in certain situations. See Amending Form 8915-F (2020 Disasters), earlier.

Part III—Qualified Disaster Distributions From Traditional, SEP, SIMPLE, and Roth IRAs for the Coronavirus and Disaster(s) Listed in Item C

Line 23. Use Worksheet 4 for Line 23 to figure your income for prior years from IRA retirement plan qualified 2020 disaster distributions. You will enter this amount on line 23 of your 2022 Form 8915-F (2020 disasters).

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Don't use Worksheet 4 for Line 23 to report income from qualified 2018 or 2019 disaster distributions.

Worksheet 4 for Line 23. Total Income From IRA Distributions Made in Prior Years

1. Enter the amount, if any, from your 2021 Form 8915-F, line 22. If you checked the box on that line, enter -0- ..... 1. \_\_\_\_\_
2. Enter the amount, if any, from your 2020 Form 8915-E, line 17. If you checked the box on that line, enter -0- ..... 2. \_\_\_\_\_
3. Enter the total of lines 1 and 2 here and on line 23 of your 2022 Form 8915-F (2020 disasters) ..... 3. \_\_\_\_\_

Line 25. Use Worksheet 5 for Line 25 to figure your total repayment for this year of IRA retirement plan qualified 2020 disaster distributions. You will enter this amount on line 25. Your total repayment is the sum of your excess repayments carried to 2022 and your repayments made for 2022. A repayment is made for 2022 if it is made before you filed your 2022 return, and not later than the due date (including extensions).

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



Don't use Worksheet 5 for Line 25 to report repayments of qualified 2018 or 2019 disaster distributions.

Worksheet 5 for Line 25. Total 2022 Repayments of IRA Distributions

1. Enter the amount, if any, from your 2021 Form 8915-F, line 25 ..... 1. \_\_\_\_\_
2. Enter the amount, if any, from your 2021 Form 8915-F, line 24 ..... 2. \_\_\_\_\_
3a. Subtract line 2 from line 1. If zero or less, enter -0- ..... 3a. \_\_\_\_\_
b. Enter the amount from line 3a that you have already carried back to a prior year ..... b. \_\_\_\_\_
c. Subtract line 3b from line 3a ..... c. \_\_\_\_\_
4. Enter the total amount of any repayments you made, with respect to 2022 Form 8915-F (2020 disasters), before filing your 2022 tax return. Do not include repayments you have entered on line 4 of Worksheet 3 for Line 14 ..... 4. \_\_\_\_\_
5. Enter the total of lines 3c and 4 here and on line 25 of your 2022 Form 8915-F (2020 disasters) ..... 5. \_\_\_\_\_

Worksheet 5 for Line 25, line 4: Don't include these amounts. On line 4 of Worksheet 5 for Line 25, don't include any repayments made later than the due date (including extensions) for your 2022 return or any repayments of nontaxable amounts.

Repayments carried forward or carried back. If you repaid more than the amount on line 24 of your 2022 Form 8915-F (2020 disasters), the excess will be carried forward to your 2023 Form 8915-F (2020 disasters) or back to your 2021 Form 8915-F (2020 disasters) or 2020 Form 8915-E, as applicable. Repayments made after the due date of your 2022 return (including extensions) but before the due date (including extensions) of your 2023 return will generally be reported on your 2023 Form 8915-F (2020 disasters) or carried back to your 2022 or 2021 Form 8915-F (2020 disasters) or 2020 Form 8915-E, as applicable. However, you may have to file an amended return in certain situations. See Amending Form 8915-F (2020 Disasters), earlier.

Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in the Area of Disaster(s) Listed in Item C

Qualified distributions cannot be received or repaid in 2022. Leave Part IV of your 2022 Form 8915-F (2020 disasters) blank.

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.

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## Appendix A Which Lines Should I Use?

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



See Qualified 2020 disaster distribution requirements, *earlier, under* Qualified Disaster Distribution Requirements *and also* Qualified Distributions, *earlier, for the cutoff dates for making these distributions and for other criteria for these distributions.*

### 2022 Form 8915-F (2020 Disasters)

IF . . .	AND . . .	THEN . . .
You claimed coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E but not on a 2021 Form 8915-F (2020 disasters)	You didn't check the box on line 9 or 17 on the 2020 Form 8915-E	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2022 Form 8915-F (2020 disasters).
	You checked the box on line 9 or 17 on the 2020 Form 8915-E	If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2023 Form 8915-F (2020 disasters). <b>If you aren't repaying those distributions, STOP. You can't use 2023 Form 8915-F.</b>
You claimed qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) AND you claimed coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	You didn't check the box on line 11 or 22 on the 2021 Form 8915-F (2020 disasters) AND/OR on line 9 or 17 on the 2020 Form 8915-E	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2022 Form 8915-F (2020 disasters).
	You checked the box on line 11 or 22 on the 2021 Form 8915-F (2020 disasters) AND on line 9 or 17 on the 2020 Form 8915-E	If you are repaying those distributions, complete lines 14 and 25, as applicable, of your 2022 Form 8915-F. If you aren't repaying those distributions, you can't use 2022 Form 8915-F (2020 disasters).
You claimed qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) but you did not claim coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	You didn't check the box on line 11 or 22 on the 2021 Form 8915-F (2020 disasters)	Complete lines 12 through 15 and lines 23 through 26, as applicable, of your 2022 Form 8915-F (2020 disasters).
You did NOT claim qualified 2020 disaster distributions on a 2021 Form 8915-F (2020 disasters) AND you did not claim coronavirus-related distributions or other qualified 2020 disaster distributions on a 2020 Form 8915-E	—	<b>STOP. You can't use 2023 Form 8915-F (2020 disasters).</b>

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## Appendix B Qualified Disaster Areas by Year

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

Disaster Area	Qualified 2020 Disaster (includes the FEMA DR number (that is, FEMA's major disaster declaration number))	Date of Declaration	Disaster Period aka Incident Period
Qualified Individuals (see <i>Qualified individuals</i> in the 2020 Instructions for Form 8915-E)	Virus SARS-CoV-2 or coronavirus disease 2019 (referred to collectively in these instructions as "coronavirus")	Not relevant	Not relevant
Alabama	Severe Storms and Flooding (DR-4546-AL)	May 21, 2020	February 5, 2020 - March 6, 2020
Alabama	Severe Thunderstorms (DR-4555-AL)	July 10, 2020	April 12, 2020 - April 13, 2020
Alabama	Severe Storms, Straight-line Winds, and Tornadoes (DR-4554-AL)	July 10, 2020	April 19, 2020
Alabama	Hurricane Sally (DR-4563-AL)	September 20, 2020	September 14, 2020 - September 16, 2020
Alabama	Hurricane Zeta (DR-4573-AL)	December 10, 2020	October 28, 2020 - October 29, 2020
Alaska	Severe Storm, Flooding, Landslides, and Mudslides (4585-DR-AK)	February 17, 2021	November 30, 2020 - December 2, 2020
Arkansas	Severe Storms, Tornadoes, and Straight-line Winds (DR-4544-AR)	May 8, 2020	March 28, 2020
Arkansas	Severe Storms and Straight-line Winds (DR-4556-AR)	July 10, 2020	April 12, 2020
California	Wildfires (DR-4558-CA)	August 22, 2020	August 14, 2020 - September 26, 2020
California	Wildfires (DR-4569-CA)	October 16, 2020	September 4, 2020 - November 17, 2020
Colorado	Wildfires (4581-DR-CO)	January 15, 2021	September 6, 2020 - November 5, 2020
Connecticut	Tropical Storm Isaias (4580-DR-CT)	January 12, 2021	August 4, 2020
Delaware	Tropical Storm Isaias (DR-4566-DE)	October 2, 2020	August 4, 2020 - August 7, 2020
Florida	Hurricane Sally (DR-4564-FL)	September 23, 2020	September 14, 2020 - September 28, 2020
Georgia	Tropical Storm Zeta (4579-DR-GA)	January 12, 2021	October 29, 2020
Hawaii	Severe Storms and Flooding (DR-4549-HI)	July 9, 2020	March 27, 2020 - March 28, 2020
Iowa	Severe Storms (DR-4557-IA)	August 17, 2020	August 10, 2020
Kentucky	Severe Storms, Flooding, Landslides, and Mudslides (DR-4540-KY)	April 24, 2020	February 3, 2020 - February 29, 2020
Louisiana	Hurricane Laura (DR-4559-LA)	August 28, 2020	August 22, 2020 - August 27, 2020
Louisiana	Hurricane Delta (DR-4570-LA)	October 16, 2020	October 6, 2020 - October 10, 2020
Louisiana	Hurricane Zeta (4577-DR-LA)	January 12, 2021	October 26, 2020 - October 29, 2020
Maryland	Tropical Storm Isaias (4583-DR-MD)	February 4, 2021	August 3, 2020 - August 4, 2020
Michigan	Severe Storms and Flooding (DR-4547-MI)	July 9, 2020	May 16, 2020 - May 22, 2020
Mississippi	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4478-MS)	March 12, 2020	January 10, 2020 - January 11, 2020
Mississippi	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4536-MS)	April 16, 2020	April 12, 2020

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

Disaster Area	Qualified 2020 Disaster (includes the FEMA DR number (that is, FEMA's major disaster declaration number))	Date of Declaration	Disaster Period aka Incident Period
Mississippi	Severe Storms, Flooding, and Mudslides (DR-4538-MS)	April 23, 2020	February 10, 2020 - February 18, 2020
Mississippi	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4551-MS)	July 9, 2020	April 22, 2020 - April 23, 2020
Mississippi	Hurricane Zeta (4576-DR-MS)	December 31, 2020	October 28, 2020 - October 29, 2020
Missouri	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4552-MO)	July 9, 2020	May 3, 2020 - May 4, 2020
New Jersey	Tropical Storm Isaias (DR-4574-NJ)	December 11, 2020	August 4, 2020
New York	Tropical Storm Isaias (DR-4567-NY)	October 2, 2020	August 4, 2020
North Carolina	Severe Storms, Tornadoes, and Flooding (DR-4543-NC)	May 8, 2020	February 6, 2020 - February 19, 2020
North Carolina	Hurricane Isaias (DR-4568-NC)	October 14, 2020	July 31, 2020 - August 4, 2020
North Dakota	Flooding (DR-4553-ND)	July 9, 2020	April 1, 2020 - April 25, 2020
North Dakota	Severe Storms and Flooding (DR-4565-ND)	October 2, 2020	June 29, 2020 - July 1, 2020
Oklahoma	Severe Winter Storm (4575-DR-OK)	December 21, 2020	October 26, 2020 - October 29, 2020
Oregon	Severe Storms, Flooding, Landslides, and Mudslides (DR-4519-OR)	April 3, 2020	February 5, 2020 - February 9, 2020
Oregon	Wildfires and Straight-line Winds (DR-4562-OR)	September 15, 2020	September 7, 2020 - November 3, 2020
Puerto Rico	Hurricane Isaias (DR-4560-PR)	September 9, 2020	July 29, 2020 - July 31, 2020
Puerto Rico	Severe Storm and Flooding (DR-4571-PR)	November 5, 2020	September 13, 2020
Sac & Fox Tribe of The Mississippi of Iowa	Derecho Midwest-Iowa (DR-4561)	September 10, 2020	August 10, 2020
South Carolina	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4479-SC)	March 17, 2020	February 6, 2020 - February 13, 2020
South Carolina	Severe Storms, Tornadoes, and Straight-line Winds (DR-4542-SC)	May 1, 2020	April 12, 2020 - April 13, 2020
Tennessee	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4476-TN)	March 5, 2020	March 3, 2020
Tennessee	Severe Storms, Tornadoes, Straight-line Winds, and Flooding (DR-4541-TN)	April 24, 2020	April 12, 2020 - April 13, 2020
Tennessee	Severe Storms, Straight-line Winds, and Flooding (DR-4550-TN)	July 9, 2020	May 3, 2020 - May 4, 2020
Texas	Hurricane Laura (DR-4572-TX)	December 9, 2020	August 23, 2020 - August 27, 2020
Utah	Earthquake and Aftershocks (DR-4548-UT)	July 9, 2020	March 18, 2020 - April 17, 2020
Utah	Severe Storm (4578-DR-UT)	January 12, 2021	September 7, 2020 - September 8, 2020
Washington	Severe Storms, Flooding, Landslides, and Mudslides (DR-4539-WA)	April 23, 2020	January 20, 2020 - February 10, 2020
Washington	Wildfires and Straight-line Winds (4584-DR-WA)	February 4, 2021	September 1, 2020 - September 19, 2020
Wisconsin	Severe Winter Storm and Flooding (DR-4477-WI)	March 11, 2020	January 10, 2020 - January 12, 2020

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## Appendix C Worksheets

Worksheet 1A is reserved. Blank Worksheets 2, 3, 4, and 5 are on this page. If you complete any of these worksheets in determining amounts to enter on lines 12, 14, 23, and 25, attach this page to your 2022 Form 8915-F (2020 disasters) with all relevant worksheets completed.

**Worksheet 1A.** Reserved.

### Worksheet 2 for Line 12. Total 2022 Income From Other-Than-IRA Distributions Made in Prior Years

1. Enter the amount, if any, from your 2021 Form 8915-F, line 11. If you checked the box on that line, enter -0- . . . . .	1. _____
2. Enter the amount, if any, from your 2020 Form 8915-E, line 9. If you checked the box on that line, enter -0- . . . . .	2. _____
3. Enter the total of lines 1 and 2 here and on line 12 of your 2022 Form 8915-F (2020 disasters) . . . . .	3. _____

### Worksheet 3 for Line 14. Total 2022 Repayments of Other-Than-IRA Distributions

1. Enter the amount, if any, from your 2021 Form 8915-F, line 14 . . . . .	1. _____
2. Enter the amount, if any, from your 2021 Form 8915-F, line 13 . . . . .	2. _____
3a. Subtract line 2 from line 1. If zero or less, enter -0- . . . . .	3a. _____
b. Enter the amount from line 3a that you have already carried back to a prior year . . . . .	b. _____
c. Subtract line 3b from line 3a . . . . .	c. _____
4. Enter the total amount of any repayments you made, with respect to 2022 Form 8915-F (2020 disasters), before filing your 2022 tax return . . . . .	4. _____
5. Enter the total of lines 3c and 4 here and on line 14 of your 2022 Form 8915-F (2020 disasters) . . . . .	5. _____

### Worksheet 4 for Line 23. Total Income From IRA Distributions Made in Prior Years

1. Enter the amount, if any, from your 2021 Form 8915-F, line 22. If you checked the box on that line, enter -0- . . . . .	1. _____
2. Enter the amount, if any, from your 2020 Form 8915-E, line 17. If you checked the box on that line, enter -0- . . . . .	2. _____
3. Enter the total of lines 1 and 2 here and on line 23 of your 2022 Form 8915-F (2020 disasters) . . . . .	3. _____

### Worksheet 5 for Line 25. Total 2022 Repayments of IRA Distributions

1. Enter the amount, if any, from your 2021 Form 8915-F, line 25 . . . . .	1. _____
2. Enter the amount, if any, from your 2021 Form 8915-F, line 24 . . . . .	2. _____
3a. Subtract line 2 from line 1. If zero or less, enter -0- . . . . .	3a. _____
b. Enter the amount from line 3a that you have already carried back to a prior year . . . . .	b. _____
c. Subtract line 3b from line 3a . . . . .	c. _____
4. Enter the total amount of any repayments you made, with respect to 2022 Form 8915-F (2020 disasters), before filing your 2022 tax return. Do not include repayments you have entered on line 4 of Worksheet 3 for Line 14 . . . . .	4. _____
5. Enter the total of lines 3c and 4 here and on line 25 of your 2022 Form 8915-F (2020 disasters) . . . . .	5. _____