



# Instructions for Form 8915-C

## Qualified 2018 Disaster Retirement Plan Distributions and Repayments

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

### General Instructions

#### Future Developments

For the latest information about developments related to Form 8915-C and its instructions, such as legislation enacted after they were published, go to [IRS.gov/Form8915C](https://www.irs.gov/Form8915C).

#### What's New

**Repayments.** The repayment period for a qualified 2018 disaster distribution ends 3 years and 1 day after the distribution was received. This is particularly important if your qualified 2018 disaster distribution was received in 2020. Repayments reported on 2023 Form 8915-C can be used to reduce the income reportable on your 2020, 2021, or 2022 tax return, as applicable; if you have already filed your tax return for the year in question, you will need to amend that return.

#### Coronavirus-Related Distributions

Did you repay coronavirus-related distributions for 2023? If you did, do **not** use 2023 Form 8915-C to report those repayments. Use Form 8915-F, Qualified Disaster Retirement Plan Distributions and Repayments, instead. We have retired Form 8915-E, Qualified 2020 Disaster Retirement Plan Distributions and Repayments, which you used to report coronavirus-related distributions and repayments in 2020.

#### Purpose of Form

Use 2023 Form 8915-C to report qualified 2018 disaster distribution repayments made in 2023 that were not included on your 2022 Form 8915-C.

For repayments of distributions for qualified 2019, 2020, or later disasters, see Form 8915-D, Qualified 2019 Disaster Retirement Plan Distributions and Repayments, and Form 8915-F, Qualified Disaster Retirement Plan Distributions and Repayments, respectively, and their instructions.

**Note.** Repayments of distributions from retirement plans (other than IRAs) are reported in Part I, and repayments of distributions from IRAs are reported in Part II.



For details on qualified 2018 disaster distributions, see the 2018, 2019, and 2020 Instructions for Form 8915-C.

#### Who Must File

File 2023 Form 8915-C if you made a repayment for 2023 of a qualified 2018 disaster distribution made in 2020.

#### When and Where To File

File 2023 Form 8915-C with your 2023 Form 1040, 1040-SR, or 1040-NR. If you are not required to file an income tax return but are required to file 2023 Form 8915-C, fill in the address information on page 1 of Form 8915-C, sign the Form 8915-C, and send it to the IRS at the same time and place you would otherwise file 2023 Form 1040, 1040-SR, or 1040-NR.

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

#### Qualified 2018 Disaster Distribution

##### What 2018 Disasters Are Covered?

In order to have a qualified 2018 disaster distribution, you must have been adversely affected by a qualified 2018 disaster, that is, a disaster listed in [Table 1](#) at the end of these instructions.

##### How Is a Qualified 2018 Disaster Distribution Taxed?

Generally, a qualified 2018 disaster distribution is included in your income in equal amounts over 3 years. However, if you elected, you could have included the entire distribution in your income in the year of the distribution. If more than one distribution was made during the year, you must have treated all distributions for that year the same way. Any repayments made before you file your return, by the due date (including extensions), and within the 3-year period for making the repayment reduce the amount of the distribution included in your income.

Also, qualified 2018 disaster distributions aren't subject to the additional 10% tax (or the 25% additional tax for certain distributions from SIMPLE IRAs) on early distributions.

##### Repayment of a Qualified 2018 Disaster Distribution



*An amount paid more than 3 years and 1 day after the distribution was received cannot be treated as a repayment. For example, if your qualified 2018 disaster distribution was received on May 25, 2020, and you choose to repay the distribution, the repayment must be made before May 26, 2023.*

Do not use this form to report repayments of qualified disaster distributions for disasters other than qualified 2018 disasters. See Form 8915-D, Qualified 2019 Disaster Retirement Plan Distributions and Repayments, and Form 8915-F, Qualified Disaster Retirement Plan Distributions and Repayments, respectively, and their instructions, as applicable.

If you choose, you can generally repay to an [eligible retirement plan](#) any portion of a qualified 2018 disaster distribution that is eligible for tax-free rollover treatment. Also, you can repay a qualified 2018 disaster distribution made from a retirement plan on account of hardship. However, see [Exceptions](#), later, for qualified 2018 disaster distributions you can't repay.

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

Include on 2023 Form 8915-C any repayments made in 2023 for qualified 2018 disaster distributions, but only if the repayments are made within the 3-year repayment period for the distribution and were not reported on your 2022 Form 8915-C. See [Amending Form 8915-C](#), later, for information on the years to which repayments can apply.

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

1. Qualified 2018 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.

**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, traditional SEP, traditional SIMPLE, Roth, Roth SEP, or Roth SIMPLE IRA.



*Prior to January 1, 2023, traditional SEP and traditional SIMPLE IRAs were simply called SEP and SIMPLE IRAs; and Roth SEP and Roth SIMPLE IRAs didn't exist. In 2023, the term "traditional" was added to the SEP and SIMPLE IRA names to distinguish them from Roth SEP and Roth SIMPLE IRAs, which were introduced in section 601 of the Secure 2.0 Act of 2022 and effective beginning January 1, 2023.*

## Amending Form 8915-C

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.

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

Include on 2023 Form 8915-C any repayments you made in 2023. Do not include on your 2023 Form 8915-C any repayments you made after the end of the 3-year repayment period for your distribution.

If you make the repayment in 2023 for qualified 2018 disaster distributions made in 2020:

- You may file an amended 2020 Form 8915-C, if you elected on your original 2020 Form 8915-C to include all of your qualified 2018 disaster distributions in income in 2020, instead of over 3 years; or
- You may file an amended 2020, 2021, or 2022 Form 8915-C, as applicable, if you spread the distributions in income over 3 years.

**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-C, line 18;
- 2021, include the carried back amount on 2021 Form 8915-C, line 7; and/or
- 2022, include the carried back amount on 2022 Form 8915-C, line 5.

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-C, line 34;
- 2021, include the carried back amount on 2021 Form 8915-C, line 16; and/or
- 2022, include the carried back amount on 2022 Form 8915-C, line 12.

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

**Example 1.** You received a qualified 2018 disaster distribution from your traditional IRA in the amount of \$90,000 on May 11, 2020. You elected to recognize in 2020 all the income from the distribution. On May 3, 2023, you make a repayment of \$45,000. You made no other repayments. The entire \$45,000 is an excess repayment on your 2023 Form 8915-C, as you have no income from qualified 2018 disaster distributions to report for 2023 and the repayment was made before the 3-year period for repayment of the distribution ended. You carry the entire \$45,000 back to 2020. You enter \$45,000 on your amended 2020 Form 8915-C, line 34. On the dotted line to the left of line 34, you write "\$45,000 carryback from 2023 Form 8915-C."

**Example 2.** You received a qualified 2018 disaster distribution from your traditional IRA in the amount of \$90,000 on May 11, 2020. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2020, 2021, and 2022). On April 28, 2023, you make a repayment of \$65,000. The entire \$65,000 is an excess repayment on your 2023 Form 8915-C, as you have no income from

qualified 2018 disaster distributions to report for 2023 and the repayment was made before the 3-year period for repayment of the distribution ended. You carry \$30,000 of the excess back to 2022; \$30,000 of the excess back to 2021; and \$5,000 of the excess back to 2020. You enter \$30,000 on your amended 2022 Form 8915-C, line 12; \$30,000 on your amended 2021 Form 8915-C, line 16; and \$5,000 on your amended 2020 Form 8915-C, line 34. On the dotted line to the left of these lines, you write "\$30,000 excess repayment from 2023 Form 8915-C" on the 2021 and 2022 forms and "\$5,000 excess repayment from 2023 Form 8915-C" on the 2020 form.

## Specific Instructions

**Married filers.** If both you and your spouse are required to file Form 8915-C, file a separate Form 8915-C 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-C.

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

**Write at the top of page 1.** Write, at the top of page 1 of your 2023 Form 8915-C, the full name of each of your qualified 2018 disasters for which you are repaying a qualified 2018 disaster distribution on your 2023 Form 8915-C. Include the state, territory, or tribal government and the FEMA DR number in [Table 1](#). For example, you would enter "Confederated Tribes of the Colville Reservation Flooding (DR-4384)."

### Part I—Qualified 2018 Disaster Distributions From Retirement Plans (Other Than IRAs)

Complete Part I if you made a repayment in 2023 of qualified 2018 disaster distribution amounts from line 10 of 2020 Form 8915-C.

**Line 2b.** Enter the amount from line 2a that you have already carried back to a prior year.

**Example.** You received a qualified 2018 disaster distribution from your 401(k) retirement plan in the amount of \$90,000 on November 15, 2020. This is the only qualified 2018 disaster distribution you have ever received. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2020, 2021, and 2022). You did not make a repayment until November 10, 2022, when you made a repayment of \$40,000. On your 2022 Form 8915-C, you enter totals of \$40,000 on line 6 and \$30,000 on line 1. On December 1, 2023, you filed an amended 2020 return carrying back the excess repayment of \$10,000 (\$40,000 – \$30,000) to line 18 of your 2020 Form 8915-C and wrote "\$10,000 excess repayment from 2022 Form 8915-C" on the dotted line to the left of line 18. You transfer the amounts on lines 6 and 1 of your 2022 Form 8915-C to your 2023 Form 8915-C, entering \$40,000 on

line 1a and \$30,000 on line 1b of your 2023 Form 8915-C. You entered \$10,000 on line 2a of your 2023 Form 8915-C. Because you have already carried back the full \$10,000, you would include \$10,000 on 2023 Form 8915-C, line 2b.

**Line 4.** At any time during the 3-year period that begins the day after the date you received a qualified 2018 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 2018 Disaster Distribution](#), earlier, for details.

Enter on line 4 the amount of any repayments you made in 2023. Do not include any repayments made for a qualified 2018 disaster distribution later than the 3-year repayment period for that distribution or any repayments of nontaxable amounts. You may have to file an amended return in certain situations. See [Amending Form 8915-C](#), earlier.

### Part II—Qualified 2018 Disaster Distributions From Traditional, SEP, SIMPLE, and Roth IRAs

Complete Part II if you made a repayment in 2023 of qualified 2018 disaster distribution amounts from line 26 of 2020 Form 8915-C.

**Line 7b.** Enter the amount from line 7a that you have already carried back to a prior year.

**Example.** You received a qualified 2018 disaster distribution from your traditional IRA in the amount of \$90,000 on November 15, 2020. This is the only qualified 2018 disaster distribution you have ever received. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2020, 2021, and 2022). You did not make a repayment until November 10, 2022, when you made a repayment of \$40,000. On your 2022 Form 8915-C, you entered totals of \$40,000 on line 13 and \$30,000 on line 8. On December 1, 2023, you filed an amended 2020 return carrying back the excess repayment of \$10,000 (\$40,000 – \$30,000) to line 34 of your 2020 Form 8915-C and wrote "\$10,000 excess repayment from 2021 Form 8915-C" on the dotted line to the left of line 34. You transfer the amounts on lines 13 and 8 of your 2022 Form 8915-C to your 2023 Form 8915-C, entering \$40,000 on line 6a and \$30,000 on line 6b of your 2023 Form 8915-C. You entered \$10,000 on line 7a of your 2023 Form 8915-C. Because you have already carried back the full \$10,000, you would include \$10,000 on 2023 Form 8915-C, line 7b.

**Line 9.** At any time during the 3-year period that begins the day after the date you received a qualified 2018 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 2018 Disaster Distribution](#), earlier, for details.

Enter on line 9 the amount of any repayments you made in 2023. Do not include any repayments made for a qualified 2018 disaster distribution later than the 3-year

repayment period for that distribution or any repayments of nontaxable amounts. You may have to file an amended return in certain situations. See [Amending Form 8915-C](#), earlier.

## **Privacy Act and Paperwork Reduction Act Notice**

We ask for the information on this form to carry out the Internal Revenue laws of the United States. We need this information to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax. You are required to give us this information if you made certain contributions or received certain distributions from qualified plans, including IRAs, and other tax-favored accounts. Our legal right to ask for the information requested on this form is sections 6001, 6011, 6012(a), and 6109 and their regulations. If you don't provide this information, or you provide incomplete or false information, you may be subject to penalties. You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or

records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. However, we may give this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

**Table 1. Qualified 2018 Disaster Areas for Form 8915-C**

Disaster Area	Qualified 2018 Disaster	Date of Declaration	Disaster Period aka Incident Period
Alabama	Severe Storms And Tornadoes (DR-4362)	April 26, 2018	March 19, 2018 - March 20, 2018
Alabama	Hurricane Michael (DR-4406)	November 05, 2018	October 10, 2018 - October 13, 2018
Alaska	Flooding (DR-4391)	September 05, 2018	May 11, 2018 - May 13, 2018
Alaska	Earthquake (DR-4413)	January 31, 2019	November 30, 2018
American Samoa	Tropical Storm Gita (DR-4357)	March 02, 2018	February 07, 2018 - February 12, 2018
California	Wildfires And High Winds (DR-4382)	August 04, 2018	July 23, 2018 - September 19, 2018
California	Wildfires (DR-4407)	November 12, 2018	November 08, 2018 - November 25, 2018
Confederated Tribes of the Colville Reservation	Flooding (DR-4384)	August 17, 2018	May 05, 2018 - May 28, 2018
Connecticut	Severe Storms, Tornadoes, And Straight-line Winds (DR-4385)	August 20, 2018	May 15, 2018
Connecticut	Severe Storms And Flooding (DR-4410)	December 05, 2018	September 25, 2018 - September 26, 2018
Florida	Hurricane Michael (DR-4399)	October 11, 2018	October 07, 2018 - October 19, 2018
Georgia	Hurricane Michael (DR-4400)	October 14, 2018	October 09, 2018 - October 23, 2018
Guam	Typhoon Mangkhut (DR-4398)	October 01, 2018	September 10, 2018 - September 11, 2018
Havasupai Tribe	Severe Storms, Flooding, And Landslides (DR-4389)	August 31, 2018	July 11, 2018 - July 12, 2018
Hawaii	Severe Storms, Flooding, Landslides, And Mudslides (DR-4365)	May 08, 2018	April 13, 2018 - April 16, 2018
Hawaii	Kilauea Volcanic Eruption And Earthquakes (DR-4366)	May 11, 2018	May 03, 2018 - August 17, 2018
Hawaii	Hurricane Lane (DR-4395)	September 27, 2018	August 22, 2018 - August 29, 2018
Indiana	Severe Storms And Flooding (DR-4363)	May 04, 2018	February 14, 2018 - March 04, 2018
Iowa	Severe Storms, Tornadoes, Straight-line Winds, And Flooding (DR-4386)	August 20, 2018	June 06, 2018 - July 02, 2018
Iowa	Severe Storm And Tornadoes (DR-4392)	September 12, 2018	July 19, 2018
Kansas	Severe Storms, Straight-line Winds, And Flooding (DR-4403)	October 19, 2018	September 01, 2018 - September 08, 2018
Kansas	Severe Storms, Straight-line Winds, And Flooding (DR-4417)	February 25, 2019	October 04, 2018 - October 15, 2018
Kentucky	Severe Storms, Flooding, Landslides, And Mudslides (DR-4358)	April 12, 2018	February 09, 2018 - February 14, 2018
Kentucky	Severe Storms, Tornadoes, Flooding, Landslides, And Mudslides (DR-4361)	April 26, 2018	February 21, 2018 - March 21, 2018
Maine	Severe Storm And Flooding (DR-4367)	May 30, 2018	March 02, 2018 - March 08, 2018
Maryland	Severe Storms And Flooding (DR-4374)	June 25, 2018	May 15, 2018 - May 19, 2018
Maryland	Severe Storm And Flooding (DR-4376)	July 02, 2018	May 27, 2018 - May 28, 2018
Massachusetts	Severe Winter Storm And Flooding (DR-4372)	June 25, 2018	March 02, 2018 - March 03, 2018
Massachusetts	Severe Winter Storm And Snowstorm (DR-4379)	July 19, 2018	March 13, 2018 - March 14, 2018
Michigan	Severe Storms, Flooding, Landslides, And Mudslides (DR-4381)	August 02, 2018	June 16, 2018 - June 18, 2018
Minnesota	Severe Storms, Tornadoes, Straight-line Winds, And Flooding (DR-4390)	September 05, 2018	June 15, 2018 - July 12, 2018
Minnesota	Severe Storms And Flooding (DR-4414)	February 01, 2019	October 09, 2018 - October 11, 2018
Mississippi	Severe Storms, Flooding, And Tornado (DR-4415)	February 14, 2019	December 27, 2018 - December 28, 2018
Montana	Flooding (DR-4388)	August 30, 2018	April 12, 2018 - May 06, 2018
Montana	Flooding (DR-4405)	October 31, 2018	May 01, 2018 - June 10, 2018
Nebraska	Severe Winter Storm and Straight-line Winds (DR-4375)	June 29, 2018	April 13, 2018 - April 18, 2018
Nebraska	Severe Storms, Tornadoes, Straight-line Winds, And Flooding (DR-4387)	August 27, 2018	June 17, 2018 - July 01, 2018
New Hampshire	Severe Winter Storm And Snowstorm (DR-4371)	June 08, 2018	March 13, 2018 - March 14, 2018
New Hampshire	Severe Storm And Flooding (DR-4370)	June 08, 2018	March 02, 2018 - March 08, 2018
New Jersey	Severe Winter Storm And Snowstorm (DR-4368)	June 08, 2018	March 06, 2018 - March 07, 2018
New York	Severe Storms And Flooding (DR-4397)	October 01, 2018	August 13, 2018 - August 15, 2018
North Carolina	Tornado And Severe Storms (DR-4364)	May 08, 2018	April 15, 2018
North Carolina	Hurricane Florence (DR-4393)	September 14, 2018	September 07, 2018 - September 29, 2018
North Carolina	Tropical Storm Michael (DR-4412)	January 31, 2019	October 10, 2018 - October 12, 2018
Northern Mariana Islands	Typhoon Mangkhut (DR-4396)	September 29, 2018	September 10, 2018 - September 11, 2018
Northern Mariana Islands	Super Typhoon Yutu (DR-4404)	October 26, 2018	October 24, 2018 - October 26, 2018
Ohio	Severe Storms, Landslides, And Mudslides (DR-4360)	April 17, 2018	February 14, 2018 - February 25, 2018
Oklahoma	Wildfires (DR-4373)	June 25, 2018	April 11, 2018 - April 20, 2018
Pennsylvania	Severe Storms And Flooding (DR-4408)	November 27, 2018	August 10, 2018 - August 15, 2018
South Carolina	Hurricane Florence (DR-4394)	September 16, 2018	September 08, 2018 - October 08, 2018
Texas	Severe Storms And Flooding (DR-4377)	July 06, 2018	June 19, 2018 - July 13, 2018
Texas	Severe Storms And Flooding (DR-4416)	February 25, 2019	September 10, 2018 - November 02, 2018
Tohono O'odham Nation	Severe Storms And Flooding (DR-4409)	November 30, 2018	October 01, 2018 - October 03, 2018
Vermont	Severe Storm And Flooding (DR-4380)	July 30, 2018	May 04, 2018 - May 05, 2018
Virginia	Hurricane Florence (DR-4401)	October 15, 2018	September 08, 2018 - September 21, 2018
Virginia	Tropical Storm Michael (DR-4411)	December 18, 2018	October 09, 2018 - October 16, 2018
Washington	Severe Winter Storms, Straight-line Winds, Flooding, Landslides, Mudslides, Tornado (DR-4418)	March 04, 2019	December 10, 2018 - December 24, 2018
West Virginia	Severe Storms, Flooding, Landslides, And Mudslides (DR-4359)	April 17, 2018	February 14, 2018 - February 20, 2018
West Virginia	Severe Storms, Flooding, Landslides, And Mudslides (DR-4378)	July 12, 2018	May 28, 2018 - June 03, 2018
Wisconsin	Severe Storms, Straight-line Winds, And Flooding (DR-4383)	August 10, 2018	June 15, 2018 - June 19, 2018
Wisconsin	Severe Storms, Tornadoes, Straight-line Winds, Flooding, And Landslides (DR-4402)	October 18, 2018	August 17, 2018 - September 14, 2018