

Qualified 2018 Disaster Retirement Plan Distributions and Repayments

2021

Attachment Sequence No. **915**

► Go to www.irs.gov/Form8915C for instructions and the latest information.
► For coronavirus-related distributions, see Form 8915-F.
► Attach to 2021 Form 1040, 1040-SR, or 1040-NR.

Department of the Treasury
Internal Revenue Service

Name. If married, file a separate form for each spouse required to file 2021 Form 8915-C. See instructions.

Your social security number

Fill in Your Address Only if You Are Filing This Form by Itself and Not With Your Tax Return	Home address (number and street, or P.O. box if mail is not delivered to your home)		Apt. no.
	City, town or post office, state, and ZIP code. If you have a foreign address, also complete the spaces below. See instructions.		If this is an amended return, check here <input type="checkbox"/>
	Foreign country name	Foreign province/state/county	Foreign postal code

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

1	Enter the amount, if any, from your 2019 Form 8915-C, line 11. If you checked the box on that line, enter -0-	1	
2	Enter the amount, if any, from your 2020 Form 8915-C, line 11. If you checked the box on that line, enter -0-	2	
3	Add lines 1 and 2	3	
4a	Enter the amount, if any, from your 2020 Form 8915-C, line 19	4a	
b	Enter the amount, if any, from your 2020 Form 8915-C, line 14	4b	
5a	Subtract line 4b from line 4a. If zero or less, enter -0-. This is your excess repayment from 2020	5a	
b	Enter the amount from line 5a that you have already carried back to a prior year	5b	
6	Subtract line 5b from line 5a	6	
7	Enter the total amount of any repayments you made before filing your 2021 tax return. But don't include repayments made later than the due date (including extensions) for that return or after the 3-year cutoff date. Don't use this form to report repayments of qualified 2017, 2019, or 2020 disaster distributions. See instructions	7	
8	Add lines 6 and 7	8	
9	Amount subject to tax in 2021. Subtract line 8 from line 3. If zero or less, enter -0-. Include this amount in the total on 2021 Form 1040, 1040-SR, or 1040-NR, line 5b	9	

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

10	Enter the amount, if any, from your 2019 Form 8915-C, line 26. If you checked the box on that line, enter -0-	10	
11	Enter the amount, if any, from your 2020 Form 8915-C, line 27. If you checked the box on that line, enter -0-	11	
12	Add lines 10 and 11	12	
13a	Enter the amount, if any, from your 2020 Form 8915-C, line 35	13a	
b	Enter the amount, if any, from your 2020 Form 8915-C, line 30	13b	
14a	Subtract line 13b from line 13a. If zero or less, enter -0-. This is your excess repayment from 2020	14a	
b	Enter the amount from line 14a that you have already carried back to a prior year	14b	
15	Subtract line 14b from line 14a	15	
16	Enter the total amount of any repayments you made before filing your 2021 tax return. But don't include any repayments made later than the due date (including extensions) for that return or after the 3-year cutoff date. Don't use this form to report repayments of qualified 2017, 2019, or 2020 disaster distributions. See instructions	16	
17	Add lines 15 and 16	17	
18	Amount subject to tax in 2021. Subtract line 17 from line 12. If zero or less, enter -0-. Include this amount in the total on 2021 Form 1040, 1040-SR, or 1040-NR, line 4b	18	

Part III Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2018 Disaster Areas

Caution: If you repaid, before June 18, 2020, a qualified distribution received in 2018 or 2019 for the purchase or construction of a main home in a qualified 2018 disaster area, report the repayment on an amended 2018 or 2019 Form 8915-C, Part IV, or an amended tax return, as applicable. See Part III under *Specific Instructions* in the instructions. If the qualified distribution was received in 2017, see 2017 *qualified distributions under Amending Form 8915-C* in the instructions.

Sign Here Only if You Are Filing This Form by Itself and Not With Your Tax Return

Under penalties of perjury, I declare that I have examined this form, including accompanying attachments, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature

Date

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name				Firm's EIN
	Firm's address				Phone no.



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

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

Repayments. The repayment period for a qualified 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 2018. Repayments reported on 2021 Form 8915-C can be used to reduce the income reportable on your 2018, 2019, 2020, or 2021 tax return, as applicable; if you have already filed your tax return for the year in question, you will need to amend that return.

Purpose of Form

Use 2021 Form 8915-C to report qualified 2018 disaster distribution repayments made in 2021 that were not included on your 2020 Form 8915-C.

For repayments of distributions for qualified 2017, 2019, or 2020 and, if relevant legislation is enacted, 2021 and later, disasters, see Form 8915-B, Qualified 2017 Disaster Retirement Plan Distributions and Repayments; Form 8915-D, Qualified 2019 Disaster Retirement Plan Distributions and Repayments; and Form 8915-F, Qualified Disaster Retirement Plan Distributions and Repayments, respectively, and their instructions.

Qualified 2018 disaster distributions can't be made in 2021. Only repayments of qualified 2018 disaster distributions can be made in 2021.

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 2021 Form 8915-C if either of the following applies.

- You received in 2019 or 2020 a qualified 2018 disaster distribution that you are including in income in equal amounts over 3 years.
- You made a repayment in 2021 of a qualified 2018 disaster distribution.

When and Where To File

File 2021 Form 8915-C with your 2021 Form 1040, 1040-SR, or 1040-NR. If you are not required to file an income tax return but are required to file 2021 Form 8915-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 2021 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 2019 or 2020, you must have treated all distributions for that year the same way. Any repayments made before you file your return and by the due date (including extensions) reduce the amount of the distribution included in your income.

Also, qualified 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.



If a taxpayer who received a qualified 2018 disaster distribution dies in 2021, the distribution may no longer be spread over 3 years. The remainder of the distribution must be reported on the return of the deceased taxpayer. Include the remainder in the line 3 and/or line 12 totals, as applicable, of your 2021 Form 8915-C.

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 October 4, 2018, and you chose to repay the distribution, the repayment must be made before October 5, 2021. Also, 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.

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 2021 Form 8915-C any repayments you made before filing your 2021 return. Any repayments you made will reduce the amount of qualified 2018 disaster distributions reported on your return for 2021. Do not include on your 2021 Form 8915-C any repayments you made later than the due date (including extensions) for filing your 2021 return. If you made a repayment in 2022 after you filed your 2021 return, the repayment will reduce the amount of your qualified 2018 disaster distributions made in 2020 and included in income on your 2022 return if you have spread the income over 3 years, unless you are eligible to amend your 2021 return (or your 2019 or 2020 return, if

applicable). See [Amending Form 8915-C](#), later. Also, if you have spread the income over 3 years, any excess repayments you made for 2021 will be carried forward to your 2022 return or back to one or more of your 2018, 2019, or 2020 returns, as applicable.

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, SEP, SIMPLE, or Roth IRA.

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.

Qualified 2018 disaster distributions. Depending on when a repayment is made, you may need to file an amended tax return to refigure your taxable income.

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

If you make the repayment after the due date of your 2021 return (including extensions) but before you timely file your 2022 return, include the repayment on your 2022 Form 8915-C if you have qualified 2018 disaster distributions made in 2019 or 2020 that you have spread in income over 3 years. In addition:

- You may file an amended 2019 or 2020 Form 8915-C, as applicable, if you received a qualified 2018 disaster distribution in 2019 or 2020 and you elected on your original 2019 or 2020 Form 8915-C to include all of your qualified 2018 disaster distributions in income in 2019 or 2020, as applicable, instead of over 3 years; or
- You may file an amended 2019, 2020, or 2021 Form 8915-C, as applicable, if you received a qualified 2018 disaster distribution in 2019 or 2020 and you spread it in income over 3 years.

Example 1. You received a qualified 2018 disaster distribution in the amount of \$90,000 on November 19, 2019. You elected to recognize in 2019 all the income from the distribution. On November 4, 2022, you make a repayment of \$45,000. For 2022, the entire \$45,000 is an excess repayment on your 2022 Form 8915-C as you have no income from qualified 2018 disaster distributions to report for 2022. You carry the entire \$45,000 back to 2019.

Example 2. You received a qualified 2018 disaster distribution in the amount of \$90,000 on November 19, 2020. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2020, 2021, and 2022). On November 19, 2022, you make a repayment of \$65,000. You complete a 2022 Form 8915-C, applying \$30,000 of the repayment to your income from that distribution for 2022. You have a \$35,000 excess repayment for 2022. You carry \$30,000 of the excess back to 2021 and \$5,000 of the excess back to 2020.

Example 3. You received a qualified 2018 disaster distribution in the amount of \$90,000 on November 19, 2019. You chose to spread the \$90,000 over 3 years (\$30,000 in income for 2019, 2020, and 2021). On October 25, 2022, you make a repayment of \$45,000. For 2022, the entire \$45,000 is an excess repayment on your 2022 Form 8915-C as you have no income from qualified 2018 disaster distributions to report for 2022. You carry back \$30,000 of that excess repayment to 2021 and \$15,000 back to 2020.

2017 qualified distributions. You may reduce the amount of a qualified distribution included in income in 2017 by the amount of a repayment made in 2020 before June 18. (See the section in the 2018 Instructions for Form 8915-C entitled *Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2018 Disaster Areas* for details on qualified distributions.) Because a qualified distribution can be received up to 180 days before the disaster began and repayments for that distribution can be made from the beginning date of the disaster and up to June 17, 2020, you may have a qualified distribution received in 2017 for which you are making repayments in 2020. If you have already filed your 2017 return on which you reported the distribution, you should file an amended 2017 return to report the repayment. On your amended return (Form 1040-X), you will check the 2017 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, enter: "The amount I reported on [2017 Form 1040, line 15b; 2017 Form 1040A, line 11b; or 2017 Form 1040NR, 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/2017] under the Taxpayer Certainty and Disaster Tax Relief Act of 2019, sec. 202(b). The disaster was the [name of the

qualified 2018 disaster from Table 1] disaster." If the distribution was from a retirement plan (other than an IRA), in Part III of your amended return, enter: "The amount I reported on [2017 Form 1040, line 16b; 2017 Form 1040A, line 12b; or 2017 Form 1040NR, line 17b, as applicable] is being reduced by a contribution made [mm/dd/2020] to an eligible retirement plan in repayment of a qualified distribution made [mm/dd/2017] under the Taxpayer Certainty and Disaster Tax Relief Act of 2019, sec. 202(b). The disaster was the [name of the qualified 2018 disaster from Table 1] disaster."

Example. You received a distribution from a traditional IRA on December 14, 2017, to construct a home in the Alabama Severe Storms And Tornadoes disaster area that you did not construct because of that disaster. The disaster began March 19, 2018, and the distribution now qualifies as a qualified distribution. On April 14, 2020, you made a contribution that qualifies as a repayment of the distribution. You have already filed your 2017 return, a Form 1040. You will need to file a Form 1040-X for 2017 to claim the repayment. On your Form 1040-X, you check the 2017 box at the top of page 1 and, in parentheses in column B of line 1, you enter the amount of the repayment. In Part III of your amended return, enter: "The amount I reported on 2017 Form 1040, line 15b, is being reduced by a contribution made 04/14/2020 to an eligible retirement plan in repayment of a qualified distribution made 12/14/2017 under the Taxpayer Certainty and Disaster Tax Relief Act of 2019, sec. 202(b). The disaster was the Alabama Severe Storms And Tornadoes disaster (DR-4362)."

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 2021 Form 8915-C, the full name of each of your qualified 2018 disasters for which you are reporting income from or for which you are repaying a qualified 2018 disaster distribution on your 2021 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 any of the following apply.

- You had an amount on your 2019 Form 8915-C, line 11, and you did not check the box on that line.
- You had an amount on your 2020 Form 8915-C, line 11, and you did not check the box on that line.
- You made a repayment in 2021 of qualified 2018 disaster distribution amounts from line 8 of 2018 Form 8915-C, line 10 of 2019 Form 8915-C, or line 10 of 2020 Form 8915-C.

Line 5b. Enter the amount from line 5a 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 January 15, 2019. 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 2019, 2020, and 2021). You did not make a repayment until November 10, 2020, when you made a repayment of \$40,000. On your 2020 Form 8915-C, you end up entering totals of \$40,000 on line 19 and \$30,000 on line 14. On December 1, 2020, you filed an amended 2019 return carrying back the excess repayment of \$10,000 (\$40,000 – \$30,000) to line 18 in Part II of your 2019 Form 8915-C and wrote "Includes carryback of \$10,000" on the dotted line for line 18 of that form. You transfer the amounts on lines 19 and 14 of your 2020 Form 8915-C to your 2021 Form 8915-C, entering \$40,000 on line 4a and \$30,000 on line 4b of your 2021 Form 8915-C. You entered \$10,000 on line 5a of your 2021 Form 8915-C. Because you have already carried back the full \$10,000, you would include \$10,000 on 2021 Form 8915-C, line 5b.

Line 7. 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 7 the amount of any repayments you made before filing your 2021 return. Do not include any repayments made later than the due date (including extensions) for that return or any repayments of nontaxable amounts. If the distribution was made in 2020, you elected to spread the income over 3 years, and your total repayment on 2021 Form 8915-C, line 8, is more than the amount on 2021 Form 8915-C, line 3, the excess will be carried forward to your 2022 tax return. Repayments made after the due date of your 2021 return (including extensions) but before the due date of your 2022 return (including

extensions) will generally be reported on your 2022 tax return if the distribution was made in 2020 and you elected to spread the income over 3 years. However, you may have to file an amended return in certain situations. See [Amending Form 8915-C](#), earlier.

Example. You received a \$90,000 qualified 2018 disaster distribution on June 7, 2020, from your 401(k) plan. You had an economic loss due to Hurricane Florence. On April 2, 2022, you repay \$30,000 to an IRA. You file your 2021 return on April 10, 2022. Because the repayment was made before you filed your 2021 return, not later than the due date (including extensions) and before your 3-year repayment period ended, you would enter the \$30,000 repayment on line 7.

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

Complete Part II if any of the following apply.

- You had an amount on your 2019 Form 8915-C, line 26, and you did not check the box on that line.
- You had an amount on your 2020 Form 8915-C, line 27, and you did not check the box on that line.
- You made a repayment in 2021 of qualified 2018 disaster distribution amounts from line 25 of 2019 Form 8915-C or line 26 of 2020 Form 8915-C.

Line 14b. Enter the amount from line 14a 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 January 15, 2019. 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 2019, 2020, and 2021). You did not make a repayment until November 10, 2020, when you made a repayment of \$40,000. On your 2020 Form 8915-C, you end up entering totals of \$40,000 on line 35 and \$30,000 on line 30. On December 1, 2020, you filed an amended 2019 return carrying back the excess repayment of \$10,000 (\$40,000 – \$30,000) to line 32 in Part III of your 2019 Form 8915-C and wrote "Includes carryback of \$10,000" on the dotted line for line 32 of that form. You transfer the amounts on lines 35 and 30 of your 2020 Form 8915-C to your 2021 Form 8915-C, entering \$40,000 on line 13a and \$30,000 on line 13b of your 2021 Form 8915-C. You entered \$10,000 on line 14a of your 2021 Form 8915-C. Because you have already carried back the full \$10,000, you would include \$10,000 on 2021 Form 8915-C, line 14b.

Line 16. 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 16 the amount of any repayments you made before filing your 2021 return. Do not include any repayments made later than the due date (including extensions) for that return or any repayments of nontaxable amounts. If the distribution was made in 2020, you elected to spread the income over 3 years, and your total repayment on 2021 Form 8915-C, line 17, is more than the amount on 2021 Form 8915-C, line 12, the excess will be carried forward to your 2022 tax return. Repayments made after the due date of your 2021 return (including extensions) but before the due date (including extensions) of your 2022 return will generally be reported on your 2022 tax return if the distribution was made in 2020 and you elected to spread the income over 3 years. However, you may have to file an amended return in certain situations. See [Amending Form 8915-C](#), earlier.

Example. You received a \$90,000 qualified 2018 disaster distribution on February 20, 2020, from your traditional IRA. You had an economic loss due to Hurricane Lane. On April 2, 2022, you repay \$30,000 to your traditional IRA. You file your 2021 return on April 10, 2022. Because the repayment was made before you filed your 2021 return, not later than the due date (including extensions) and before your 3-year repayment period ended, you would enter the \$30,000 repayment on line 16.

Part III—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2018 Disaster Areas

TIP See the section in the 2018 and in the 2019 Instructions for Form 8915-C entitled Part IV—Qualified Distributions for the Purchase or Construction of a Main Home in Qualified 2018 Disaster Areas for details on qualified distributions.

Qualified distributions received in 2018 or 2019. If you repaid, before June 18, 2020, a qualified distribution received in:

- 2018 for the purchase or construction of a main home in a 2018 disaster area, report the repayment on a Form 1040-X on which the 2018 checkbox has been checked at the top of page 1; or
- 2019 for the purchase or construction of a main home in a 2018 disaster area, report the repayment on a Form 1040-X on which you have entered 2019 as the calendar year at the top of page 1. (If you are amending your return for the 2019 tax year

electronically, follow the steps of the software program you are using.)

But, if you filed 2018 or 2019 Form 8915-C alone because you were not required to file Form 1040 for 2018 or 2019, as applicable, report the repayment on an amended 2018 or 2019 Form 8915-C, that is, a 2018 or 2019 Form 8915-C, as applicable, on which you have checked the "If this is an amended return" box.

Qualified distributions received in 2017.

If you repaid, before June 18, 2020, a qualified distribution received in 2017 for the purchase or construction of a main home in a 2018 disaster area, report the repayment following the steps in [2017 qualified distributions](#) under *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