Under the Other Needs Assistance provision of the Federal Emergency Management Agency’s (FEMA’s) Individuals and Households Program (IHP), and in conjunction with the state, tribe, or territory, eligible applicants may be reimbursed for the purchase or rental of a generator required for medical purposes.

To qualify for reimbursement:
- The generator must be purchased or rented due to an event that results from a presidentially declared emergency or major disaster;
- The applicant’s dwelling must be the primary residence and located in an area designated for Individual Assistance;
- An applicant must provide proof-of-purchase or rental receipts for the generator;
- The generator must be needed for a medically-required piece of equipment, including a medically-required refrigerator; and
- There must be proof the appliance or equipment was required for medical purposes (e.g., letter from a physician stating the applicant or a member of the household has a medical need for the equipment).

The qualifying incident period starts the date the Governor or Tribal Chief Executive declares a state of emergency and ends at the closure of the incident date, as published by FEMA in the Federal Register, or the date power is restored to the applicant’s dwelling, whichever occurs first. Expenses incurred for generators purchased or rented outside the established timeframe are not eligible for reimbursement.

For a purchased generator, the cost will be reimbursed up to the prevailing retail rate for a 5.5 kW-sized generator, as identified by FEMA. For a rented generator, reimbursement of rental cost is limited to the period that the generator was rented until commercial power was restored. Reimbursement of rental cost will not exceed the established retail rate for a 5.5 kW-sized generator, as identified by FEMA. Funds awarded for generator reimbursement are counted toward an applicant’s IHP financial assistance limit for that disaster, which is an annually adjusted amount based on the Consumer Price Index.

FEMA cannot reimburse for equipment paid for by another source, such as Medicare, Medicaid, or other type of insurance. Duplicate payments or reimbursements for assistance provided by insurance are prohibited by law.

An applicant who owns a disaster-damaged generator may be eligible to receive assistance to repair or replace the generator. Under these circumstances, an applicant is not required to show that they have a verified medical need for the generator in order to receive assistance.

FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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