



## Generator Reimbursement

FEMA may provide financial assistance for personal property damage/losses and miscellaneous other expenses, as a direct result of a disaster, through the Other Needs Assistance (ONA) provision of the Individuals and Households Program (IHP). Funds awarded for generator reimbursement count toward an applicant's IHP financial assistance limit for that disaster, which is an annually adjusted amount based on the U.S. Department of Labor's Consumer Price Index.

FEMA cannot provide reimbursement for equipment paid for by another source, such as homeowners insurance, flood insurance, or other types of insurance. Duplicate payments or reimbursements for assistance provided by insurance or any other source are prohibited by law.

Applicants who **owned** a generator prior to the disaster that was damaged as a result of the disaster:

- Must meet general eligibility requirements for Personal Property assistance;
- Must be referred back to FEMA by the U.S. Small Business Administration to be eligible to receive financial assistance to repair or replace the generator as a Personal Property ONA award; and
- Are not required to show they have a verified medical need for the generator.

Applicants who purchase or rent a generator during the **Qualifying Incident Period** may be eligible to receive financial assistance for reimbursement as a Miscellaneous Item ONA award, if:

- The generator was purchased or rented due to a disruption in electrical utility service caused by a Presidentially-declared emergency or major disaster.
- The registered dwelling is the applicant's primary residence and is located in an area designated for Individual Assistance.
- Proof-of-purchase or rental receipts for the generator are within the applicant's file.
- The generator was purchased or rented to power a medically-required piece of equipment, including a medically-required refrigerator.
- The applicant provides a statement from a medical services provider, reflecting the generator is medically necessary.

The **Qualifying Incident Period** starts the date the Governor or Tribal Chief Executive declares a state of emergency and ends at the incident period closure date, as published by FEMA in the Federal Register, or the date power is restored to the applicant's dwelling, whichever occurs first. The Joint Field Office is responsible for providing officially verified commercial outage/restoration information. Expenses incurred for generators purchased or rented outside the Qualifying Incident Period are not eligible for reimbursement.

For reimbursement of generators **purchased** during the Qualifying Incident Period:

- The cost will be reimbursed at the prevailing retail rate for a 5.5 kW-sized generator, as identified by FEMA.

For reimbursement of generators **rented** during the Qualifying Incident Period:

- The cost is limited to the period the generator was rented until commercial power was restored or up to the end of the incident period, whichever occurs first.
- Reimbursement of generator rental costs will not exceed the prevailing retail rate for a 5.5 kW-sized generator, as identified by FEMA.

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*FEMA's Mission: "Helping people before, during, and after disasters."*

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