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Will FEMA reimburse me for buying a chainsaw or a generator? Maybe, but most likely No.



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Read all warning labels: FEMA News and Press Releases may not be as they seem. They will not link policy or training. Statements made in press releases to be true have to be backed up with official policy documents and / or Federal Register publications.

Let's talk Chainsaws and the FEMA press release that nearly every news outlet repeats without adding facts to the document to allow you to make a very informed decision.

FEMA will use the words, "eligibility", and "requirements" often. So often I'm surprised how many people think they are automatically approved.

Let's take a short stroll back in time and visit other storms that FEMA published Generators and Chainsaw reimbursements.

[FEMA Fact Sheet Hurricane Laura Release Date: September 11, 2020](#)

FEMA: **"Will FEMA reimburse me for buying a chain saw?"**

Yes, the chainsaw must be purchased or rented to **gain access to and/or remove hazards from the home**. If you receive financial housing assistance or have insurance coverage for debris or tree removal costs, you may not receive assistance for chainsaw reimbursement."

Fact Check: FEMA will allow a person that did not have insurance coverage to clear trees from the home to purchase a chainsaw and complete the work themselves. You would need to document the tree and that it punctured your roof or made it impossible to enter your home.

If you have a tree that fell in your yard or over your driveway that will not meet the requirements for reimbursements. It may be a good idea to push for a FEMA inspector to document the tree. When you document damage be sure you use a camera that will insert a Date and Time stamp on the photo. Some phone cameras do not have this feature but will have the meta data that can be extracted and stamped on the digital image with third party software.

[FEMA Fact Sheet Hurricane Laura Release Date: September 11, 2020](#)

FEMA: **"Will FEMA reimburse for buying a generator?"**

If you buy or rent a generator within 30 days after the incident start date of August 22, 2020, you may be eligible to receive financial assistance for reimbursement if:

- You meet the general **eligibility** requirements for FEMA's **Individual Assistance** program
- Your home is your primary residence and is in an area designated for Individual Assistance (IA)
- The generator was purchased or rented due to a disruption in electrical utility service caused by a Presidentially declared disaster
- You submit proof-of-purchase or rental receipts for the generator."

FACT CHECK: FEMA does not include the main purpose and usage of the generator in any press release or fact sheet since I have been following them after Hurricane Gustav. The \$499 generator reimbursement came complete with local vendors stating you will be reimbursed by FEMA up to \$499 for a generator. That statement is simply not true and hundreds that purchased generators with dreams of reimbursement were trying to return the generators to the street vendors they were listening to.

Let's review the facts of the Generator Program by FEMA.

Reading any Louisiana news outlet you would think this is a done deal. You would think you have until Sept. 25, 2021 to purchase a generator. If these news outlets would think back to what GOSHEP said after Hurricane Gustav they wouldn't have published the press release from FEMA without at least some type of disclaimer.

[FEMA Press Release: Hurricane Ida Survivors May be Eligible for Generator and Chainsaw Reimbursement](#)

Release Date September 6, 2021

Release Number: DR-4611-LA NR-002

(Snip from press release to fact check)

"Applicants who purchase or rent a generator and/or chainsaw between Aug. 26, 2021 and Sept. 25, 2021, may be eligible to receive financial assistance for reimbursement if:

- The applicant meets the general eligibility requirements for FEMA's Individuals and Households Program.
- The home is the applicant's primary residence and is located in a parish designated for the Individuals and Households Program. The parishes are: Ascension, Assumption, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Martin, St. Mary, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge and West Feliciana parishes.
- The generator was purchased or rented due to a disruption in electrical utility service caused by Hurricane Ida.
- Proof-of-purchase or rental receipts for the items are submitted by the applicant."

Editor: Sounds like a great deal, I remember the guy selling generators for \$499 at the Shell station that was closed after Gustav. He made a sign, "FEMA Reimbursement voucher qualified Generator." and was sold out before the end of day.

Later that month, FEMA and the Governor informed those asking for reimbursement that it was for medical reasons and nothing more.

So let's FACT CHECK and remember how past storms have been handled. First, the FEMA press release has only made one change in the last 11 years. The price of the generator was \$499 and now it's \$800.

FACT: You must be approved for IHP and have a medical need for electricity.

FEMA Resource: Individual Assistance Program and Policy Guide (IAPPG) Version 1.1 FP 104-009-03 | **May 2021**

Resource: "**Chapter 2: Individuals and Households Program (IHP) Eligibility.**

Financial assistance may not be considered for items obtained after the start of the incident that are typically used to rebuild the pre-disaster residence. However, assistance may be awarded for expenses (not covered by insurance) to purchase or rent items required to power **life-sustaining medical equipment** (e.g., **generators**). (See Chapter 6: Other Needs Assistance: Non-SBA-Dependent: Assistance for Miscellaneous Items)."

Resource: FEMA Chapter 6: Other Needs Assistance (ONA)

D. Assistance for Miscellaneous Items

FEMA provides financial assistance under the ONA provision of the IHP to individuals and households with certain disaster-caused miscellaneous expenses.¹¹⁴ Eligible items must be purchased or rented after the incident to assist with the applicant's disaster recovery, such as gaining access to the property or assisting with cleaning efforts. Items damaged by the disaster that were owned prior to the disaster will be considered under Personal Property Assistance. State, territorial, and tribal governments, in consultation with FEMA, have identified standard miscellaneous line items. However, the state, territorial, or tribal government may elect not to include all of these items as eligible for reimbursement:

- Carbon Monoxide Detector
- Chainsaw
- Dehumidifier
- Generator
 - (see "Generator expenses only" under this section's Limitations and Exclusions)
- Humidifier
- Smoke Detector
- Weather Radio"

Editor Note: To reduce the size of this post I will address only the Chainsaw and Generator restrictions so you save yourself money. I will also publish how to appeal which I hope you do because of the type of news release. FEMA needs to be more detailed with information. If you haven't researched FEMA before, documents published prior to the storm are to be reviewed. FEMA may use rules from 2010 as I am if nothing has been published and approved since that date. So far, I have found no changes to the ONA program which covers the items listed above. That would mean the press release is misleading as it was for the hurricane survivors of past storms. End Note.

FEMA Resource May 2021: "**Conditions of Eligibility**

In addition to meeting general conditions of eligibility (see Chapter 3, II.), applicants must meet the following conditions in order to receive Assistance for Miscellaneous Items:

- The expense must be a direct result of the disaster.
- The item must have been purchased or rented within 30 days after the incident start date or up to the last day of the incident period, whichever is greater.
- **Generator exception:** The reimbursement period starts the day the Governor or Tribal Chief Executive declares a State of Emergency and ends at the incident period closure date identified by FEMA in the Federal Register, or if warranted due to extraordinary circumstances, the date commercial power is restored to the applicant's primary residence as verified by the FEMA JFO or commercial power provider.
- Applicants must provide an itemized receipt or equipment rental agreement for eligible expenses.
- The expense must not be covered by insurance or provided by any other source.

FEMA Resource May 2021: **Limitations and Exclusions**

- Prior to the disaster, if the applicant owned the eligible miscellaneous item and the item was damaged by the disaster, the item will be considered under Personal Property Assistance.

- Assistance for Miscellaneous Items is limited to the quantity established for the item by the STT government on the ONA Administrative Option Selection Form.
- If the pre-disaster primary residence is located within a CBRS Unit, the applicant may not be considered for Assistance for Miscellaneous Items except for expenses to purchase or rent items required to power life-sustaining medical equipment (e.g., generators).

FEMA Resource May 2021: Generator expenses only:

- The generator must be purchased or rented to power a medically-required piece of equipment, including medically-required refrigerators.
- The generator must be purchased or rented due to a disruption in electrical utility service as a result of the disaster.
- The applicant must submit a statement from a medical services provider, indicating the equipment is medically necessary. The allowable award amount for generators is limited to the prevailing retail or rental rate for a 5.5 kw-sized generator, as identified by FEMA.
- The IA Division Director may waive one or more conditions of eligibility during extraordinary circumstances (e.g., sustained power outage during a period of sub-freezing temperatures) when determined to be in the public's interest.

FEMA Resource May 2021: Chainsaw expenses only:

- The chainsaw must be purchased or rented to gain access to and/or remove hazards from the home.

(End FEMA Resource References published May 2021.)

If the Governor publishes additional guidance the state can and will accept reimbursement applications. But, this only happens if the Governor requests it. You can review this from Hurricane Gustav and Ike audit December 1, 2010.

Note: That ends the information I have from 2010 which to date appears to still be valid. Don't let a prize of a new chainsaw or generator free from your Federal Government Agency (FEMA) make a hole in your wallet or purse.

If you can provide proof that FEMA policy has changed since 2010 and they are buying everyone in Louisiana that qualifies for IHP a new generator and chainsaw please contact me. I am one that purchased a generator because the starter on our other generator failed.

Research Resources:

- [IHP Unified Guidance FINAL 09272016 0.pdf](#) (Published 5-2020)
- [FEMA individual assistance program policy guide 2019 .pdf](#) (Published 7-2020)
- [FEMA individual assistance program policy guide 1 1 comment .pdf](#) (Published 7-2020)
- [FEMA individual assistance program policy guide 09-25-2020 .pdf](#) (Published 9-2020)
- State audit: [FEMA INDIVIDUALS AND HOUSEHOLDS PROGRAM - OTHER NEEDS ASSISTANCE HURRICANES GUSTAV AND IKE 12-2010](#)
- FEMA PR: [Hurricane Ida Survivors May be Eligible for Generator and Chainsaw Reimbursement Release Date September 6, 2021 Release Number DR-4611-LA NR-002](#)
- [February 5, 2020 Reimbursement for damage to generators, chainsaws, vehicles, etc.?](#)
- [Individual Assistance Program and Policy Guide \(IAPPG\) Version 1.1 FP 104-009-03| May 2021](#)

FEMA Press Releases from past storms:

- Release Date: September 10, 2020 [Generator and Chainsaw Reimbursement for Hurricane Laura Survivors](#)
- [FEMA FACT SHEET GENERATOR POLICY May 2011](#) "The generator must be needed for a medically required appliance or piece of equipment;"

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