

FEMA COVID-19 Funeral Assistance Program Fact Sheet

The U.S. Government recently announced that the Federal Emergency Management Agency (FEMA) will introduce a program to reimburse families for COVID-19 funeral expenses incurred beginning January 20, 2020.

This represents an opportunity for you to reach out to families you have served, to make them aware of the program and assist them with the application process. It also provides an opportunity to check in with families who may not have been able to complete their funeral, memorial service, or memorialization selections for their loved one at the time of death, but may now be better prepared to do so thanks to the availability of this program. For families currently planning a funeral for a loved one lost to COVID-19, please consider making them aware of this program as you help them plan their service and make their selections.

What is Happening?

On April 12, FEMA will begin accepting applications for reimbursement for qualified COVID-19-related funeral expenses incurred beginning January 20, 2020. Families are eligible for up to \$9,000 reimbursement for qualified expenses. FEMA will only accept applications via a toll-free phone number published on its website. Only individuals who incurred the funeral or cemetery expenses are eligible to apply.

Who is Eligible?

Per FEMA published information, updated April 5, 2021:

To be eligible for COVID-19 Funeral Assistance, [the policy states](#):

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses after Jan. 20, 2020 for a death attributed to COVID-19.
 - The deceased does not have to be a U.S. citizen.
- If multiple individuals contributed toward funeral expenses, they should apply under a single application as applicant and co-applicant. FEMA will also consider documentation from other individuals not listed as the applicant and co-applicant who may have incurred funeral expenses as part of the registration for the deceased individual.
- An applicant may apply for multiple deceased individuals.
- The COVID-19-related death must have occurred in the United States, including the U.S. territories and the District of Columbia.
- This Assistance is limited to a maximum financial amount of \$9,000 per funeral and a maximum of \$35,500 per application.
- Funeral Assistance is intended to assist with expenses for funeral services and interment or cremation.

How to Apply

On April 12, 2021 FEMA will begin accepting applications via their dedicated Funeral Assistance Call Center at 844-684-6333 (TTY: 800-462-7585) from 8am-8pm Central Time, Monday – Friday. This toll-free number is the only way to apply.

Families who incurred COVID-19-related funeral expenses will need to be prepared to submit the required documentation in order to receive reimbursement. Types of information should include:

- **An official death certificate** that attributes the death directly or indirectly to COVID-19 and shows that the death occurred in the United States, including the U.S. territories and the District of Columbia.
- **Funeral expense documents** (receipts, funeral home contract, etc.) that includes the applicant's name, the deceased person's name, the amount of funeral expenses, and the dates the funeral expenses happened.
- **Proof of funds received from other sources** specifically for use toward funeral costs. We are not able to duplicate benefits received from burial or funeral insurance, financial assistance received from voluntary agencies, government agencies, or other sources.

Eligible Expenses

FEMA provides Funeral Assistance for disaster-caused funeral expenses. Not all of the expenses associated with the death of a household member are eligible for Funeral Assistance. FEMA's list of eligible expenses includes:

- transfer of remains
- caskets/urns
- burial plots/cremation niches
- markers/headstones
- additional state/local/territorial/tribal (SLTT) government mandated expenses

Eligible interment expenses include:

- transportation to identify the deceased (up to two people), if required by SLTT authorities
- interment
- funeral services
- clergy/officiant services
- death certificate costs (up to five)

Eligible reinterment expenses include:

- reinterment
- funeral services (with limitations)
- the cost of identifying disinterred remains

Ineligible expenses include costs associated with:

- obituaries
- flowers
- printed materials (e.g., programs)
- catering
- transporting people to funeral services or interment/reinterment sites
- gratuities

Determining Award Amounts

The maximum reimbursement is \$9,000 for qualified expenses. Eligible applicants may receive different Funeral Assistance award amounts. Considerations relevant to the amount of assistance eligible individuals and households may receive include:

- the state-set maximum amount of Funeral Assistance that may be awarded per death or per household; and
- funeral expenses covered by other sources (e.g., burial insurance), and financial assistance provided by voluntary agencies, government programs/agencies, or other entities.

Not every applicant will necessarily receive the maximum Funeral Assistance award amount. An applicant's award amount will depend on their unmet needs (the remaining dollar amount based on the cost of the eligible expenses they incurred or will incur minus any insurance or assistance from other sources, up to the maximum award amount for Funeral Assistance set by the state). Applicants may appeal FEMA award decisions.

How Funds Will Be Received

Families eligible for Funeral Assistance will receive a check by mail, or funds by direct deposit, depending on which option they choose when they apply for assistance. FEMA will reimburse the applicant directly. Funeral homes and cemeteries are not eligible to apply for reimbursement on a family's behalf. FEMA will not assign reimbursement payments to funeral homes or cemeteries.

Additional Resources (Sources current as of April 5, 2021)

This information was compiled and summarized from recent FEMA announcements and publications. Please consult FEMA publications directly to fully familiarize yourself with the policy and program. All families should consult FEMA directly to gain a thorough understanding of reimbursement availability for their specific situations.

FEMA has published an FAQ document:

<https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance/faq>

FEMA's COVID-19 Assistance Web Page:

<https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance>

FEMA's COVID-19 Funeral Assistance Policy:

https://www.fema.gov/sites/default/files/documents/fema_policy_covid-19_funeral_assistance-updated.pdf

FEMA's latest press release:

<https://www.fema.gov/press-release/20210324/fema-help-pay-funeral-costs-covid-19-related-deaths>