

## FEMA – Funeral Assistance FAQs

### Who can apply for COVID-19 Funeral Assistance?

#### You may qualify if:

1. You are a U.S. citizen, non-citizen national, or qualified alien who paid for funeral expenses after January 20, 2020, and
2. The funeral expenses were for an individual whose death in the United States, territories or the District of Columbia, may have been caused by or was likely the result of COVID-19.

#### Who cannot apply?

- A minor child cannot apply on behalf of an adult who is not a U.S. citizen, non-citizen national, or qualified alien.
- There are several categories of aliens lawfully present in the U.S. who are not eligible for FEMA's individual and Households Program assistance, including funeral assistance. These include, but are not limited to:
  - Temporary tourist visa holders
  - Foreign students
  - Temporary work visa holders
  - Habitual residents such as citizens of the Federated States of Micronesia, Palau, and the Republic of the Marshall Islands

#### How do I apply?

##### COVID-19 Funeral Assistance Line Number

Applications begin on April 12, 2021

844.684.6333 / TTY: 800.462.7585

Hours of Operation:

Monday – Friday

9 a.m. to 9 p.m. Eastern Time

Call this dedicated toll-free phone number to get a COVID-19 Funeral Assistance application completed with help from FEMA's representatives. Multilingual services will be available.

#### No online applications will be accepted.

When you call, it should take about 20 minutes to apply. We will not rush through calls because we intend to make sure every applicant gets their questions answered and receives the help they need to apply.

It is important to gather all necessary information and documentation before applying for assistance. This will help us take the application and process it in a timely manner. Once you have applied and are given an application number, you may provide supporting documentation to FEMA a few ways:

- Upload to your DisasterAssistance.gov account

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- Fax documents: 855.261.3452
- Mail documents: P.O. Box 101, Hyattsville, MD 20782

**I'm getting a busy signal, what do I do?**

- We are receiving high call volumes, which is causing some technical issues. Some applicants are reaching operators, while others are receiving a busy signal.
- If your call was not able to connect, please try calling again later. We are working to correct the technical issues. Keep in mind there is no deadline to apply.

**Can a funeral home apply on behalf of the family?**

Funeral homes are not eligible to apply on behalf of a family or to be a co-applicant on the Funeral Assistance application. The person applying must be an individual, not a business, who incurred the funeral expenses.

**What funeral expenses are covered?**

COVID-19 Funeral Assistance will assist with expenses for funeral services and interment or cremation. Any receipts received for expenses that are not related to funeral services will not be determined eligible expenses. Expenses for funeral services and interment or cremation typically include, but are not limited to:

- Transportation for up to two individuals to identify the deceased individual
- Transfer of remains
- Casket or urn
- Burial plot or cremation niche
- Marker or headstone
- Clergy or officiant services
- Arrangement of the funeral ceremony
- Use of funeral home equipment for staff
- Cremation or interment costs
- Costs associated with producing and certifying multiple death certificates
- Additional expenses mandated by any applicable local or state government laws or ordinances

**I was responsible for funeral expenses for more than one person whose death was attributed to COVID-19. Can I apply for COVID-19 Funeral Assistance for more than one death? Is there a limit?**

Yes, applicants may receive assistance for the funeral expenses of multiple deceased individuals.

Assistance is limited to a maximum of \$9,000 per funeral and a maximum of \$35,500 per application per state, territory, or the District of Columbia.

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**Someone else helped me pay for funeral expenses. Can they apply for COVID-19 Funeral Assistance?**

FEMA will generally only provide COVID-19 Funeral Assistance to one applicant per deceased individual.

To be approved for reimbursement of funeral expenses due to a COVID-19 fatality, you must have incurred funeral expenses for the deceased individual and have documentation (receipts, funeral home contracts, etc.) showing your name as the responsible party.

We recognize that multiple individuals may have contributed to funeral expenses for one deceased individual. FEMA will work with applicants in these situations and those who submit multiple receipts for funeral expenses when their name does not appear on the receipt.

If more than one individual contributed toward funeral expenses, they must register with FEMA under the same application as the applicant and co-applicant, or the first applicant that submits all required documentation will be awarded COVID-19 Funeral Assistance for the deceased individual. No more than one co-applicant can be included on an application.

If a minor child directly incurred funeral expenses for a COVID-19 related death and the documentation supports that payment, the minor child's application could be reviewed for COVID-19 Funeral Assistance.

**Can I apply for COVID-19 Funeral Assistance even though I've already applied for a recent disaster event?**

Yes. Applicants who recently applied for FEMA assistance for home and/or personal property damage from a disaster and also have funeral expenses for a death attributed to COVID-19 after January 20, 2020, may apply for COVID-19 Funeral Assistance. A separate application will be required.

**Are pre-planned and pre-paid funerals eligible for reimbursement if the individual died due to COVID-19?**

Any source of payment designated specifically to pay for a funeral in anticipation of a future death cannot be reimbursed under this assistance. This includes burial or funeral insurance, a pre-paid funeral contract, a pre-paid trust for funeral expenses, or an irrevocable trust for Medicare.

**What is the deadline to apply for COVID-19 Funeral Assistance?**

At this time, there is no deadline to apply for COVID-19 Funeral Assistance. FEMA will communicate a specific deadline once established.

**Will the money run out?**

Passing of the American Rescue Plan Act of 2021 now makes it possible for families and individuals who incur funeral expenses due to COVID-19 in 2021 and beyond the ability to apply for Funeral Assistance. Since there is no way to predict how many COVID-related deaths may occur between now and 2025, an exact funding cap has not been established.

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## **After Receiving a Decision**

How will I receive COVID-19 Funeral Assistance?

If you are approved for COVID-19 Funeral Assistance, you will receive a check by mail or funds by direct deposit, depending on which option you chose when applying for assistance.

## **I received a decision letter and was not approved. How do I appeal FEMA's decision?**

You have 60 days from the date of the decision letter to upload, fax or mail a signed letter appealing FEMA's decision.

### **The appeal should include the following:**

- Why you think the decision is not correct
  - Supporting documentation (i.e., death certificate, funeral expenses, or other supporting documentation).
  - The application number must be included on each page of the appeal submitted.
  - Appeal documents may be submitted by:
    - Upload through your DisasterAssistance.gov account
    - Fax to 855.261.3452
    - Mail to P.O. Box 10001, Hyattsville, MD 20782

Please refer to the COVID-19 Funeral Assistance letter received for more information.

## **Documentation Needed**

### **What information do I need to provide when I register?**

The applicant responsible for COVID-19 funeral expenses will need to provide the following information below when they call FEMA to register for assistance. We recommend gathering this information now as we prepare to open the application process.

- Social Security number for the applicant and the deceased individual
- Date of birth for the applicant and the deceased individual
- Current mailing address for the applicant
- Current telephone number for the applicant
- Location or address where the deceased individual passed away
- Information about burial or funeral insurance policies
- Information about other funeral assistance received, such as donations
- CARES Act grants and assistance from voluntary organizations
- Routing and account number of the applicant's checking or savings account (for direct deposit, if requested)

### **What documentation do I need?**

You must provide a copy of the death certificate, proof of funeral expenses incurred, and proof of assistance received from any other source.

- The death certificate must indicate the death was caused by, "may have been caused by" or "was likely a result of" COVID-19 or COVID-19 like symptoms. Similar phrases that indicate a high likelihood of COVID-19 are considered sufficient attribution.

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- The death must have occurred in the United States, including the U.S. territories, or the District of Columbia.
- COVID-19 Funeral Assistance is not available for the funeral expenses of U.S. citizens who died outside of the United States.
- Documentation for expenses (receipts, funeral home contract, etc.) must include the applicant's name as the person responsible for the expense, the deceased individual's name, the amount of funeral expenses, and that funeral expenses were incurred after January 20, 2020.
- The applicant must also provide FEMA with proof of funds received from other sources specifically used for funeral costs. COVID-19 Funeral Assistance may not duplicate benefits received from burial or funeral insurance or financial assistance received from voluntary agencies, government programs or agencies, or other sources. COVID-19 Funeral Assistance will be reduced by the amount of other assistance the applicant received for the same expenses.
- Life insurance proceeds are not considered a duplication of Funeral Assistance benefits.

**The death certificate doesn't attribute the death to COVID-19. How do I get a death certificate amended?**

It is possible to change or amend a death certificate. This process starts with contacting the person who certified the death. This may be a treating doctor, a coroner or a medical examiner, and their name and address is on the death certificate. Applicants may present evidence to them to support the claim the death was attributable to COVID-19.

**How do I prove my loved one who died did not have life insurance?**

Applicants will not be asked to provide proof of life insurance. Life insurance proceeds are not considered a duplication of Funeral Assistance benefits. However, expenses paid for with burial/funeral insurance, or a pre-paid funeral, are considered a duplication of benefits and therefore, are not eligible for reimbursement under this program.

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

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