

FEMA COVID-19 Funeral Assistance GUIDE

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

Under the Coronavirus Response and Relief Supplemental Appropriations Act of 2021 and the American Rescue Plan Act of 2021, Congress authorized FEMA to provide financial assistance to individuals who incurred COVID-19-related funeral expenses after January 20, 2020. Today, FEMA has issued its final policy – which includes details such as eligibility and documentation criteria and the application process – for how funds will be distributed to families. **Most notably, FEMA shared that the maximum financial assistance will now be \$9,000 per funeral.**

Additionally, FEMA will only award COVID-19 Funeral Assistance for a deceased individual on a single application. If multiple individuals contributed toward funeral expenses, they should register under a single application as applicant and co-applicant. The applicant or co-applicant must have incurred the funeral expenses. The deceased individual's documentation status is not considered as part of the reimbursement process, but the applicant(s) must be U.S. citizens, legal residents, asylees, refugees, or non-citizen nationals.

Eligible funeral expenses 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 or 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.

If applicants already received reimbursement for certain funeral expenses through government agencies, voluntary agencies, non-profits, burial or funeral insurance, they cannot resubmit those same expenses for reimbursement through this FEMA-administered program. If they received any outside assistance, they must include documentation of this assistance in their application. If they received financial assistance through the deceased's life insurance policy, they may still apply for reimbursement.

Please review this information carefully so you can be prepared to provide information and technical assistance to families and friends of the deceased who may be eligible.

Who is Eligible

To be eligible for funeral assistance, you must meet these conditions:

- The death must have occurred in the United States, including the U.S. territories, and the District of Columbia.
- The death certificate must indicate the death was attributed to COVID-19.
- The applicant must be a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses after January 20, 2020.
- There is no requirement for the deceased person to have been a U.S. citizen, non-citizen national, or qualified alien.

How to Apply

In April, FEMA will begin accepting applications. If you had COVID-19 funeral expenses, we encourage you to keep and gather documentation. 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 expenses 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.

How are Funds Received

If you are eligible for funeral assistance you will receive a check by mail, or funds by direct deposit, depending on which option you choose when you apply for assistance.

Resource Information Provided by:

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

West Virginia Funeral Director's Association