

# COVID-19 FUNERAL ASSISTANCE

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The COVID-19 pandemic has brought overwhelming grief to many families. At FEMA, our mission is to help people before, during and after disasters. We are dedicated to helping ease some of the financial stress and burden caused by the virus.

Under the Coronavirus Response and Relief Supplemental Appropriations Act of 2021 and the American Rescue Plan Act of 2021, FEMA will provide financial assistance for **COVID-19-related funeral expenses incurred after January 20, 2020**.

We are working with stakeholder groups to get their input on ways we can best provide this assistance, and to enlist their help with outreach to families and communities. FEMA will begin to implement COVID-19 funeral assistance in April.

Additional guidance is being finalized and will be released to potential applicants and community partners as soon as possible. In the meantime, people who have COVID-19 funeral expenses are encouraged to keep and gather documentation.

## ELIGIBILITY

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.

A minor child cannot apply for COVID-19 Funeral Assistance on behalf of an adult who is not a U.S. citizen, non-citizen national, or qualified alien.

## DOCUMENTATION

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. Phrases such as “may have been caused by” or “was likely a result of” COVID-19 or COVID-19 like symptoms indicate a high likelihood of COVID-19 and are considered sufficient attribution.
- **Funeral expenses documents** (receipts, funeral home contract, etc.) that includes the applicant’s name as the person responsible for the expense, the deceased person’s name, the amount of funeral expenses, and the dates the funeral expenses incurred after January 20, 2020.
- **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 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 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)

### **HOW FUNDS ARE 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.

### **HOW TO APPLY**

FEMA will begin accepting applications for Funeral Assistance on **Monday, April 12th through our dedicated call center**. In the meantime, people who have COVID-19 funeral expenses are encouraged to keep and gather documentation.

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

Applications begin on **April 12, 2021**  
**844-684-6333 | TTY: 800-462-7585**

**Hours of Operation:**  
Monday - Friday  
8 a.m. to 8 p.m. Central Time

You will be able to call this dedicated toll-free phone number to get an application completed with help from FEMA's representatives.

- No online applications will be accepted.
- Multilingual services will be available.

Once an applicant has applied for COVID-19 Funeral Assistance and is provided an application number, they may provide supporting documentation to FEMA a few ways:

- Upload to their [DisasterAssistance.gov](https://www.disasterassistance.gov) account
- Fax documents
- Mail documents

## **Q & A**

### **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 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

### **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.

### **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 had 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.

## 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.

## 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.

## Beware of Scams

**Will FEMA contact me to ask for personal information to register? NO**

FEMA's Funeral Assistance Program has controls in place to mitigate fraudulent activity. **FEMA WILL NOT contact anyone until they have called FEMA or have applied for assistance.** Do not disclose information such as the name, birth date or social security number of any deceased family member to any unsolicited telephone calls or e-mails from anyone claiming to be a federal employee or from FEMA.

If you doubt a FEMA representative is legitimate, hang up and report it to the FEMA Helpline at **800-621-3362** or **the National Center for Fraud Hotline at 866-720-5721**. Complaints also may be made by contacting local law enforcement agencies.

## ADDITIONAL INFORMATION

### Mental Health

The COVID-19 pandemic has brought overwhelming grief to many families.

- [Call or text the Disaster Distress Helpline](#) at 800-985-5990 for immediate help and support.
- The American Red Cross is operating a [Virtual Family Assistance Center](#) to provide comfort, support, information and resource referrals for families that have lost loved ones to COVID-19.
- All support will be provided virtually and is completely confidential. Call 833-492-0094 or [visit the Virtual Family Assistance Center website](#).