

# FEMA to Help Pay Funeral Costs for COVID-19-Related Deaths

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WASHINGTON -- In early April, FEMA will begin providing financial assistance for funeral expenses incurred after Jan. 20, 2020 for deaths related to coronavirus (COVID-19) to help ease some of the financial stress and burden caused by the pandemic. The policy was finalized today, and FEMA is now moving rapidly to implement this funeral assistance program nationwide.

"At FEMA, our mission is to help people before, during and after disasters," said Acting FEMA Administrator Bob Fenton. "The COVID-19 pandemic has caused immense grief for so many people. Although we cannot change what has happened, we affirm our commitment to help with funeral and burial expenses that many families did not anticipate."

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.
- 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.

In the coming weeks, a dedicated 800 number will be established to help individuals who apply. In the meantime, potential applicants are encouraged to start gathering the following documentation:

- **An official death certificate** that attributes the death to COVID-19 and shows that the death occurred in the United States. The death certificate must indicate the death "may have been caused by" or "was likely the result of" COVID-19 or COVID-19-like symptoms. Similar phrases that indicate a high likelihood of COVID-19 are considered sufficient attribution.
- **Funeral expense documents** (receipts, funeral home contract, etc.) that include the applicant's name, the deceased individual's name, the amount of funeral expenses and dates the funeral expenses were incurred.

- **Proof of funds received from other sources** specifically for use toward funeral costs. Funeral assistance may not duplicate benefits received from burial or funeral insurance, financial assistance received from voluntary agencies, federal/state/local/tribal/territorial government programs or agencies, or other sources.

# COVID-19 Funeral Assistance

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.

FEMA will begin accepting applications for Funeral Assistance on **Monday, April 12, 2021 through our dedicated call center**. More information will be available on this page soon.

## Who is Eligible?

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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

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## 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

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 Funds are Received

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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.

# Apply for Assistance

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## 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.

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.

## How do I 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://DisasterAssistance.gov) account
- Fax documents
- Mail documents

## **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.

## **Documentation Needed**

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### **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.
- 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 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.