

# FEMA COVID-19

## FUNERAL ASSISTANCE FAQs

*FEMA is providing reimbursements on funeral expenses up to \$9,000 per funeral (maximum of \$35,500 per application per state) to families who have incurred funeral expenses for a COVID-19-related death after January 20, 2020. Here are a few answers to common questions.*

### 1. HOW WILL THE APPLICATION PROCESS WORK?

An applicant will be a person who has incurred funeral expenses for a deceased person whose cause of death was related to COVID-19. If more than one individual contributed toward the funeral expenses, they must register with FEMA under the same application as the applicant and co-applicant. No more than one co-applicant can be included on an application. There will be one (1) application accepted per funeral. FEMA recommends that applicants take their time, gather ALL documentation associated with the funeral if other services are planned for a later date, and submit all documentation at one time to receive a full reimbursement. Applicants will then call FEMA's dedicated toll-free number at **844-684-6333** between 8 a.m. and 8 p.m. Central Time starting April 12 to begin the application process.

### 2. WHAT KIND OF DOCUMENTATION WILL BE NEEDED FOR THE APPLICATION?

- Copy of the death certificate showing COVID-19 as contributing to the cause of death. The death certificate does not need to be a certified death certificate. A copy is sufficient. The death must have occurred in the U.S. or U.S. territories. (NOTE: Families may need assistance with getting death certificates amended to include mention of COVID-19 as a likely cause of death.)
- Verification of identity and status. The applicant must verify he/she is a U.S. citizen, non-citizen national, or qualified alien who incurred expenses after January 20, 2020. (The deceased person does not need to meet these requirements, only the applicant and co-applicant.)
- Proof of funeral expenses. Applicants will need to submit documentation for ALL expenses incurred for a single funeral. That means that if services are still outstanding, it is better to wait to apply until all expenses are incurred. At that point, FEMA will need written receipts or contracts showing a balance due, which includes the applicant's name, the deceased's name, the amount of the funeral services, and the dates the funeral expenses were incurred.
- Other benefits/sources of financial assistance. 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.
- Documents can be uploaded to [www.disasterassistance.gov](http://www.disasterassistance.gov), faxed, or mailed to FEMA.

### 3. CAN AN APPLICANT APPLY FOR REIMBURSEMENT IF FUNERAL EXPENSES WERE PAID FOR USING LIFE INSURANCE?

Yes, if funeral expenses were paid using life insurance that was not specifically designed to cover funeral costs, the funeral expenses would be eligible for reimbursement.

**4. CAN THE FUNERAL HOME APPLY FOR REIMBURSEMENT IF THE FUNERAL HOME HAS NOT YET BEEN PAID OR IF THE FUNERAL HOME WOULD LIKE TO APPLY ON BEHALF OF A FAMILY?**

No, FEMA is unable to assign the benefit to anyone other than the person who incurred the expense. However, the funeral home may help the applicant with gathering appropriate documentation. If the applicant is a senior citizen, hearing impaired, visually impaired, or otherwise in need of assistance, they may grant a third party consent to represent them and speak on their behalf.

**5. CAN SOMEONE APPLY FOR REIMBURSEMENT FOR SERVICES NOT YET RENDERED, OR A SERVICE THAT WAS ADDED ON? (EXAMPLE: A DIRECT CREMATION OR BURIAL TOOK PLACE, BUT THE MEMORIAL SERVICE WAS PLANNED FOR LATER, OR ADDED ON AT A LATER DATE.)**

FEMA views a signed contract showing a balance due as a commitment to pay; therefore, those expenses can be included when applying, even if payment has not yet been made to the funeral home or if the services have not yet been rendered by the funeral home. FEMA encourages waiting to submit all documents showing the full cost of all services when applying so that everything is received at the same time and a family can avoid having to go through the appeal process to request additional reimbursement.

**6. WHAT IS THE DEADLINE TO APPLY FOR COVID-19 FUNERAL ASSISTANCE?**

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

**7. WILL FUNDS RUN OUT, AND DOES THIS PROGRAM HAVE A CAP?**

No, there is no cap for this program; therefore, funds will not run out. FEMA encourages families to remember that there is no rush to get the application process started and no time limit at the moment.

**8. IS THERE AN INCOME THRESHOLD FOR APPLICANTS?**

No, there is not. FEMA will ask income-based questions during the application process for demographic information, but there is no income threshold to apply for funeral assistance.

**9. HOW WILL FEMA HANDLE THE VOLUME OF APPLICATIONS LIKELY TO COME IN?**

FEMA is currently working to set up a dedicated toll-free phone number that can be used to apply for funeral assistance. A 5,000-person call center is being prepared to review and process applications. Please note: No online applications will be accepted. Multilingual services and a TTY number will be available.

**10. WHEN WILL FEMA BEGIN ACCEPTING APPLICATIONS?**

FEMA expects to begin accepting applications on April 12, 2021. FEMA encourages applicants to gather all documentation in advance prior to calling the toll-free number. The call center can be reached starting April 12 at **844-684-6333** (TTY: 800-462-7585) from Monday through Friday between 8 a.m. and 8 p.m. Central Time.

**11. WHAT IF MY QUESTION WAS NOT ANSWERED HERE?**

If you have further questions, please check [the FEMA FAQ](#) on their website.

