

NEWS & INSIGHTS

FEMA announces details of COVID-19 funeral assistance program

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The below information is current as of the publication date listed. Because COVID-19 response measures on all fronts are continually evolving, clients should stay alert to new developments and consult with counsel on any critical questions.

On March 24, 2021, the Federal Emergency Management Agency (FEMA) [announced](#) long-awaited details of its COVID-19 funeral assistance program. In the Coronavirus Response and Relief Supplemental Appropriations Act (CRRSA) of 2021 and the American Rescue Plan Act of 2021, Congress allocated funds for FEMA to provide financial assistance for COVID-19 related funeral expenses. FEMA has now issued an [interim policy](#) addressing eligibility,

documentation and other details of the program.

Eligibility requirements

Applicants for assistance must be a U.S. citizen, non-citizen national or qualified alien who paid for funeral expenses. There is no requirement that the deceased individual be a U.S. citizen, non-citizen national or qualified alien; however, death must have occurred in the United States.

Death must have been caused by or was likely the result of COVID-19. To meet this requirement, a medical examiner, coroner or other certifier must have indicated that COVID-19 played a role in the decedent's death on the death certificate. Death certificates indicating the death "may have been caused by" or "was likely a result of" COVID 19 or "COVID-19 like symptoms" and similar phrases that indicate a high likelihood of COVID-19 will be acceptable.

Assistance is available for funeral services and interment or cremation. Eligible expenses include:

- Transportation for up to two individuals to identify the decedent
- 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
- Interment
- Costs associated with producing and certifying multiple death certificates

Expenses must have been incurred after January 20, 2020. It is not clear from FEMA's interim policy what the cutoff date for expenses is. However, an [initial analysis](#) of the legislation determined that financial assistance is only available for expenses incurred through December 31, 2020.

Funeral assistance awards

An applicant may receive up to \$9,000 per deceased individual. An applicant may receive assistance for multiple deaths, up to a maximum of \$35,500. Eligible expenses will be reduced by the amount of funeral or burial insurance and any other form of financial assistance from government agencies, voluntary agencies or other sources – including donations – received for funeral expenses. However, life insurance or other assistance awarded upon death, but not specifically intended to defray funeral costs, will not be counted against eligible expenses.

Application process

FEMA expects to begin taking applications in early April 2021. All applications will be completed by telephone. Once an application has been completed, supporting documentation can be uploaded to FEMA's website or submitted by fax or mail. FEMA will award assistance to only one applicant per deceased individual. If multiple people contributed toward funeral expenses, they must register under the same application. Eligible applicants can choose to receive a check by mail or direct deposit.

Applicants should start collecting necessary information and documentation, including:

- Death certificate
- Documentation of funeral expenses, such as a funeral home contract or receipt, which must include the applicant's name as the person responsible for the expenses, the deceased individual's name, the amount and that expenses were incurred after January 20, 2020
- Social Security number for the applicant and the deceased individual
- Date of birth for the applicant and the deceased individual
- 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

FEMA has published a [FAQ list](#), and updates about the program will be posted to the [COVID-19 funeral assistance website](#).

Saxton & Stump attorney [Jason Benion](#) is available to assist death care businesses and professionals with these and other issues regarding operations during the COVID-19 pandemic.

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