

NEWS & INSIGHTS

Start date, application information and clarifications for FEMA 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.

The Federal Emergency Management Agency (FEMA) [announced](#) that it will begin taking applications for its

COVID-19 funeral assistance on April 12, 2021. All applications must be made by phone by calling 844-684-6333. The application call center will operate from 8 a.m. to 8 p.m. CST (9 a.m. to 9 p.m. EST). Applicants will then submit supporting documentation online, by mail, or by fax.

Related article: [FEMA announces details of COVID-19 funeral assistance program](#)

Through stakeholder meetings, FEMA has clarified some aspects of the program:

- There is no end date for eligible funerals. Initially, funding was provided only to reimburse expenses for funerals incurred in 2020. The American Rescue Plan Act extended the program to cover funeral expenses for all COVID-19-related deaths incurred after January 20, 2020.
- The list of qualifying expenses in FEMA's [interim policy](#) are only examples. Almost anything related to the funeral, cremation or interment of the deceased will qualify.
- New expenses will qualify for reimbursement. Families can purchase new funeral services and merchandise for deaths that already occurred and apply for reimbursement of those expenses. For example, if a family was prevented from having a funeral service last year because of COVID restrictions, the family may have that service now, and that service will qualify for FEMA assistance.
- Importantly, however, there can be only a single, one-time application for each COVID-related death. Family cannot apply, incur new expenses, and then apply again. FEMA is confident that there is adequate funding for the program and is encouraging applicants to make sure all expenses are incurred before applying. If multiple people contributed to funeral expenses, they should all be included as co-applicants.
- Eligibility will be reduced by the amount of any other funds received to pay for the funeral expenses. This includes other government assistance, preneed trust funds, preneed insurance and donations like GoFundMe. Life insurance not specifically for funeral expenses does not reduce eligibility. Applicants will still be eligible for reimbursement if they incurred expenses above the amount of other assistance.
- Applicants must be individuals who incurred funeral expenses, and FEMA will reimburse only applicants. A funeral home or cemetery cannot be an applicant, and FEMA will not pay a funeral or cemetery provider directly. If an applicant still owes the provider money, it is the responsibility of the applicant to use FEMA assistance to pay the provider.

FEMA has also received reports of [scams](#) related to the funeral assistance program and emphasized that FEMA will not contact anyone prior to them applying for assistance.

Updates will continue to be posted to FEMA's [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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