#### FEMA COVID-19 FUNERAL ASSISTANCE -FAQs

Source: <a href="https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance/faq#funeral-directors">https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance/faq#funeral-directors</a>
Special thanks to ICCFA for compiling the following information

#### 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.

### Who cannot apply?

- A minor child cannot apply on behalf of an adult who is not a U.S. citizen, non-citizen national, or qualified alien.
- There are several categories of aliens lawfully present in the U.S. who are not eligible for FEMA's Individual and Households Program assistance, including funeral assistance. These include, but are not limited to:
  - Temporary tourist visa holders
  - Foreign students
  - Temporary work visa holders
  - Habitual residents such as citizens of the Federated States of Micronesia, Palau, and the Republic of the Marshall Islands.

### How do I apply?

**COVID-19 Funeral Assistance Line Number** 

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

#### **Hours of Operation:**

Monday - Friday 9 a.m. to 9 p.m. Eastern Time

Call this dedicated toll-free phone number to get a COVID-19 Funeral Assistance application completed with help from FEMA's representatives. Multilingual services will be available.

If you use a relay service, such as your videophone, Innocaption or CapTel, please provide your specific number assigned to that service. It is important that FEMA is able to contact you, and you should be aware phone calls from FEMA may come from an unidentified number.

#### No online applications will be accepted.

When you call, it should take about 20 minutes to apply. We will not rush through calls because we intend to make sure every applicant gets their questions answered and receives the help they need to apply.

It is important to gather all necessary information and documentation before applying for assistance. This will help us take the application and process it in a timely manner.

Once you have applied and are given an application number, you may provide supporting documentation to FEMA a few ways:

- Upload to your <u>DisasterAssistance.gov</u> account
- Fax documents: **855-261-3452.**
- Mail documents: P.O. BOX 10001, Hyattsville, MD 20782

### I'm getting a busy signal. What do I do?

- We are receiving high call volumes, which is causing some technical issues. Some applicants are reaching operators, while others are receiving a busy signal.
- If your call was not able to connect, please try calling again later. We are working to correct the technical issues. Keep in mind there is no deadline to apply.

### Can a funeral home apply on behalf of the family?

Funeral homes are not eligible to apply on behalf of a family or to be a co-applicant on the Funeral Assistance application. The person applying must be an individual, not a business, who incurred the funeral expenses.

#### 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.

### Are pre-planned and pre-paid funerals eligible for reimbursement if the individual died due to COVID-19?

Any source of payment designated specifically to pay for a funeral in anticipation of a future death cannot be reimbursed under this assistance. This includes burial or funeral insurance, a pre-paid funeral contract, a pre-paid trust for funeral expenses, or an irrevocable trust for Medicaid.

### 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.

### Will the money run out?

Passing of the American Rescue Plan Act of 2021 now makes it possible for families and individuals who incur funeral expenses due to COVID-19 in 2021 and beyond the ability to apply for Funeral Assistance. Since there is no way to predict how many COVID-related deaths may occur between now and 2025, an exact funding cap has not been established.

# Is life insurance considered a duplication of benefit? What if I used life insurance to pay for funeral expenses?

Life insurance proceeds are not considered a duplication of Funeral Assistance benefits. If the funeral bill was paid by burial or funeral insurance, then FEMA cannot duplicate that benefit and FEMA would not be able to reimburse the applicant for the expenses incurred. However, FEMA does not consider life insurance proceeds, death gratuities, or other forms of assistance not specifically intended to defray funeral costs as a duplication of benefit. Therefore, applicants who used life insurance to pay for funeral expenses can be considered for COVID-19 Funeral Assistance.

# What happens when there is a funeral or burial insurance policy, but the policy covers only part of the funeral expenses and an individual has to pay the rest?

Any source of payment designated specifically to pay for a funeral in anticipation of a future death cannot be reimbursed under this assistance. This includes burial or funeral insurance, a pre-paid funeral contract, a pre-paid trust for funeral expenses, or an irrevocable trust for Medicare. However, when funeral expenses exceed the funds intended to pay these costs, FEMA may evaluate the receipts and other documentation to provide the funeral expenses not covered up to the maximum amount per funeral.

### Can I apply for a death that occurred outside of the United States?

COVID-19 Funeral Assistance is not available for the funeral expenses of U.S. citizens who died outside the United States. The death must have occurred in the United States, including the U.S. territories or the District of Columbia.

### Do I need to submit a certified copy of a death certificate to apply for COVID-19 Funeral Assistance?

FEMA does not require an original certified copy of the death certificate; a photocopy or electronic image of the certified death certificate is acceptable. Informational death certificates (which are largely redacted and generally used for genealogical purposes) and working copies of death certificates (which are not certified in accordance with state law) are not acceptable documentation for COVID-19 Funeral Assistance. Applicants should follow state law when submitting death certificates, as some states do not allow vital records to be copied, scanned or electronically transmitted. In states where it is allowed, the most efficient way to provide documentation to FEMA is to set up an account on <a href="https://www.DisasterAssistance.gov">www.DisasterAssistance.gov</a> and upload the documents electronically to FEMA. Applicants can also fax or mail documents to FEMA. If mailed, FEMA will not return the document to the applicant.

### How does FEMA define non-citizen national and qualified alien?

COVID-19 Funeral Assistance, a type of assistance provided under the <u>Individuals and Households Program (IHP)</u>, is available to U.S. citizens, non-citizen nationals, or qualified aliens. FEMA's Individual Assistance Program and Policy Guide provides more detailed definitions for eligible citizenship status:

- U.S. Citizen: A person born in one of the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands; a person born outside of the U.S. to at least one U.S. parent; or naturalized citizen.
- Non-Citizen National: A person born in an outlying possession of the U.S. (e.g., American Samoa or Swain's Island) on or after the date the U.S. acquired the possession, or a person whose parents are U.S. non-citizen nationals. All U.S. citizens are U.S. nationals; however, not every U.S. national is a U.S. citizen.
- Qualified Alien: Legal permanent resident ("green card" holder); an asylee, refugee, or an alien whose deportation is being withheld; alien paroled into the U.S. for at least one year; alien granted conditional entry (per law in effect prior to April 1, 1980); Cuban/Haitian entrant; aliens in the U.S. who have been abused, subject to battery or extreme cruelty by a spouse or other family/household member, or have been a victim of a severe form of human trafficking; aliens whose children have been abused and alien children whose parent has been abused who fit certain criteria.

There are several categories of aliens lawfully present in the U.S. who are not eligible for assistance under the IHP. These include but are not limited to:

Temporary tourist visa holders

- Foreign students
- Temporary work visa holders and
- Habitual residents such as citizens of the Federated States of Micronesia, Palau, and the Republic of the Marshall Islands.

### Many funeral homes have funeral service packages that include reimbursable expenses. Do the services have to be itemized on a funeral bill or can they be listed as a package to receive the reimbursement?

The services can be included and outlined as a package within the documentation provided as long as the costs for each service are listed (i.e. itemized) and the following information is included:

- The name of the individual responsible for the cost;
- The deceased individual's name;
- The total amount of the funeral expenses; and
- The date the funeral expenses were incurred.

### What happens after I apply?

Upon application, a unique application number will immediately be provided. This application number will need to be included with any documentation submitted to FEMA or to inquire about an application with the COVID-19 Funeral Assistance Helpline.

Within 3 to 5 business days of completing the application, FEMA will send a letter with information about COVID-19 Funeral Assistance and the documentation that needs to be submitted, as discussed during the application.

If additional information has not been received from FEMA within 7 to 10 business days of the application, please contact the COVID-19 Funeral Assistance Helpline at 1-844-684-6333 (TTY: 800-462-7585) Monday through Friday 9:00 a.m. to 9:00 p.m. ET.

## Does FEMA consider annual household income when determining how much an applicant is awarded for Funeral Assistance?

No. Although an applicant will be asked to provide his or her household annual gross income when they apply for COVID-19 Funeral Assistance, this assistance is not income dependent and income

does not affect eligibility. FEMA will ask the applicant income-related questions as part of the application, but this is only for demographic purposes.

## If the family did not have a funeral service at the time of death, can they now have a funeral service and receive FEMA funding?

Yes, in order to be eligible for COVID-19 Funeral Assistance, the applicant must provide documentation of funeral expenses incurred after January 20, 2020, for a death attributed to COVID-19. The applicant should apply for COVID-Funeral Assistance after all funeral expenses are incurred as COVID-19 Funeral Assistance is considered a one-time payment as reimbursement for funeral expenses.

## I have submitted documents, but I don't see them in my file. Do I need to resend or upload again?

No. Please do not immediately resend or call to check document status without allowing enough time for FEMA to process the paperwork. Doing so, could delay the process.

If you have sent the required documents by mail, it may take 14 business days before copies appear in your file. If you have faxed or submitted the documents online, it may take up to 10 business days before copies are transferred to your Funeral Assistance account.

### **Documentation Needed**

### 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.

### How do I prove my loved one who died did not have life insurance?

Applicants will not be asked to provide proof of life insurance. Life insurance proceeds are not considered a duplication of Funeral Assistance benefits. However, expenses paid for with burial/funeral insurance, or a pre-paid funeral, are considered a duplication of benefits and therefore, are not eligible for reimbursement under this program.

### **After Receiving a Decision**

#### **How will I receive COVID-19 Funeral Assistance?**

If you are approved for COVID-19 Funeral Assistance, you will receive a check by mail or funds by direct deposit, depending on which option you chose when applying for assistance.

### I received a decision letter and was not approved. How do I appeal FEMA's decision?

You have 60 days from the date of the decision letter to upload, fax or mail a written and signed letter appealing FEMA's decision.

The appeal should include the following:

• Appeal letter explaining why you think FEMA's decision is not correct that must be signed by the applicant or a person who the applicant authorizes to act on his/her behalf.

- The appeal letter should be accompanied by supporting documentation such as death certificate, funeral service bills, or other supporting documentation.
- The appeal submission should include the following information: Applicant's full name; FEMA application number and disaster number; and current phone number and address.
- The application number must be included on each page of the appeal submitted.
- Appeal documents may be submitted by:
  - o Upload through your <u>DisasterAssistance.gov</u> account.
  - Fax to 855-261-3452.
  - o Mail to P.O. BOX 10001, Hyattsville, MD 20782

Please refer to the COVID-19 Funeral Assistance letter received for more information. Some decision letters do not require an appeal letter, so please read closely the specific letter you received identifying any documentation you must provide. You may also receive a call from FEMA providing further detail or you may choose to call FEMA if you need further clarification on the materials you need to provide.

### **Mental Health**

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

- <u>Call or text the Disaster Distress Helpline</u> at 800-985-5990 for immediate help and support.
- The American Red Cross is operating a <u>Virtual Family Assistance Center</u> 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 <u>visit</u> the Virtual Family Assistance Center website.

### **Beware of Scams**

#### Will FEMA contact me to ask for personal information to register?

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.

### **Funeral Directors and Other Deathcare Providers**

## Can we get a copy of the application to let families know what questions to expect?

There is not an application form available since individuals are being requested to call FEMA to apply for COVID-19 funeral assistance. We recommend gathering certain information prior to calling the FEMA Funeral Assistance Helpline. Review the list of <u>documents needed to register</u>.

Can a funeral home employee assist an older applicant or an applicant with a disability by speakerphone when they are ready to call and start the application process? Can a funeral home assist applicants with uploading their documentation to the website?

While funeral home employees may assist applicants with documents, they cannot speak on behalf of the applicant. The only situations in which that could occur is if applicant (person who incurred expenses) was incapacitated, or if the applicant designates someone to act on his/her behalf with appropriate power of attorney documentation.

FEMA cannot reimburse businesses for expenses or fees charged to individuals or households for services provided to assist in applying for COVID-19 funeral assistance. FEMA does not endorse or support anyone charging individuals for this assistance. Instead, FEMA is available to assist applicants with the application process and to answer any questions that may arise to include reasonable accommodation requests, such as interpretation or multilingual services.

# If the family does not have internet capability, can the funeral home submit documents for them through an account created by the family? Can the funeral home email be used for multiple family accounts?

The Privacy Act restricts who can access a <u>disasterassistance.gov</u> account. Only the applicant and co-applicant may have access to the account and they must be the person/persons who incurred a portion of the COVID-19-related funeral expenses.

While funeral homes can provide internet access to the applicant so they can create an account to upload their documents, funeral homes or other organizations cannot submit the documents or receive correspondence on the applicant's or co-applicant's behalf within their account. <u>Learn more about who can help during the application.</u>

# Is there a time period after which the \$35,500 per household limit resets? If there are multiple deaths in a single household over a longer period, would that ever allow more than this amount to be paid?

Funeral assistance was authorized under major disaster declarations for COVID-19 and does not provide a time limit that resets the amount of assistance. COVID-19 funeral assistance is considered a one-time payment as reimbursement for funeral expenses. Ideally, the applicant should apply for COVID-19 funeral assistance after all respective funeral expenses are incurred. If the applicant previously received a COVID-19 funeral assistance payment but incurs additional funeral expenses, they may appeal and submit new expense documentation (e.g., contracts, receipts, invoices, etc.) showing the funeral expenses.

### If the funeral bill was paid for by life insurance, can the applicant still be reimbursed?

Yes. FEMA does not consider life insurance proceeds to be a duplication of benefit. Applicants who used life insurance to pay for funeral expenses are eligible for reimbursement. Read more about life insurance and duplication of benefits.

# Can you define burial or funeral insurance? Is it considered the same as life insurance?

Burial or funeral insurance covers burial or funeral service costs specifically. Therefore, FEMA cannot duplicate burial or funeral insurance claims. Life insurance proceeds are not considered a duplication of funeral assistance benefits because it is not a form of assistance that must be used toward funeral expenses. Read more about life insurance and duplication of benefits.

# What happens when there is a funeral or burial insurance policy, but the policy covers only part of the funeral expenses and the family must pay the rest?

Any source of payment designated specifically to pay for a funeral in anticipation of a future death cannot be reimbursed under this assistance. This includes burial or funeral insurance, a pre-paid funeral contract, a pre-paid trust for funeral expenses, or an irrevocable trust for Medicare. However, should funeral expenses exceed the amount of coverage, FEMA will evaluate the receipts and other documentation and provide reimbursement for eligible expenses up to the maximum amount per funeral.

### Will excess costs not covered by a burial trust that a family paid be eligible for reimbursement?

Yes, the family may apply for reimbursement of excess costs, but they will need to provide the documentation for the funeral expenses and the burial trust to ensure there is no duplication of benefits. For example, if there is a \$10,000 funeral where the trust only provided \$8,000 and the family paid \$2,000, the family may be able to apply for a \$2,000 reimbursement.

# An individual gave a previously purchased burial plot to someone who died of COVID-19. Can they be reimbursed for the plot they gave away?

To be eligible for COVID-19 funeral assistance, the applicant must provide documentation of the funeral expenses incurred on or after January 20, 2020 for a death attributed to COVID-19. Any source of payment designated specifically to pay for a funeral in anticipation of a future death or for a death not attributable to COVID-19 cannot be reimbursed under this assistance.

# How will FEMA verify that contracts submitted are in fact contracts from legitimate funeral homes? Will FEMA request verification from the funeral home before approval?

As part of the application review process, FEMA will verify and validate documentation submitted and received. If necessary, FEMA may call funeral homes to verify receipts or expenses provided.

### What if the family cannot cover the initial funeral costs without FEMA assistance?

The applicant does not need to provide documentation of full payment for the funeral expenses to be eligible for COVID-19 funeral assistance. A \$0 balance is not required in the documentation for FEMA to process the application Review a list of <u>required documentation</u>.

# What if the individual who was billed for a COVID-19-related funeral also passed away from COVID-19? If the family is now applying for help for both funerals, what kind of documentation will they need to provide?

Applicants must provide documentation that they incurred the funeral expenses for which they are requesting reimbursement. They cannot request reimbursement for expenses someone else incurred and that they did not incur themselves.

# If the deceased is unclaimed (without family), and the funeral home bears the cost, is there a person who can claim reimbursement?

Only individuals who incurred the expenses are eligible to apply. FEMA cannot accept applications from businesses or organizations.

# Is there a guarantee the funeral home will get paid once the family receives COVID-19 funeral assistance? What will happen if the funeral bill from 2020 has not been paid?

FEMA reimburses the individual who applies for the assistance. It is then the individual's responsibility to settle the outstanding debt to the funeral home. If the funeral bill remains unpaid, funeral homes should use their normal method of collection for their services.

Many funeral homes have funeral service packages that include the reimbursable expenses. Do the services have to be itemized on a funeral bill or can they be listed as a package to receive the reimbursement?

The services can be included and outlined as a package within the documentation provided if the costs for each service are listed or itemized with the following information:

- Name of the individual responsible for the cost;
- Name of the deceased individual;
- Total amount of the funeral expenses; and
- Date the funeral expenses were incurred.

### What is the legal responsibility of funeral directors for COVID-19 funeral assistance?

There is no legal responsibility of funeral directors to assist with COVID-19 funeral assistance. FEMA may call to verify receipts or expenses provided if additional verification is necessary. FEMA is also hopeful that should you want to conduct any outreach to families, you would do that as well.

### What if someone wants to add on to their services? Will additional services be covered?

Yes, an applicant should apply for COVID-19 funeral assistance after all respective funeral services are complete. If the applicant incurs additional funeral expenses after receiving an initial COVID-19 funeral assistance payment, they may appeal and submit additional documentation (i.e., receipts, invoices, etc.) showing all funeral expenses. Upon appeal, however, applicants are only eligible to receive up to a maximum of \$9,000 for each COVID-19-related funeral and \$35,500 for multiple funerals (per state disaster declaration).

# Is there a danger that there will be no more funds if individuals wait until all respective funeral services are complete to apply for assistance?

Funding was provided as part of the legislation for COVID-19 related activities. FEMA does not anticipate this funding to be exhausted. At this time, a deadline to apply for COVID-19 funeral assistance has not been established. FEMA will communicate a specific deadline once established.

## What will be the turnaround time for a family to receive payment once all documents are submitted?

At this time, FEMA cannot provide a turnaround time for processing. FEMA does not know the anticipated number of applications nor the rate in which applications may be received. In addition, there are various documentation reviews and verification requirements necessary to process the claim once all the documentation is submitted.

# What if a family schedules services with the funeral home for a future date, gets reimbursed by FEMA, and then cancels those services and requests a refund from our funeral home?

FEMA regulations require the applicant use the funds provided for the intended purpose. In these circumstances, the family would need to repay the assistance to FEMA.

### Can the benefit be assigned to the funeral home?

No, recipients of federal assistance to individuals and households cannot reassign or transfer their right to receive funeral assistance benefits per FEMA regulations (44 C.F.R. § 206.110(g)). Therefore, individuals cannot transfer their rights to another party to apply on their behalf.

# Can the funeral home apply for assistance if they have been appointed by the court as the preferred creditor?

No, if a funeral home were appointed by the court as a preferred creditor, it does not transform the funeral home into an individual or household as required by the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act). Section 408(e)(1) of the Stafford Act requires that FEMA provide funeral assistance to an individual or household.

### Can funeral homes charge individuals a fee to assist with applying for COVID-19 funeral assistance?

No, FEMA does not endorse or support anyone charging individuals to assist in applying for funeral assistance and will not reimburse any business for expenses or fees charged to individuals or households for services provided. FEMA is available to assist applicants with applying for COVID-19 funeral assistance and to answer any questions that may arise during the process.

Can a religious order that made payments for multiple COVID-19-related deaths on behalf of their members apply for assistance all together or do they need to apply for assistance for each individually?

Only individuals who incurred the expenses are eligible to apply. FEMA cannot accept applications from businesses or organizations.

# How would it work if a burial society handles arrangements for its members?

The burial society would need to provide an itemized bill to the society member and the society member could then provide that bill to FEMA as part of their application for assistance.

Last updated May 18, 2021