

Understanding the FEMA COVID-19 funeral assistance program

The following provides information about the FEMA benefit available to cover funeral and burial expenses incurred after January 20, 2020 related to deaths caused by COVID-19. This Q&A sheet is based on FEMA policies around individual assistance programs after disasters, the most recent policy released specifically for the COVID-19 funeral assistance program and a recent webinar hosted by FEMA staff. Please note that some legal terms are used throughout the document for clarity purposes and do not necessarily represent beliefs of the organization. ***If you have additional questions not answered here or run into issues working with people in your community as they apply, please let us know at usdisaster@episcopalrelief.org.***

Resources

[FEMA Funeral Assistance FAQ](#)

[FEMA Policy FD 104-21-0001](#)

[FEMA Policy FP 104-009-03](#)

What is this program about?

The FEMA COVID-19 funeral assistance program is a federal program reimbursing people for costs associated with COVID-19 deaths in the United States since January 20, 2020. The program covers all US COVID-19 deaths regardless of citizenship status and welcomes all US citizens, non-citizen nationals and qualified aliens to apply, with stipulations. The applicant does not need to be next of kin of the person who died, but needs to have paid for major expenses related to the death and have documentation of those expenses. To start the process, a person who incurred funeral expenses and meets the criteria should call the number listed below (which will be available in many languages) to answer screening questions and then mail, fax or upload supporting documents after that call.

What role do church and community leaders play in this program?

Church and community leaders play key bridge-building roles in this program, equipping and encouraging friends and members to apply for the benefits that they are entitled to receive. Understandably, many eligible people may be hesitant to begin this process, especially given the continuing trauma. Leaders can provide support, encouragement and guidance to people as they apply.

How do I apply for the assistance program?

Applications begin on April 12, 2021

COVID-19 Funeral Assistance Line Number: 844-684-6333 | TTY: 800-462-7585

Hours of Operation: Monday - Friday, 8 a.m. to 8 p.m. Central Time

How much assistance is available?

An award of up to \$9,000 will be given per single decedent application and a maximum of \$35,500 will be given per application with multiple deceased persons.

What does the assistance cover?

Eligible funeral service expenses include, but are not limited to: transportation for up to two individuals to identify the deceased person; 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; and additional expenses mandated by any applicable local or state government laws or ordinances.

What is not covered under the assistance program?

Per the Individual Assistance Program and Policy Guide, FEMA will not provide assistance for any of the following: obituaries; flowers; printed materials such as banners, programs or register books; catering services including food; transportation of applicant or others to site(s) of funeral services; transportation of applicant or others to the site(s) of interment; transportation of applicant or others to the site(s) of reinterment; or gratuities for transportation.

Which deaths are eligible for assistance?

To be eligible for funeral assistance, the death must have occurred in the United States, US territories or the District of Columbia. The death certificate must indicate the death was attributed to COVID-19. There is no requirement for the deceased person to have been a US citizen, non-citizen national or qualified alien.

Does the person receiving the funding need to be a US citizen?

The applicant must be a US citizen, non-citizen national or qualified alien who incurred funeral expenses after January 20, 2020. This means that US citizens, permanent resident aliens, green card holders, refugees and asylees qualify to apply on behalf of non-citizens. The applicant does not need to live in the same state as the deceased to be considered.

Can the person who incurred funeral expenses use a proxy or power of attorney to apply for assistance?

Yes, a verified third party can act on an applicant's behalf. The third party must have [written consent](#).

Can minors apply to receive funding?

Yes, if they are a US citizen, non-citizen national or qualified alien and if they are the person who incurred funeral or burial related expenses.

How long will this process take?

FEMA is not able to provide a timeframe due to the volume of applications they anticipate. They recommend reviewing all official guidelines before applying to ensure a smooth process.

What must the applicant's relationship be to the deceased?

The applicant does not have to be related to the deceased person. They simply must be an individual (not an organization) who paid a significant portion of the funeral expenses.

How can I apply for assistance for the burial of multiple deceased persons?

Applicants are encouraged to include multiple deceased persons that died in the same state or territory on the same application. Different applicants cannot receive funds for the same decedent. Applicants must fill out a separate application for deceased persons who have died in different states or regions. For example, if a person who lives in Alabama paid for funeral expenses for both parents who lived in Pennsylvania, those can be on the same application. If the person also paid for the funeral of a sister who lived in California, that would need to be on a different application.

What if more than one person paid for funeral expenses?

If more than one person paid for the same funeral, they will need to submit the application together. The program does allow a main applicant and a co-applicant. The main applicant can distribute the funds after the funds have been received as they see fit. For example, after his father died, a son paid for the casket, while his sister and friends paid for the other expenses related to the death. The most expensive bill is in the son's name but the other bills are in various people's names. The son should be the "applicant" and can submit both the casket bill as well as the bills that other people paid for. He is then responsible for dividing up the funds once they arrive from FEMA.

What happens if more than one application is submitted for the same death?

FEMA will only award funeral assistance for a decedent on a single application. If there are multiple applications for the same deceased person, only the first completed application will be awarded.

Can I apply for coverage for a funeral or burial of a person who died in 2021?

Yes.

Can I apply for coverage of costs incurred in 2021 for a person who died in 2020?

Yes. If someone was unable to pay for a headstone, for example, after a friend or relative died of COVID-19 in 2020, they could order one now and submit that invoice as part of the application.

Is there a deadline to apply?

At this time, there is no deadline to apply. When funds are exhausted, it will be announced on the website.

Once funds are received, can additional documented expenses be submitted later for a second reimbursement?

Funding is intended to be a one-time payment. Technically, there is an opportunity to appeal for additional funding with additional documentation within 60 days, however it is recommended to incur all costs before applying.

Are tribal members eligible to apply and receive assistance?

Tribal members may apply and receive assistance under the applicable state or territory declaration. No agreement between the tribal government and state or territory is required by FEMA in order for tribal members to receive assistance.

What documentation is required of applicants to receive assistance?

Applicants must provide a death certificate stating the cause of death was COVID-19 or caused by COVID-19 and present a proof of funeral expenses. This documentation includes receipts or unpaid funeral home contracts that name the applicant as the responsible party, have a date of when the expense was incurred, a total amount of the expense paid or due and name the deceased person. A majority of the receipts should be in the name of the applicant. If there are split expenses between a co-applicant or other affected person, applicants can include those receipts as well as long as they name the deceased person on them.

The deceased person had life insurance or received a death gratuity. Can I still apply for funeral assistance?

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.

If my church or community organization helped cover the cost of the funeral(s), can I still apply?

If a church or community organization paid some of the funeral costs, FEMA will not cover what the church or organization has already covered. For example, if your church paid for a headstone for a family member, FEMA will not provide funds for the same family member's headstone.

Note: FEMA will recover any duplicated funds.

I have received other federal COVID-19 financial assistance, will this affect my application?

Any funds received by the applicant for Lost Wages Supplemental Payment Assistance (LWA) to supplement the payment of lost wages as a result of COVID-19, will be deducted from the applicant's maximum funeral assistance award.

If a faith-based organization, such as a synagogue or church, funded a funeral, can they apply for reimbursement?

There is no funding available for organizations or businesses.

Are there states that did not declare the COVID-19 disaster in 2020?

All 50 states, the District of Columbia, and 5 territories have been approved for major disaster declarations to assist with additional needs identified under the nationwide emergency declaration for COVID-19. Additionally, 32 tribes are working directly with FEMA under the emergency declaration. ([More information](#))

Do I need internet access?

No, FEMA is not accepting online applications for this assistance program. The application can be done by calling the assistance line number and then submitting supporting documentation via mail or fax. You only need internet access if you choose to submit your supporting documents via <https://www.disasterassistance.gov/> or want to be able to check the status of your claim through the portal.

Will there be translators available when I call the assistance hotline?

Translators are available in 27 languages including Spanish, Arabic, Burmese, Cambodian, Chinese, Hindi, Korean, Tagalog, Thai, Urdu and Vietnamese.

What kinds of identifying information will they ask for in the application process?

Per the Individual Assistance Program and Policy Guide, acceptable documentation to verify applicant's identity include: documentation from the Social Security Administration (SSA), or other Federal entity, containing full or last four digits of SSN; Social Security card if accompanied by Federal or state-issued identification; Employer's payroll document containing full or last four digits of the SSN; Military identification; Name change court order; Marriage, civil union or domestic partnership certificate; Divorce or annulment decree; Certificate of citizenship or naturalization; US Tribal government document; US amended/corrected birth certificate. On a case-by-case basis, FEMA may allow applicants residing in US territories to submit specific identity verification documents, such as voter registration cards, etc.

How is my information going to be protected?

Systems are secure and encrypted to allow for the safe upload of documents. Applicants are also reminded of their privacy rights during the process. [Learn more about the Privacy Act and disasters](#)

I get robocalls all the time, how can I tell if it's really FEMA calling me about my application?

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.