



Funeral Assistance

FEMA provides financial assistance under the Other Needs Assistance (ONA) provision of the Individuals and Households Program (IHP) for funeral expenses caused by a Presidentially-declared emergency or major disaster.¹ The affected state, territorial, or tribal government establishes the maximum amount of Funeral Assistance and whether the assistance will be awarded per death or per household.

Funeral Assistance provides funds to help with the cost of uninsured expenses for a death (funeral services) or disinterment (unearthing or physical disturbance of remains) caused directly or indirectly by a Presidentially-declared emergency or major disaster.

Applicants are not required to reside in the Presidentially-declared disaster area to qualify for Funeral Assistance. An individual who incurs or will incur expenses related to death or disinterment, directly or indirectly caused by a declared emergency or major disaster, may apply for disaster assistance; however, multiple registrations for the same deceased individual(s) are not allowed in order to prevent any duplication of federal assistance benefits.

Conditions of Eligibility

To qualify for Funeral Assistance, applicants must comply with the following conditions of eligibility:

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
- FEMA must be able to verify the applicant's identity.
- A state, territorial, tribal, or local government licensed medical official, such as the Medical Examiner or Coroner, has attributed the death to the emergency or disaster, either directly or indirectly.
- The applicant incurred or will incur eligible funeral expenses, not covered by other sources. Other sources may include burial insurance or monetary assistance from voluntary agencies, applicable government programs, or other entities.
- The applicant must provide to FEMA all required documentation identified below.

Required Documentation

An applicant must submit:

- An official death certificate that clearly indicates the death was attributed to the emergency or disaster, either directly or indirectly, or a signed statement from a state, territorial, tribal, or local government licensed medical official, such as a Medical Examiner or Coroner, attributing the death to the emergency or disaster, either directly or indirectly.

¹ See 42 U.S.C. 5174(e)(1).

- A death is directly attributed to a disaster if caused by the forces of the disaster or the direct consequences of the forces, such as structural collapse, flying debris, or radiation exposure.
- A death is indirectly attributed to a disaster if it occurs as a result of unsafe or unhealthy conditions present during any phase of the disaster (i.e., pre-event preparations, during the actual disaster, or post-event during cleanup after a disaster), including disaster-caused exacerbation of pre-existing conditions.
- Receipts or verifiable estimates indicating the applicant incurred or will incur eligible interment, reinterment, or funeral expenses.
- Documentation of burial insurance and/or any forms of funeral assistance received from voluntary agencies, government agencies, charities, or other entities.
- For reinterment only, documentation proving that the disinterment occurred in a privately-owned, licensed cemetery or burial facility (such as an association or community cemetery or burial facility) and the cemetery or burial facility is not responsible for reintering displaced remains.
 - In the event of disinterment, FEMA requires a funeral home representative or cemetery representative statement indicating the disinterment was a direct result of the disaster.
 - FEMA may coordinate with the state, territorial, tribal, or local government to obtain the required documentation.

Eligible Expenses

The following items are eligible expenses for interment or reinterment:

- Transfer of remains;
- Casket or urn;
- Burial plot or cremation niche;
- Marker or headstone; and/or
- Additional expenses mandated by any applicable state, local, territorial, or tribal government laws or ordinances.

The following items are eligible expenses only for interment:

- Transportation for up to two individuals to identify the deceased, if such identification is required by state, territorial, tribal, or local government authorities;
- Interment;
- Funeral services;
- Clergy or officiant services; and/or
- Costs associated with producing and certifying up to five death certificates.

The following items are eligible expenses only for reinterment:

- Reinterment (including costs for preparing and transporting remains);
- Funeral services (limited to preparation and use of facilities to prepare remains for reinterment); and/or
- Cost of identifying disinterred remains.

Limitations and Exclusions

FEMA may only provide assistance to an applicant up to the maximum allowable amount of Funeral Assistance approved by the state, territorial, or tribal government OR the maximum IHP grant amount for the fiscal year in which the disaster was declared, whichever amount is less.

FEMA will not provide assistance for the following types of expenses:

- Obituaries
- Flowers
- Printed materials such as banners, programs, or register books
- Catering services, including food and beverages
- Transporting the applicant or others to site(s) of funeral services, interment, or reinterment
- Gratuities

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FEMA's Mission: "Helping people before, during, and after disasters."

Last update: May 2018