

FUNERAL & CEMETERY COST REIMBURSEMENT

Handout courtesy of:  ICCFA

What is the FEMA Funeral Reimbursement Plan?

Congress authorized FEMA to provide financial assistance to individuals who incurred funeral and cemetery expenses as a result of the loss to someone due to COVID-19.

How much will be reimbursed?

A qualifying applicant can receive up to \$9,000 per funeral and a maximum of \$35,000 per application - which could include additional family members. This amount includes all funeral and cemetery expenses.

What qualifies as a qualifying expense?

Anything related to the funeral, cremation, or interment of the deceased. This would include funeral services (funeral, visitation, embalming, cremation), funeral merchandise (casket, urn, flowers), cemetery services (opening, closing, graveside services) and cemetery merchandise (outer burial container, grave space, niche, memorials).

Who is a qualifying applicant?

A US citizen who incurred funeral or cemetery expenses in any US state or territory after January 20, 2020. (Originally, there was a cut-off date that limited the program to funeral

expenses incurred during 2020. However, in the latest relief package, the date for FEMA was extended to include all funerals as a result of COVID19 through 2025.)

What if multiple people contributed to the funeral or cemetery expenses?

Only 1 application can be submitted per deceased individual. If there are multiple contributors, they should all be included as co-applicants, otherwise the first application will be the only one approved.

What is the timeframe for submitting applications?

There is no current end date for this program, only the current timeline of covering COVID related funerals through 2025. Also, in the recent relief package, the American Rescue Plan, Congress allocated \$50 billion dollars to FEMA for this program as well as other FEMA initiatives. FEMA believes that the entire funeral reimbursement program, through 2025, will require approximately \$5 billion. FEMA has indicated there is no rush for anyone to have to file immediately, and FEMA is encouraging applicants to make sure all expenses have been made and all documentation is ready for the application process- as there can only be one submission.

What documentation is needed?

Documentation will include a death certificate that in some way identifies the death was due to or as some result of COVID-19; receipts for any and all expenses (funeral contract, cemetery contract); and proof of any other funds received. One important note under the reimbursement program is that these funds can't duplicate any funds received from sources specifically made available for funeral expenses (this would include social security or other government, or state funds for funeral expenses; pre-need insurance, trust funds or other funeral insurance; go-fund me or other voluntary donations for funeral expenses). Life insurance proceeds are not considered funeral insurance and not part of these duplicate funds.

Is this only available to individuals who are in financial need?

No. The reimbursement is based purely on qualifying expenses, and not the financial resources of the applicant or the deceased.

What if the applicant still owes the funeral or cemetery provider monies?

FEMA can provide reimbursement for funds still owed - but this reimbursement of funds will go to the applicant who in turn can pay off any debts owed. The funds can't be assigned to a business directly and a business providing services can't be the applicant.

What if certain things have not been purchased as of yet - such as cemetery property or memorial/marker?

The applicant can only apply one time. Therefore, if an applicant has not used

the \$9,000 available, they could purchase additional qualifying items, and then submit one application after this and still qualify for reimbursement. **It is important to note that once the application has been filed and processed - no matter what amount is used - there can't be a second application for additional reimbursements. If all the funds are not claimed in the application process, they are not recoverable later.**

How will the application process work?

As of the time of this writing, FEMA was creating a call center staffed by 5,000 employees. The plan is to make the process personal - with FEMA agents working directly with the families to apply for the reimbursement. In addition to a personal application process, FEMA will coordinate with families to get needed documents by various means, including mail, fax, and electronic methods.

How can I - a deathcare provider - be involved?

This program will be the largest funeral reimbursement program ever initiated and conducted by FEMA. FEMA is looking for groups and businesses to help consumers through the process. There are many families that will not know about the program, not understand the program, and some that will not have the resources to complete the program. Businesses such as yours, deathcare businesses, will be in a unique position to work with families you have served to help them through the application process and help them get funds they may be entitled. FEMA is building their program on compassion - and helping those affected; and your business can do the same.

For updates and additional information, please visit <https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance>