

FACT SHEET

Funeral Assistance

FEMA provides financial assistance under the Individuals and Households Program (IHP) to households with disaster-caused funeral expenses

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, attributed directly or indirectly to a declared emergency or major disaster, may apply for and, if eligible, receive Funeral Assistance. To prevent duplication of federal assistance benefits, multiple registrations for the same deceased individual(s) are not allowed.

Conditions of Eligibility

To qualify for Funeral Assistance, applicants must meet the following conditions:

- 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 medical examiner, coroner, or other certifier 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 such as burial insurance or financial assistance from voluntary agencies, applicable government programs, or other entities.
- The applicant must provide to FEMA all required documentation identified below.

Required Documentation

The 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 medical examiner, coroner, or other certifier attributing the death to the emergency or disaster.
 - 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.
 - Documentation stating the death "may have been caused by" or "was likely a result of" the emergency or disaster is not considered sufficient attribution.



FEMA

- 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 will consider requests that include a funeral home representative or cemetery representative statement indicating that the cause of disinterment was a direct result of the disaster.

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, tribal, and territorial (SLTT) government laws or ordinances.

For interment only:

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

For reinterment only:

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

Limitations and Exclusions

Funds awarded for Funeral Assistance count toward an applicant's financial maximum for that disaster. FEMA may provide assistance to the applicant only up to the Funeral Assistance amount established by the state, tribal, or territorial government. For multiple deaths on the same registration, FEMA may provide assistance up to the financial maximum.

The below items are not expenses covered by FEMA assistance:

- Obituaries; flowers; printed materials such as banners, programs, or register books; Catering services, including food; and transporting the applicant or others to site(s) of funeral services, interment, or reinterment; and gratuities.