



Get Financial Help to Bury or Cremate Someone Who Died From COVID-19

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- ❖ Beware of scammers! **FEMA will only contact you if you have already called them or applied for assistance.** Do not give out the name, birth date, or social security number of any deceased family member to any unsolicited phone calls or e-mails from anyone claiming to be a federal employee or from FEMA.
 - ❖ If the funeral home offered to help you apply for COVID-19 Funeral Assistance for a fee, **Don't take them up on it!** FEMA staff will help you apply and answer any questions you may have during the process.
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Who should read this?

If your loved one died from COVID-19 after January 20, 2020, read this to learn about financial help you can get called **COVID-19 Funeral Assistance**.

What will I learn?

- What this is and who can apply
- How to apply, including what information you must give the Federal Emergency Management Agency (FEMA)
- How much help you can get, and what for
- Special situations and things to avoid

What is this?

COVID-19 Funeral Assistance is a FEMA program. FEMA will reimburse you for expenses for funeral services and interment (burial) or cremation. These expenses typically include, but are not limited to:

- Transportation for up to 2 people 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
- Funeral home equipment or staff
- Cremation or interment costs
- Producing and certifying multiple death certificates
- Other expenses required by local or state laws

Can I apply for this?

Yes, if both of these are true:

- You are a U.S. citizen, non-citizen national, or qualified alien who paid for funeral expenses after January 20, 2020
- The funeral expenses were for someone whose death in the U.S. or territories may have been caused by or was likely the result of COVID-19

Who cannot apply?

- A child under age 18 cannot apply on behalf of an adult who is not a U.S. citizen, non-citizen national, or qualified alien.
- Several categories of aliens lawfully present in the U.S. cannot apply. Visit <https://www.fema.gov/assistance/individual/program/citizenship-immigration-status> to learn more.

❖ Funeral homes cannot apply on your behalf or apply with you (be a co-applicant).

Does FEMA look at my income to decide if I can get this help?

No. FEMA will ask you income-related questions as part of your application. But this is only for demographic purposes.

How much can FEMA give me?

You can get a one-time reimbursement of up to \$9,000 per funeral and \$35,500 per application if you paid for more than one funeral.

What is the deadline to apply?

At this time, there is no deadline. Check <https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance> for updates.

What information will I need to give when I apply?

You will need to give the information below when you call FEMA to apply.

- Social Security number and date of birth for you and the deceased person
- Your current mailing address and phone number
- Location or address where the deceased person passed away
- Information about burial or funeral insurance policies
- Information about any other funeral assistance you got, such as donations, CARES Act grants and assistance from voluntary organizations
- Routing and account number of your checking or savings account (for direct deposit, if you request this)

How do I apply?

You must call the **COVID-19 Funeral Assistance Line Number: 844-684-6333**, | **TTY: 800-462-7585**, weekdays 6 a.m. to 6 p.m. Pacific Standard Time (PST). A FEMA staffer will help you on the call. Interpreter services are available. If you have all the information listed above ready when you call, the call should take about 20 minutes once you get a FEMA person on the line.

❖ If you get a busy signal, try calling again later. FEMA is experiencing high call volumes. Keep in mind there is currently no deadline to apply.

What happens after I apply?

FEMA will give you an application number. You must include this number with any other proof (documentation) you give FEMA or to check the status of your application.

Within 3 to 5 business days of you completing the application, FEMA will send you a letter. The letter will say if you must give FEMA any extra documentation. There are a few ways you can give FEMA more documentation:

- Sign up for and **upload** to your own [DisasterAssistance.gov](https://www.disasterassistance.gov) account
- **By fax:** (855) 261-3452
- **By mail:** P.O. BOX 10001, Hyattsville, MD 20782

❖ If you mail FEMA something, they will not return it to you.

If you haven't given FEMA the additional information they asked for within 7 to 10 business days of your application, call the Helpline back to explain why.

What documentation do I need?

Generally, you must have proof of your funeral expenses for the deceased person. That proof must show your name as the responsible party. **Examples** include receipts, funeral home contracts, and so on. Here is a full list of [required documentation](https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance/faq#documentation). (Visit <https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance/faq#documentation>.)

Do I need to give FEMA a certified copy of a death certificate?

No. FEMA will accept a copy or electronic image of the certified death certificate.

I uploaded information to my file. I don't see it. Should I re-send?

Maybe not. **If you have sent the documents to FEMA by mail**, it may take 14 business days before they appear in your file. **If you have faxed the documents or submitted them online**, it may take up to 10 business days.

I have submitted everything. How long will it take for me to get payment from FEMA?

At this time, it is not clear.

Someone else helped me pay for funeral expenses. Can they also apply?

Maybe. FEMA will generally only reimburse one applicant per deceased person. Sometimes there can be one co-applicant, such as your spouse. If more than one person contributed toward funeral expenses, they must register with FEMA under the same application as you (and your co-applicant, if there is one).

You may have a situation where multiple people contributed to funeral expenses for one deceased person. You might have to submit multiple receipts for funeral expenses when your name does not appear on the receipt. FEMA will work with you all in these situations.

We had a pre-planned or pre-paid funeral for someone who died of COVID-19. Can I get reimbursement for that?

No.

I used life insurance to pay funeral expenses. Should I apply for this program?

Yes. Life insurance policies are not intended for funerals. You can get reimbursement for using the life insurance.

There is a funeral or burial insurance policy. It covers only part of the funeral expenses. Someone has to pay the rest.

FEMA can decide to reimburse funeral expenses not covered up to the maximum amount per funeral. **Example:** There is a \$10,000 funeral. The burial policy only provided \$8,000. The family paid \$2,000. The family may be able to apply for a \$2,000 reimbursement.

We did not have a funeral service at the time of death. Can we have one now and get FEMA funding?

Yes. You should apply after you have incurred all funeral expenses.

The death certificate doesn't list COVID-19 as cause of death. Can I get it changed?

Yes. You will need to contact the person who certified the death. This may be a treating doctor, coroner or medical examiner. Their name and address is on the death certificate. You can give them evidence to support your claim the death was from COVID-19.

How will I get my payment?

If you are approved, you will get a check by mail or funds by direct deposit. You choose which option when you apply. **FEMA will not send payment to a funeral home for you.**

I got a decision letter. I was not approved. Can I appeal FEMA's decision?

Yes. You have 60 days from the date of the decision letter to upload, fax, or mail your appeal. You should include:

- An appeal letter explaining why you think FEMA's decision is wrong. You must sign this letter.
- Death certificate, funeral service bills, or other proof.
- Your full name, FEMA application number, and current phone number and address.
- You must put the application number on each page of your appeal.

The FEMA decision letter may tell you they turned you down because they need more information from you. You can call FEMA if you need someone to explain to you exactly what info you must provide.