



FEMA

FUNERAL REIMBURSEMENT FOR COVID-19



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FUNERAL HOME, INC.



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01 | What is the FEMA Funeral Assistance Program?

The COVID-19 pandemic has brought overwhelming grief to many families. FEMA's mission is to help people before, during, and after disasters. FEMA is dedicated to helping ease some of the financial stress and burden caused by the virus.

Under the Coronavirus Response and Relief Supplemental Appropriations Act of 2021 and the American Rescue Plan Act of 2021, FEMA is providing financial assistance for COVID-19 related funeral expenses incurred after January 20, 2020.



02 | Who is Eligible?

To be eligible for funeral assistance, you must meet these conditions:

- The death must have occurred in the United States, including the U.S. territories, and the District of Columbia.
- The death certificate must indicate the death was attributed to COVID-19. Death certificates indicating the death “may have been caused by” or “was likely a result of” COVID 19 or “COVID-19 like symptoms” and similar phrases that indicate a high likelihood of COVID-19 are considered sufficient attribution.
- The applicant must be a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses after January 20, 2020.
- There is no requirement for the deceased person to have been a U.S. citizen, non-citizen national, or qualified alien.

If the death certificate does not list COVID-19 under cause of death, you will need to contact the certifier listed on the death certificate, ask if the cause of death can be adjusted, and if so, ask for a revised death certificate.

03 | Qualifying Expenses & Reimbursement Amounts

Expenses covered include, but may not be limited to:

- Transfer of remains
- Transportation for up to two individuals to identify the decedent
- Casket or Urn
- Burial plot or cremation niche
- Marker or headstone
- Use of funeral home and equipment
- Clergy or officiant services
- Arrangement of the funeral ceremony
- Cremation or interment costs
- Costs associated with producing and certifying the death certificates, etc.

- Additional expenses mandated by any applicable local or state government laws or ordinances

Receipts not related to funeral services will not be reimbursed.

How much money will be reimbursed?

An applicant may receive Funeral Assistance for actual funeral costs up to \$9,000 for each COVID-19 related funeral for which they are responsible. This assistance may be provided for multiple decedents under one registration up to the financial ONA maximum award of \$35,500 per State.

How long will it take until I receive my funds?

While there is no set timeframe for fund distribution, FEMA generally processes claims and distributes funds relatively quickly, based on past disaster situations. Four to six weeks is a realistic estimate.

04 | How to Apply

Call the FEMA Hotline

To start the applications process, you MUST call FEMA's COVID-19 Funeral Assistance Line Number at 844-684-6333, Monday - Friday, 9 a.m. to 9 p.m. Eastern Time.

Only one applicant is permitted to apply per decedent; however, multiple decedents can be added to the same application. A co-applicant name can be listed; however, funds will only be released to the primary applicant. It will be up to the applicant to distribute the funds to any other parties. No more than one co-applicant can be included on an application. Funds can be sent via direct deposit to one bank account or a check can be mailed. Direct deposit is highly recommended.

What is the deadline to apply for COVID-19 Funeral Assistance?

At this time, there is no deadline to apply for COVID-19 Funeral Assistance. FEMA will communicate a specific deadline once established.

Will FEMA contact me to ask for personal information to register?

FEMA's Funeral Assistance Program has controls in place to mitigate fraudulent activity. FEMA will not contact anyone until they have called FEMA or have applied for assistance. Do not disclose information such as the name, birth date, or social security number of any deceased family member to any unsolicited telephone calls or e-mails from anyone claiming to be a federal employee or from FEMA.

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.

05 | Required Information

The applicant must have the following information available. If there is a co-applicant, the same information will be needed.

- Applicant's Full Name
- Date of Birth
- Social Security Number
- Mailing Address
- Phone Number
- Email Address (if available)
- Household Annual Gross Income
- Bank Routing & Account # (optional)
- Information about burial or funeral insurance policies
- Information about other funeral assistance received, such as donations
- CARES Act grants and assistance from voluntary organizations

- Decedent Full Name
- Date of Birth
- Date of Death
- Social Security Number
- Location or address where the decedent passed away

If applying for reimbursement for more than one decedent, the same information above will be required.

What happens next?

After applying via phone, an RFI letter will be mailed to the applicant, which will include a registration number.

06 | Required Documentation

Following is a list of required documents:

- **Death Certificate** indicating death was the result of or related to COVID-19.
- **Documentation of funeral expenses.** Documents must include the applicant's name as the responsible party, the deceased person's name, the amount of funeral expenses, and the dates the funeral expenses happened. This includes an itemized contract from the funeral home and a receipt showing monies paid. If other people paid the funeral home directly for services, you should include copies of all receipts. If your contract only shows a package price, you will need to contact the funeral home for a revised contract showing all charges.
- **Documentation of funds from other sources specifically for use toward funeral costs.** FEMA will not duplicate benefits received from burial or funeral insurance, financial assistance received from voluntary agencies, government agencies, or other sources. However, if family members or other persons contributed to expenses by paying the funeral home directly, you can submit funeral home receipts on their behalf; however, it will be up to the applicant to reimburse these persons directly after receiving funds from FEMA.

If all or a portion of a *life insurance policy not specifically designated for funeral expenses* was used to pay for funeral expenses, these funds are eligible for reimbursement even if they were directly assigned to the funeral home. You must provide the insurance policy cover, insurance assignment (if applicable), distribution letter, and receipt of payment to the funeral home.

07 | How to Submit Documentation

After you've received your RFI letter, visit www.disasterassistance.gov and create an account. You will be asked to input the registration number and disaster number included in the RFI letter.

Navigate to the documents area. You will need to upload either single-page PDFs or Jpeg files only.

If you are unable to upload documents, you can

- mail them to:
PO Box 10001
Hyattsville, MD 20782
- or fax them to 855-261-3452.

When mailing or faxing, make sure to include the applicant's name, last 4 digits of the applicant's social security number, the application number, and the disaster number.



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YEARS



JOHN P. FEENEY FUNERAL HOME, INC.

Serving Berks County Families Since 1941

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