



Legally Brief: FEMA is Now Available for COVID Funeral Expenses 8/19/21

Nearly 14,000 Hoosiers have died from COVID-19 since the pandemic began. The deaths take a toll on the emotions of their families, but also on their finances. Funerals are expensive, totaling thousands of dollars.

Yet, there's new help that many Hoosiers don't know about. **COVID-related deaths are part of a national emergency.** As a result, the Federal Emergency Management Agency (FEMA) just began accepting applications for COVID-19 Funeral Assistance in April of 2021.

FEMA is reimbursing families for up to \$9,000 per COVID-related funeral or \$35,000 per application if multiple family members died from the virus.

Who is eligible?

- Applicants must have paid for funeral expenses for someone who died from COVID in the U.S., its territories or the District of Columbia after January 20, 2020.
- Applicants also must be U.S. citizens, noncitizen nationals or qualified aliens.
- The death certificate for the person who died must state that the death was caused by, may have been caused by or was likely a result of COVID-19 or COVID-19-like symptoms.

What is covered?

- A wide range of expenses may be eligible for reimbursement including but not limited to the casket or urn, burial plot or cremation niche and a marker or headstone.

Some of the other eligible expenses you might not immediately think of include:

- Transportation for up to two individuals to identify the deceased individual.
- Transfer of remains.
- Clergy or officiant services.
- Arrangement of the funeral ceremony.
- Use of funeral home equipment or staff.
- Costs associated with producing and certifying multiple death certificates.

It's important to note that any expenses paid for by burial or funeral insurance, a prepaid funeral contract, a prepaid trust for funeral expenses or an irrevocable trust are not eligible for reimbursement.

Once an application is approved and expenses are verified, the applicant will receive a paper check or direct deposit into their bank account.

What documents do I need?

Before applying, you need to gather some information, so you have it handy and in one location. You will need:

- the death certificate

- proof of funeral expenses; and
- proof of assistance from any other source such as donations, funeral insurance, or a prepaid funeral contract.

You will also need the Social Security numbers and birth dates for the applicant and the deceased family member. The address of where the death happened is also important, as well as the current mailing address and telephone number for the applicant. Finally, be sure to have the applicant's bank account and routing numbers available for direct deposit.

To apply, you must call FEMA's COVID-19 Funeral Assistance Line at 844-684-6333 Monday through Friday between 9 a.m. and 9 p.m. ET. No online applications are accepted. You will need to upload, fax or mail in your documentation once you get an application number.

While this funeral assistance can't replace a loved one, it will go a long way toward easing the financial burdens associated with saying goodbye. •