

FEMA POLICY: COVID-19 Funeral Assistance Individuals and Households Program Policy (Interim) FEMA Policy FD 104-21-0001

POLICY STATEMENT

FEMA provides financial assistance under the Other Needs Assistance (ONA) provision of the Individuals and Households Program (IHP) to individuals and households with disaster-related funeral expenses. Under the Coronavirus Response and Relief Supplemental Appropriations Act, 2021, and the American Rescue Plan Act of 2021, FEMA will provide financial assistance for funeral costs specifically related to Coronavirus Disease (COVID-19) for funeral expenses at 100 percent federal cost share.

Due to the unprecedented number of deaths caused by COVID-19, FEMA will implement this Interim Policy to streamline the delivery of Funeral Assistance. When implemented, this Interim Policy:

- Establishes eligibility criteria for funeral assistance specific to COVID-19 related deaths;
- Minimizes the documentation review typically required to award Funeral Assistance; and
- Establishes a standard Funeral Assistance maximum award amount for COVID 19 related deaths.

PRINCIPLES

- A. This Interim Policy may only be implemented in conjunction with major disasters declared due to COVID-19.
- B. Due to the magnitude of loss and forecasted number of individuals who may apply for Funeral Assistance, this Interim Policy is intended to reduce processing time required to award Funeral Assistance.
- C. All ONA Funeral Assistance provisions established in FEMA Policy 104-009-03 *Individual Assistance Program and Policy Guide* and not specifically addressed by this Interim Policy remain unchanged.

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REQUIREMENTS

A. FUNERAL ASSISTANCE ADMINISTRATION

Outcome: All Funeral Assistance for COVID-19 related fatalities will be administered under the ONA FEMA Option.

1. To ensure consistent and timely implementation, all Funeral Assistance for COVID 19 related fatalities will be administered under the ONA FEMA Option where FEMA administers the program.
2. Eligible funeral expenses incurred by the applicant will be provided at 100 percent federal funding of costs.
3. Funeral Assistance may be provided when the death is attributed to COVID-19 in the state, territory, or tribe, (hereinafter referred to as STT), in which the death occurred, as indicated on the death certificate. The applicant's registration will be associated with the major disaster declaration for the State or Territory in which the death occurred.
 - a. Tribal members may apply and receive assistance under the applicable state or territory declaration. No agreement between the tribal government and state or territory is required by FEMA in order for tribal members to receive assistance.
4. All registrations for Funeral Assistance will be completed via FEMA's telephone or teletypewriter call center capabilities. No online registrations will be accepted.

B. FUNERAL ASSISTANCE CONDITIONS OF ELIGIBILITY

Outcome: FEMA will verify applicant eligibility prior to awarding Funeral Assistance.

Applicants must meet the following conditions in order to receive Funeral Assistance:

1. The applicant must be a U.S. citizen, non-citizen national, or qualified alien. There is no requirement for the decedent to have been a U.S. citizen, non-citizen national, or qualified alien.
2. FEMA must be able to verify the applicant's identity.
3. Funeral expenses must be incurred by the applicant after January 20, 2020.
4. Funeral expenses must not be covered by other sources. Other sources may include funeral or burial insurance or financial assistance from voluntary agencies, applicable government programs/agencies, or other entities.
5. A medical examiner, coroner, or other certifier indicated that COVID-19 played a role in the decedent's death on the death certificate.
 - a. The Centers for Disease Control and Prevention (CDC) ([Vital Statistics Reference Guidance Number 03, April, 2020](#)) established guidance regarding death certifications for COVID-19, which states: *If COVID-19 played a role in the death, this condition should be specified on the death certificate. In many cases, it is likely that it will be the underlying cause of death, as it can lead to various life-threatening conditions, such as pneumonia and acute respiratory distress syndrome.*
 - b. 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.

6. The death occurred in the United States, including the U.S. territories and the District of Columbia.
7. No other applicant received Funeral Assistance funds for the same decedent.

C. FUNERAL ASSISTANCE DOCUMENTATION

Outcome: Applicants must submit all required documentation before FEMA will award Funeral Assistance.

The following documentation is required to confirm eligibility for Funeral Assistance:

1. Death certificate: Applicants must provide an official death certificate that meets the criteria in B.5 above.
2. Proof of funeral expenses: Applicants must provide documentation demonstrating they incurred funeral expenses for the decedent. The documentation, such as receipts or funeral home contract, must include all of the following information:
 - a. The applicant's name indicated as the responsible party for the expenses;
 - b. The total amount of the funeral expenses;
 - c. The decedent's name; and
 - d. The date funeral expenses were incurred.
3. Insurance or other funeral benefits: If the decedent had insurance covering funeral costs and/or any form of Funeral Assistance was received from voluntary agencies, government agencies (state, tribal or other federal programs that pay for funeral or burial assistance, etc.), or other sources, the applicant must provide this documentation to FEMA.
 - a. Applicants who indicate the decedent had insurance or received other forms of assistance covering funeral costs must provide documentation of the insurance proceeds, an insurance denial, or documentation of the other forms of assistance before receiving further consideration for Funeral Assistance.
 - b. FEMA is required to recover funds awarded for Funeral Assistance that duplicate insurance proceeds and/or any form of Funeral Assistance received from other sources.
 - i. FEMA does not consider life insurance proceeds, death gratuities, or other forms of assistance not specifically intended to defray funeral costs as a duplication of benefit.

D. FUNERAL ASSISTANCE AWARD

Outcome: FEMA will utilize a standard process to determine eligible Funeral Assistance award amounts across all COVID-19 declarations.

1. 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, that occurred in

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the area covered by a COVID-19 disaster declaration including Individual Assistance. This assistance may be provided for multiple decedents under one registration up to the financial ONA maximum award for the fiscal year in which the

disaster was declared. For the COVID-19 disasters, the financial ONA maximum award is \$35,500.

- a. Any funds received by the applicant for Lost Wages Supplemental Payment Assistance (LWA) up to \$1,800, authorized by the President to supplement the payment of lost wages as a result of COVID-19, also count toward an applicant's financial ONA maximum award.
 - b. When an applicant is eligible for more than \$33,700 (the maximum amount of ONA less the maximum amount of LWA) in Funeral Assistance, FEMA will coordinate with the state to determine the amount of LWA funds the applicant received and utilize that information in calculating the total eligible Funeral Assistance available to the applicant.
2. Funeral Assistance is intended to assist with expenses for funeral services and interment or cremation.
- a. Eligible funeral service expenses include, but are not limited to:; transportation for up to two individuals to identify the decedent; transfer of remains; casket or urn; burial plot or cremation niche; marker or headstone; clergy or officiant services; arrangement of the funeral ceremony; use of funeral home equipment or staff; interment; costs associated with producing and certifying multiple death certificates; and additional expenses mandated by any applicable local or state government laws or ordinances.
3. The total amount of burial or funeral insurance proceeds and/or any other forms of Funeral Assistance received from other sources will be deducted from the total actual cost of the funeral expenses incurred prior to FEMA awarding Funeral Assistance for any remaining unmet needs up to the Funeral Assistance award amount maximum.
4. FEMA will only award Funeral Assistance for a decedent on a single registration.
- a. If multiple individuals contribute toward funeral expenses, they must register with FEMA under the same registration as the applicant and co-applicant, or the first applicant that submits all required documentation will be awarded the Funeral Assistance for the decedent.
5. Applicants responsible for funeral expenses for multiple decedents may receive assistance under multiple registrations if the deaths occurred in different States and Territories. Each registration will be associated with the major disaster declaration for the State or Territory in which the death occurred.

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Date