

FEMA Funeral Assistance



**Did You Lose A Loved One To COVID?
And did you struggle to pay funeral costs?**
Eligible people will soon be able to apply for reimbursement of funeral costs thanks to a new law passed by Senator Chuck Schumer.

Following, the shocking number of COVID deaths in New York City, especially in poorer areas and communities of color, and the reality that many families could not afford proper burials, or were going into substantial debt to pay for them, Senator Schumer and Representative Ocasio-Cortez initiated a push to get the Federal Emergency Management Agency (FEMA) to activate its Funeral Assistance program. In December, they succeeded in passing legislation to activate this vital program that provides reimbursement for COVID-caused funeral expenses.

WHO IS ELIGIBLE?

This program is open to U.S. citizens, non-citizen nationals, and “qualified aliens” – green card holders, asylees, refugees, and others – who provide the required information and COVID-related documents. Please note that the deceased can be undocumented if the person responsible for burial costs fits the criteria above. Senator Schumer encourages anyone who lost a loved one to COVID-19, and who needs help to cover expenses, to access this program by working with the state or local agencies, your funeral director, faith and community organizations, and family members to prepare your application.

“Families across New York have paid the ultimate price with the tragic loss of their loved ones to the coronavirus.

For families, the unspeakable loss of a loved one is being exacerbated by the substantial costs of funerals and burials that many cannot afford right now. This historic use of FEMA’s funeral assistance program helps ensure those grappling with this crisis are not also saddled with the financial burden of exorbitant funeral costs, and that is what Rep. Ocasio-Cortez and I worked to deliver—and we got it done. Now, we are working to get the word out, to make sure eligible families know this is happening and know how to access the funds.”

—U.S. Senator Charles Schumer

HOW DO I APPLY?

PREPARING YOUR APPLICATION:

- **FEMA will setup a 1-800 number** where applicants will talk with a caseworker to discuss the program, answer questions, and gain access to a web portal where you can submit documents.
- **While FEMA finalizes the specifics of the program, there is a lot you can do to be ready to apply on day one.**
- **First and foremost, you will need to collect two key pieces of documentation:** a death certificate for the deceased that lists a qualifying cause of death, and receipts or documents that verify the costs incurred. More on the costs in the Expenses section.
- While FEMA is still finalizing the details around this documentation, **this is what is currently known about a qualifying death certificate:**
 - » FEMA is using the CDC's guidelines for death certificates related to COVID-19 and there is more information at: More information can be found here: <https://www.cdc.gov/nchs/covid19/coding-and-reporting.htm>
 - » To be fully prepared to apply on day one, you can seek a copy of your deceased's death certificate from: https://www.vitalchek.com/order_main.aspx?eventtype=death
 - **If the death certificate does not mention COVID-19 and you believe it should,** you must work with the New York State Department of Health, or New York City Department of Health, as well as the coroner or medical examiner and certifying official, to correct that.

WHAT EXPENSES CAN I BE REIMBURSED FOR?

EXPENSES:

- While FEMA has not finalized the specifics of the COVID FEMA Funeral Assistance program, previous instances of this support can serve as a guide.
- We know this assistance will cover many of the most common funeral costs but not all expenses will qualify.
- Therefore, applicants should gather **all** documentation of **all** relevant costs to be prepared for FEMA's final decision on what is eligible.
- To gather these expenses, you should work with your funeral home director.
- Importantly, FEMA will ask you for documentation of any funeral or burial assistance you received, as well as any assistance you received from voluntary agencies, government agencies, charities, or other entities.
- You should work with these entities to gather that documentation now.