



3958 Washington Blvd
St. Louis, MO 63108

p (314) 535-1319
f (314) 535-0432

FEMA Policy for COVID Funeral Reimbursement

Call (844) 684-6333 to file a claim with FEMA

Under the Coronavirus Response and Relief Supplemental Appropriations Act of 2021 and the American Rescue Plan Act of 2021, Congress authorized FEMA to provide financial assistance to individuals who incurred COVID-19-related funeral expenses after January 20, 2020. FEMA has issued its final policy – which includes details such as eligibility and documentation criteria and the application process – for how funds will be distributed to families. **Most notably, FEMA shared that the maximum financial assistance will now be \$9,000 per funeral.**

Additionally, FEMA will only award COVID-19 Funeral Assistance for a deceased individual on a single application. If multiple individuals contributed toward funeral expenses, they should register under a single application as applicant and co-applicant. The applicant or co-applicant must have incurred the funeral expenses. The deceased individual's documentation status is not considered as part of the reimbursement process, but the applicant(s) must be U.S. citizens, legal residents, asylees, refugees, or non-citizen nationals.

Now is the time for families to decide who the applicant and any co-applicants will be and to gather the documents they need to be reimbursed for expenses.

Specifically, the applicant must provide the following documents:

1. A copy of the death certificate. The death certificate must indicate the death "may have been caused by" or "was likely a result of" COVID-19 or COVID-19-like symptoms. Similar phrases that indicate a high likelihood of COVID-19 are also considered sufficient.
2. Proof of funeral expenses incurred. Documentation (receipts, funeral home contract, etc.) must include the applicant's name as the responsible person for the expense, the deceased individual's name, the amount of funeral expenses, and that funeral expenses were incurred after January 20, 2020.

Eligible funeral expenses include but are not limited to:

- Transportation for up to two individuals to identify the deceased individual
- 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
- Cremation or interment costs
- Costs associated with producing and certifying multiple death certificates
- Additional expenses mandated by any applicable local or state government laws or ordinances.

If applicants already received reimbursement for certain funeral expenses through government agencies, voluntary agencies, non-profits, burial or funeral insurance, they cannot resubmit those same expenses for reimbursement through this FEMA-administered program. If they received any outside assistance, they must include documentation of this assistance in their application. If they received financial assistance through the deceased's life insurance policy, they may still apply for reimbursement.

Link to application: <https://www.disasterassistance.gov/>

Frequently Asked Questions:

Is this benefit taxable? No, it is not taxable.

Can this be requested by the funeral home or assignable to the funeral home? No, this must be claimed by the purchaser only (who must be a legal resident of the United States, however the deceased is not required to be a US citizen).

Can I claim these funds if I had a pre-paid, pre-arranged funeral? You can only file a claim for any items that were not pre-paid on the original pre-arrangement if they qualify meaning items you paid out of pocket after the death.

What if I have not planned a service yet as we have been delayed due to restrictions? You must submit all charges at one time, so you should wait to file until all invoices can be sent in one claim.

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