



FEMA

Recovery Fact Sheet

Funeral Assistance

The most tragic disaster-related loss imaginable is that of a loved one. Under the Individuals and Households Program's (IHP) Other Needs Assistance (ONA) provision, an applicant may qualify for certain eligible funeral expenses.

FEMA Funeral Assistance is provided to help with the cost of unexpected and uninsured expenses associated with the death of an immediate family member when attributed to an event that is declared to be a major disaster or emergency.

Eligible Funeral Expenses may include:

- Cost of casket
- Mortuary Services
- Transportation of the deceased and/or up to two family members into the area to identify the decedent (if required by state/local authorities)
- Two Death Certificates
- Burial plot
- Interment or cremation
- Cost of reinterment (if disinterment is a) caused by the declared disaster, and b) occurs in a family cemetery on private property)

Eligibility Criteria

Typically, federal and state personnel at the Joint Field Office review the supporting documentation from the applicant; payments are approved by the Federal Coordinating Officer (FCO) or designee and his/her State counterpart.

To be eligible for Funeral Assistance, we must obtain and verify:

1. A Death Certificate for the decedent
2. Documentation from a designated authoritative State or local entity (attending physician, Medical Examiner's office, or Coroners Office, as appropriate) that attributes death or the injury causing death to the declared emergency or major disaster.
3. Proof that the applicant is the official "next of kin" as defined by the appropriate State or local authority.

4. Confirmation that funeral expenses have not been paid for by other resources (Social Security and Veterans Affairs benefits, for example, would duplicate Funeral Assistance and would be subtracted from an award.
5. Evidence of an unmet funeral expense (a receipt from a service provider)

Ineligible Costs

Not all applicants reporting funeral expenses will be eligible for Funeral Assistance. Some common reasons for ineligibility include:

- The death was not attributed to the declared incident
- Funeral expenses are fully covered by other sources of assistance
- Insufficient and/or incomplete documentation

If disinterment was the result of the disaster, FEMA will only provide Funeral Assistance for a disinterred coffin under the following conditions:

- The unearthed coffin(s) were located in a family cemetery on their private property
- The coffin(s) were removed from the ground by the declared disaster