

# FEMA Funeral Assistance for COVID-19

Updated April 8, 2021

Congress authorized the Federal Emergency Management Agency (FEMA) to provide Funeral Assistance for deaths associated with the Coronavirus Disease 2019 (COVID-19) pandemic through the [Consolidated Appropriations Act, 2021](#) and the [American Rescue Plan Act of 2021](#). This Insight provides an overview of FEMA COVID-19 Funeral Assistance, including eligible expenses, applicant eligibility criteria, and award amounts.

## FEMA IA for the COVID-19 Pandemic

In response to the COVID-19 pandemic, former President Donald J. Trump issued a nationwide [emergency declaration](#) under [Stafford Act Section 501\(b\)](#). Subsequently, the former President Trump and President Joseph R. Biden Jr. approved [major disaster](#) declarations for 50 states, 5 territories, the District of Columbia, and 3 tribes under [Stafford Act Section 401](#).

Funeral Assistance is a form of Other Needs Assistance (ONA) that is typically available when the President authorizes the Individuals and Households Program (IHP)—a type of Individual Assistance (IA)—pursuant to a declaration of emergency or major disaster under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act; [42 U.S.C. §§5121 et seq.](#)). In the case of the COVID-19 pandemic, however, Congress authorized FEMA to provide Funeral Assistance through legislation.

Only Funeral Assistance, and not all forms of IHP assistance, has been authorized for the COVID-19 pandemic Stafford Act declarations. In addition, other forms of IA authorized to support pandemic recovery are limited to the [Crisis Counseling Assistance and Training Program \(CCP\)](#) and the [Lost Wages Assistance \(LWA\)](#) program (authorized by former President Trump under the ONA statutory authority to provide grants to states, territories, and the District of Columbia for supplemental lost wages payments to individuals receiving unemployment insurance).

## Funeral Assistance for the COVID-19 Pandemic

Congress, through the [Consolidated Appropriations Act, 2021](#), first required FEMA to provide Funeral Assistance through the IHP for the presidential Stafford Act declarations for the COVID-19 pandemic.

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The [Consolidated Appropriations Act, 2021](#), appropriated an additional \$2 billion to the Disaster Relief Fund to reimburse funeral expenses incurred through December 31, 2020, at a 100% federal cost share.

Subsequently, the [American Rescue Plan Act of 2021](#) (ARPA; enacted March 11, 2021) also required FEMA to provide Funeral Assistance for deaths associated with the COVID-19 pandemic at 100% federal cost share. ARPA did not limit the date for expenses incurred.

On the date of ARPA's enactment, the declarations for the COVID-19 pandemic for the declared states, territories, and District of Columbia (but not the three tribes) were amended [to authorize Funeral Assistance under ONA](#) (the amendments limit IHP-ONA to Funeral Assistance).

FEMA [began accepting applications on April 12, 2021](#), through a dedicated call center. Per FEMA's interim [policy on COVID-19 Funeral Assistance](#), dated March 23, 2021, the agency will reimburse up to \$9,000 in eligible funeral expenses incurred after January 20, 2020, at 100% federal cost share, for deaths attributed to the COVID-19 pandemic.

## Eligible Funeral Assistance Expenses

FEMA provides Funeral Assistance for disaster-caused funeral expenses, but not all expenses are eligible. FEMA's guidance lists [eligible expenses](#) associated with interment or reinterment, including

- remains transfer;
- caskets/urns;
- burial plots/cremation niches;
- markers/headstones; and
- additional state/local/territorial/tribal (SLTT) government mandated expenses.

Eligible interment expenses include

- transportation to identify the deceased (up to two people), if required by SLTT authorities;
- interment;
- funeral services;
- clergy/officiant services; and
- death certificate costs (up to five).

Examples of [ineligible expenses](#) include costs associated with obituaries, flowers, and printed materials (e.g., programs).

## Eligibility Criteria and Considerations for COVID-19 Funeral Assistance

The eligibility criteria established in [FEMA's interim policy](#) must be met in order for applicants to receive COVID-19 Funeral Assistance.

Applicants must be U.S. citizens, noncitizen nationals, or "[qualified aliens](#)" (as defined by FEMA), and must have disaster-caused needs and necessary expenses that are not covered by other sources (e.g., insurance). Minor children cannot apply on behalf of adults who do not meet the citizenship requirements. Decedents do not have to meet the citizenship requirements.

In addition, to receive [COVID-19 Funeral Assistance](#)

- eligible funeral expenses must be incurred by the applicant after January 20, 2020;

- the decedent’s death certificate must directly or indirectly attribute the death to COVID-19; and
- the death must have occurred in the United States (i.e., a state, territory, or the District of Columbia).

Applicants must provide documentation, including related to insurance or other funeral benefits received, funeral expenses incurred, and the death certificate.

Applicant registrations are associated with the state or territory in which the death occurred. Applicants may have multiple registrations in multiple states or territories.

## Determining Award Amounts for COVID-19 Funeral Assistance

Eligible applicants may receive different Funeral Assistance award amounts. An applicant’s award amount will depend on FEMA’s determination of the applicant’s unmet needs. Per [FEMA’s interim policy](#),

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.

A [maximum award amount of \\$9,000](#) has been established for each COVID-19-related funeral. An applicant may receive COVID-19 Funeral Assistance for multiple decedents up to the maximum amount of financial assistance for ONA for the year in which the major disaster for COVID-19 was declared. For states, territories, and the District of Columbia, the maximum amount of financial assistance for ONA in [FY2020 was \\$35,500](#). In addition to COVID-19 Funeral Assistance, [up to \\$1,800](#) provided through the [Lost Wages Assistance](#) (LWA) program counts towards the maximum amount of financial assistance for ONA.

There is [currently no application deadline](#) for COVID-19 Funeral Assistance.

Generally, IHP applicants may [appeal FEMA award decisions](#).

## Considerations

The unprecedented scope of COVID-19 Funeral Assistance may raise [concerns](#) related to implementation. According to the Centers for Disease Control and Prevention’s website, [533,291 deaths were attributed to COVID-19 on death certificates](#) through March 27, 2021. Additionally, the COVID-19 incident periods for the major disaster declarations remain ongoing, and it is unclear how many deaths may ultimately be eligible for assistance.

FEMA’s [“COVID-19 Funeral Assistance”](#) website provides current program information.

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