



FEMA Grant for COVID-19 Funeral Assistance for Individuals: Frequently Asked Questions (FAQ) Guide

Who can apply for COVID-19 Funeral Assistance?

You may qualify if:

1. You are a U.S. citizen, non-citizen national, or qualified alien who paid for funeral expenses after January 20, 2020, and
2. The funeral expenses were for an individual whose death in the United States, territories or the District of Columbia, may have been caused by or was likely the result of COVID-19.
3. A minor child cannot apply for COVID-19 Funeral Assistance on behalf of an adult who is not a U.S. citizen, non-citizen national, or qualified alien.

How do I apply?

FEMA will begin to implement COVID-19 funeral assistance in April. In the meantime, people who have COVID-19 funeral expenses are encouraged to keep and gather documentation.

FEMA is working to set up a dedicated toll-free phone number that can be used to apply for funeral assistance. You will be able to call this number to get an application completed with help from FEMA's representatives. No online applications will be accepted. Multilingual services and a TTY number will be available. Once an applicant has applied for COVID-19 Funeral Assistance and is provided an application number, they may provide supporting documentation to FEMA by faxing or mailing documents directly.

I was responsible for funeral expenses for more than one person whose death was attributed to COVID-19. Can I apply for COVID-19 Funeral Assistance for more than one death? Is there a limit?

Yes, applicants may receive assistance for the funeral expenses of multiple deceased individuals. Assistance is limited to a maximum of \$9,000 per funeral and a maximum of \$35,500 per application per state, territory, or the District of Columbia.

Is eligibility for this grant program income-contingent?

No, income is not a factor in whether an Applicant will be eligible for the Funeral Assistance grant program. FEMA will consider other factors such as any insurance proceeds to cover the funeral expenses and other potential duplication of benefits that were used to cover funeral expenses.

Can I apply for COVID-19 Funeral Assistance even though I've already applied for a recent disaster event?

Yes. Applicants who recently applied for FEMA assistance for home and/or personal property damage from a disaster and also had funeral expenses for a death attributed to COVID-19 after January 20, 2020, may apply for COVID-19 Funeral Assistance. A separate application will be required.

What funeral expenses are covered? COVID-19 Funeral Assistance will assist with expenses for funeral services and interment or cremation. Any receipts received for expenses that are not related to funeral

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services will not be determined eligible expenses. Expenses for funeral services and interment or cremation typically 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

What funeral expenses are NOT covered?

Pre-paid funeral expenses such as plot purchases and other funeral preparations made prior to the death of the individual are not eligible under this program.

The death certificate doesn't attribute the death to COVID-19. How do I request a death certificate amendment?

It is possible to request an amendment to a death certificate; however, the medical certifier has the final approving authority for all changes. This process starts with contacting the person who certified the death. This may be a treating doctor, a medical examiner or medical certifier, and their name and address is on the death certificate. Applicants may present evidence to the medical certifier to support the claim the death was attributable to COVID-19 and subsequently request that the medical certifier re-evaluate.

In Virginia, the following steps should be taken to amend the cause of death on a filed death certificate:

1. Contact the Doctor/Medical Certifier that signed the original death certificate.
2. If the Doctor/Medical Certifier agrees with the change request and supporting documentation to amend the cause of death, the Doctor/Medical Certifier must send a letter to the Office of Vital Records (OVR) on their letterhead.
3. The letter should include the following:
 - ✓ The decedent's name
 - ✓ The decedent's date of death
 - ✓ The original cause of death
 - ✓ What the cause of death is being amended to.
 - If the certifier is adding additional causes of death, then they should list what those causes are and in what order they should appear on the death certificate.
 - ✓ This letter must be faxed to the Office of Vital Records – (804) 662-7262. Only this fax number can accept these requests.



4. There is no admin fee associated with amending the cause of death
5. The Office of the Chief Medical Examiner's (OCME) office will amend Medical Examiner cases.

How do I request a copy of a death certificate?

Information and instructions on how to request a copy of a Virginia death certificate can be found by visiting <https://www.vdh.virginia.gov/vital-records/>. Individuals can request a copy online, to be sent by mail – OR – they can visit the Office of Vital Records the Office of Vital Records customer service lobby located at 2001 Maywill Street, Suite # 101 Richmond, Virginia 23230 which is open Monday - Friday 7:00 AM to 4:30 PM.

Someone else helped me pay for funeral expenses. Can they apply for COVID-19 Funeral Assistance?

FEMA will generally only provide COVID-19 Funeral Assistance to one applicant per deceased individual.

To be approved for reimbursement of funeral expenses due to a COVID-19 fatality, you must have incurred funeral expenses for the deceased individual and have documentation (receipts, funeral home contracts, etc.) showing your name as the responsible party.

FEMA does recognize that multiple individuals may have contributed to funeral expenses for one deceased individual. FEMA will work with applicants in these situations and those who submit multiple receipts for funeral expenses when their name does not appear on the receipt.

If more than one individual contributed toward funeral expenses, they must register with FEMA under the same application as the applicant and co-applicant, or the first applicant that submits all required documentation will be awarded COVID-19 Funeral Assistance for the deceased individual. No more than one co-applicant can be included on an application. If a minor child directly incurred funeral expenses for a COVID-19-related death and the documentation supports that payment, the minor child's application could be reviewed for COVID-19 Funeral Assistance.

What information do I need to provide when I register?

- ✓ The applicant responsible for COVID-19 funeral expenses will need to provide the following information below when they call FEMA to register for assistance. We recommend gathering this information now as we prepare to open the application process.
- ✓ Social Security number for the applicant and the deceased individual
- ✓ Date of birth for the applicant and the deceased individual
- ✓ Current mailing address for the applicant
- ✓ Current telephone number for the applicant
- ✓ Location or address where the deceased individual passed away
- ✓ Information about burial or funeral insurance policies
- ✓ Information about other funeral assistance received, such as donations
- ✓ CARES Act grants and assistance from voluntary organizations



- ✓ Routing and account number of the applicant's checking or savings account (for direct deposit, if requested).

What other documentation is needed to support my application?

- You must provide a copy of the death certificate, proof of funeral expenses incurred, and proof of assistance received from any other source.
- The death certificate must indicate the death was caused by, "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 considered sufficient attribution.
- The death must have occurred in the United States, including the U.S. territories, or the District of Columbia.
- COVID-19 Funeral Assistance is not available for the funeral expenses of U.S. citizens who died outside the United States.
- Documentation for expenses (receipts, funeral home contract, etc.) must include the applicant's name as the person responsible for the expense, the deceased individual's name, the amount of funeral expenses, and that funeral expenses were incurred after January 20, 2020.
- The applicant must also provide FEMA with proof of funds received from other sources specifically used for funeral costs. COVID-19 Funeral Assistance may not duplicate benefits received from burial or funeral insurance or financial assistance received from voluntary agencies, government programs or agencies, or other sources. COVID-19 Funeral Assistance will be reduced by the amount of other assistance the applicant received for the same expenses.
- Life insurance proceeds are not considered a duplication of Funeral Assistance benefits.

Contact:

FEMA will begin accepting applications for Funeral Assistance on Monday, April 12th through a dedicated call center. In the meantime, people who have COVID-19 funeral expenses are encouraged to keep and gather documentation. Hours of Operation: Monday – Friday (8 a.m. to 8 p.m. Central Time)

COVID-19 Funeral Assistance Line Number: 844-684-6333 | TTY: 800-462-7585

Inquiries directly related to obtaining a copy of a death certificate in Virginia or questions about how to request an amendment to a death certificate can call 877-829-4682.

Additional Resources:

FEMA FAQ Guide: <https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance/faq>

COVID-19 Funeral Assistance FEMA Policy (Interim) Guidance: [COVID-19 Funeral Assistance Individuals and Households Program Policy \(Interim\) guidance, FEMA Policy FD 104-21-0001](#)



FEMA Grant for COVID-19 Pandemic Funeral Assistance for Individuals

Summary: Under the Coronavirus Response and Relief Supplemental Appropriations Act of 2021 and the American Rescue Plan Act of 2021, FEMA will provide financial assistance for COVID-19-related funeral expenses incurred after January 20, 2020 at 100 percent federal cost share. 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.

Eligibility Guidelines: Applicants must meet the following eligibility conditions in order to be considered to receive Funeral Assistance:

- 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. The death must have occurred in the United States: there is no grant funding available for deaths that occurred due to COVID-19, outside of United States, or territories
- FEMA must be able to verify the applicant's identity.
- Funeral expenses must be incurred by the applicant after January 20, 2020.
- 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.
- The death occurred in the United States, including the U.S. territories and the District of Columbia.
- No other applicant received Funeral Assistance funds for the same decedent.
- A medical examiner, coroner, or other medical certifier indicated that COVID-19 played a role in the decedent's death on the death certificate.
 - 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.
 - 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.

How Individuals Can Apply for Assistance: FEMA has established a call center that will begin accepting Applications on April 12th (Page 3 of Fact Sheet). Applicants will need an official death certificate that attributes the death directly or indirectly to COVID-19 and shows that the death occurred in the United States. If found eligible, an applicant may receive Funeral Assistance for actual funeral costs up to \$9,000 for each COVID-19 related funeral.

What information do I need to provide when I register? The applicant responsible for COVID-19 funeral expenses will need to provide the following information below when they call FEMA to register for assistance. We recommend gathering this information now as we prepare to open the application process.

- ✓ Social Security number for the applicant and the deceased individual
- ✓ Date of birth for the applicant and the deceased individual

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- ✓ Current mailing address for the applicant
- ✓ Current telephone number for the applicant
- ✓ Location or address where the deceased individual passed away
- ✓ Information about burial or funeral insurance policies
- ✓ Information about other funeral assistance received, such as donations
- ✓ CARES Act grants and assistance from voluntary organizations
- ✓ Routing and account number of the applicant's checking or savings account (for direct deposit, if requesting direct deposit as your payment preference)

How Funds Are Distributed: Eligible individuals for funeral assistance will receive a check by mail, or funds by direct deposit, depending on which option the individual chooses when they apply to FEMA.

Appropriate Next Steps: Individuals with COVID-19 funeral expenses are encouraged to keep and gather documentation. Types of information should include:

- ✓ **An official death certificate** that attributes the death directly or indirectly to COVID-19 and shows that the death occurred in the United States, including the U.S. territories, and the District of Columbia. Families and/or Applicants for Funeral Assistance who believe a death was due to COVID-19, but was not certified as such, should be referred to the person who certified the death. This person is responsible for any amendments.
- ✓ **Funeral expenses documents** (receipts, funeral home contract, etc.) that includes the applicant's name, the deceased person's name, the amount of funeral expenses, and the dates the funeral expenses happened.
- ✓ **Proof of funds received from other sources** specifically for use toward funeral costs. FEMA is not able to duplicate benefits received from burial or funeral insurance, financial assistance received from voluntary agencies, government agencies, or other sources. Pre-paid expenses such as the pre-purchase of a plot or other items are not eligible for reimbursement.

How do I request a copy of a death certificate?

Information and instructions on how to request a copy of a Virginia death certificate can be found by visiting <https://www.vdh.virginia.gov/vital-records/>. Individuals can request a copy online, to be sent by mail – OR – they can visit the Office of Vital Records the Office of Vital Records customer service lobby located at 2001 Maywill Street, Suite # 101 Richmond, Virginia 23230 which is open Monday - Friday 7:00 AM to 4:30 PM.

The death certificate doesn't attribute the death to COVID-19. How do I have a death certificate amended?

It is possible to request a change or amendment to a death certificate. This process starts with contacting the person who certified the death. This may be a treating doctor, a medical examiner or medical certifier, whose name and address is on the death certificate. Applicants may present evidence to the medical certifier to support the claim that the death was attributable to COVID-19 and request the medical certifier reevaluate.



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In Virginia, the following steps should be taken to request an amendment to the cause of death on a filed death certificate:

1. Contact the Doctor/Medical Certifier that signed the original death certificate.
2. If the Doctor/Medical Certifier agrees to change the cause of death, the Doctor/Medical Certifier must send a letter to the Office of Vital Records (OVR) on their letterhead.
3. The letter should include the following:
 - The decedent's name
 - The decedent's date of death
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 - This letter must be faxed to the Office of Vital Records – (804) 662-7262. Only this fax number can accept these requests.
4. There is no admin fee associated with changing the cause of death
5. The Office of the Chief Medical Examiner's (OCME) office will amend Medical Examiner cases.

Beware of Scams: Will FEMA contact me to ask for personal information to register?

- FEMA's Funeral Assistance Program has controls in place to mitigate fraudulent activity. FEMA will not contact anyone until they have called FEMA or have applied for assistance. Do not disclose information such as the name, birth date or social security number of any deceased family member to any unsolicited telephone calls or e-mails from anyone claiming to be a federal employee or from FEMA.
- If you doubt a FEMA representative is legitimate, hang up and report it to the FEMA Helpline at 800-621-3362 or the National Center for Fraud Hotline at 866-720-5721. Complaints also may be made by contacting local law enforcement agencies.

Contact: FEMA will begin accepting applications for Funeral Assistance on Monday, April 12th through a dedicated call center. In the meantime, people who have COVID-19 funeral expenses are encouraged to keep and gather documentation. Hours of Operation: Monday – Friday (8 a.m. to 8 p.m. Central Time)

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