

Covid-19 funeral assistance program
providing up to \$9,000 per funeral
By Kathleen M. Rose, Esq., LMSW

The Covid-19 pandemic is a public national disaster that has caused overwhelming grief for the loss of life, which has been compounded by the devastating economic impact of funeral expenses. FEMA, the federal agency responsible for preparing and responding to national disasters, is offering financial assistance to those who have had to pay for funeral expenses due to Covid-19.

As of October 4, 2021, FEMA has provided over \$1.158 billion to more than 176,000 people to assist with Covid-related funeral costs, with \$107 million provided to 15,420 New Yorkers. Those who lost loved ones to Covid can apply for retroactive reimbursements. Applicants can receive up to \$9,000 per burial. In cases where you incurred Covid-related funeral expenses for multiple deceased individuals, you may receive a maximum of \$35,500 per application.

If you were unable to access funeral relief due to issues with the death certificate, FEMA is now offering another way to obtain reimbursement. For deaths that occurred from January 20, 2020 to May 16, 2020 and where the death certificate does not attribute the cause of death to Covid-19, the applicant can provide a signed letter from the original certifier of the death certificate, local medical examiner or coroner from the jurisdiction in which the death occurred.

The letter must identify Covid-19 as the cause or contributing cause of death and include information linking it to the original death certificate of the deceased individual (i.e., if the death certificate says pneumonia, the medical examiner can link Covid as a factor in the death in the letter).

Eligible funeral expenses include (but are not limited to): transport 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 the funeral home equipment or staff; cremation or interment costs; and costs associated with producing and certifying multiple death certificates.

If you have any questions about the information discussed in this article, please contact Kathleen Rose at Feldman, Kramer & Monaco at **800-832-5182, ext. 249**.