

*This publication includes information as of October 13, 2021.
Please also monitor nyc.gov/dcwp.*



IMPORTANT

- Under the Coronavirus Response and Relief Supplemental Appropriations Act of 2021 and the American Rescue Plan Act of 2021, the Federal Emergency Management Agency (FEMA) is providing financial assistance for COVID-19-related funeral expenses. See page 2 for information.
- See information about City burial assistance programs beginning on page 2.

Important Information for New Yorkers Who Have Lost Loved Ones: Funeral Planning During COVID-19

COVID-19 has fundamentally changed how we mourn our loved ones, which includes funeral arrangements.

The COVID-19 Citywide Information Portal offers [Funeral & Burial Guidance](#). This special publication contains additional important information.

Finding a Funeral Home in New York City

To find a funeral home, visit:

- New York State Funeral Directors Association at nysfda.org
- New York State Department of Health at health.ny.gov

Important:

- Only licensed funeral directors can make arrangements for the care, moving preparation, and burial or cremation of a deceased person. This includes filing the death certificate, transferring the body, coordinating with the cemetery or crematory, and moving the body to the cemetery or crematory.
- Funeral directors must follow guidelines to keep everyone—staff and mourners—as safe as possible. These include holding only one funeral at a time and limiting attendance. (Many funeral homes offer remote options for people who cannot attend in person.) Also, many funeral homes are seeing unprecedented requests, which may cause delays. Be sure to ask your funeral director what to expect. The City urges you to practice social distancing and not congregate in large groups.

Working with a Funeral Home

You have a right to:

- **Get a general price list when making arrangements either over the phone or in person.** The list should include prices for all merchandise and services. Many funeral homes offer “packages,” but you have the right to buy things separately.
- **Get an Itemized Statement of Services and Merchandise** (receipt) that lists the merchandise and services (including cash advance items), the price of each, and the total cost.
- **Change funeral homes at any time.** You must pay for any services that have been performed and for which you gave approval. The funeral home must allow the transfer of the body to another funeral home, even if you haven’t paid yet.

It's illegal for funeral homes to:

- Pressure you to select certain merchandise or services
- Have someone other than a licensed funeral director make funeral arrangements, prepare the body, or supervise the burial
- State or imply that any merchandise offered for sale is unsatisfactory in any way
- Make a claim that is false, misleading, or unproven about any merchandise or services
- Charge a fee for:
 - filing the death certificate or getting it medically certified
 - paying third parties on your behalf ("handling fee")
 - handling a casket you provided
 - any service or merchandise you didn't choose
 - interest on an outstanding balance (unless this charge was disclosed when you decided arrangements and is on the itemized statement)

Complaints

For funeral home pricing complaints:

- File a complaint with the NYC Department of Consumer and Worker Protection at nyc.gov/dcwp or by contacting 311.

For complaints about cemeteries or crematories:

- File a complaint with the New York State Department of State Division of Cemeteries at dos.ny.gov

For complaints about funeral homes or funeral directors:

- File a complaint with the New York State Department of Health Bureau of Funeral Directing at health.ny.gov

Paying for a Funeral

- **Apply for COVID-19 Funeral Assistance, if eligible.**

As of April 12, 2021, FEMA began accepting applications from eligible individuals to reimburse funeral costs for loved ones who died of COVID-19. Eligible applicants can receive up to \$9,000 maximum per funeral for expenses incurred after January 20, 2020. **FEMA accepts applications by phone only**; visit the FEMA website for required documents and collect them before you call.

- Visit fema.gov
- Call the COVID-19 Funeral Assistance Line at 1-844-684-6333 (TTY: 1-800-462-7585) (Monday-Friday, 9 a.m. to 9 p.m.)

Important: FEMA issued a Fraud Alert about scammers who have contacted people offering to register them for funeral assistance. *FEMA does not contact people to apply for funeral assistance.*

- **Apply for NYC COVID-19 Immigrant Burial Assistance Program, if eligible.**

New York City residents regardless of immigration status may be eligible for up to \$9,000 to cover burial or funeral costs for loved ones who died of COVID-19. A trusted community-based organization will help you apply and make payments to you.

- Call the Mayor's Office of Immigrant Affairs (MOIA) hotline at 1-212-788-7654 (Monday-Friday, 9 a.m. to 5 p.m.)
- Email AskMOIA@cityhall.nyc.gov

Important: FEMA-eligible individuals are not eligible for the fund. Applicants cannot apply for both FEMA and MOIA assistance.

- **Apply for Burial Assistance, if eligible.**
Low-income New York City residents may be eligible for up to \$1,700 in financial assistance to meet funeral expenses for a deceased low-income New York City resident family member or friend. Eligible expenses cannot cost more than \$3,400. You must apply within 120 days from the date of the person's death. For more information:
 - Visit the NYC Human Resources Administration (HRA) website at nyc.gov/hra
 - Call 1-929-252-7731
- **Apply for Veterans Burial Benefits, if eligible.**
Veterans, service members, spouses, and dependents may qualify for burial in a Veterans Affairs (VA) national cemetery, as well as other benefits. For more information:
 - Visit va.gov/burials-memorials
 - Call 1-800-827-1000
- **Get free financial counseling.**
Visit nyc.gov/TalkMoney to make an appointment.
- **Get free legal help with wills and estates.**
 - Call New York Legal Assistance Group (NYLAG) COVID-19 Legal Resources Hotline at 1-929-356-9582 (Monday-Friday, 10 a.m. to 1 p.m.)
 - Visit LawHelpNY.org
- **Keep track of any money you spend.**
You will need this information for your tax return.

Important Paperwork and Notifications

Get:

- Important papers together**, including will, life insurance policies, and stock certificates.
- Death certificate.** Your funeral director can order death certificates for you, or you can contact the NYC Health Department:
 - Online at nyc.gov/health
 - Email nycdohvr@health.nyc.gov
 - Call 1-347-396-7962
 - Live Chat at dohchat.dirad.com/chat (Monday-Friday, 8:30 a.m. to 6 p.m., based on agent availability)

Notify:

- Your loved one's employer** *(if applicable)*.
Provide the deceased's name, Social Security number, date of death; whether the death was due to accident or illness; your name and address. The company can then begin to process any benefits payable immediately.
- Medicare** if your loved one had Medicare coverage:
 - Online at medicare.gov
 - Call 1-800-633-4227
 Provide the deceased's name, Social Security number, date of death; whether the death was due to accident or illness; your name and address.
- Social Security:**
 - Call 1-800-772-1213 (TTY 1-800-325-0778)
 You cannot report a death or apply for survivors' benefits online.
You must return to Social Security any benefits received for the month of death or later.

Additional Resources

Federal Trade Commission (FTC) *(also regulates funeral homes):*

- Visit consumer.ftc.gov for [resources](#), including a [funeral price checklist](#) and [glossary](#) of funeral terms.
- The FTC also accepts complaints about violations of the FTC [Funeral Rule](#). The FTC does not mediate individual complaints but can act against a company if it sees a pattern of violations. Visit consumer.ftc.gov or call 1-877-FTC-HELP (382-4357) (TDD: 1-866-653-4261).

NYC Well *(confidential 24/7 help line if you need to talk with someone):*

- Call 1-888-NYC-WELL (1-888-692-9355)
- Text "WELL" to 65173
- Chat online at [NYC.gov/nycwell](https://nyc.gov/nycwell)

COVID-19 Pet Hotline *(if your loved one had a pet and you need assistance):*

- 1-877-204-8821 (Monday-Friday, 8 a.m. to 8 p.m.)