

*This publication includes information as of May 14.  
Please also monitor [nyc.gov/dcwp](https://nyc.gov/dcwp).*

## **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](https://nysfda.org)
- New York State Department of Health at [health.ny.gov](https://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.

#### *Updates:*

- If your loved one is in the custody of the **NYC Office of Chief Medical Examiner (OCME)**, OCME is providing temporary storage until you can make funeral arrangements.
- Governor Andrew M. Cuomo signed an [Executive Order](#) that allows funeral directors licensed in any state to work in New York to help with the unprecedented requests for services.

If you desire a City-provided burial, OCME can help with the process.

OCME is also coordinating burials for COVID-19 victims whose remains are unidentified and/or unclaimed.

For more information, visit [nyc.gov/ocme](https://nyc.gov/ocme).

## 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.
- **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.
- **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.

### 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](http://nyc.gov/dcwp) or by contacting 311.

### *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](http://health.ny.gov)

### *For complaints about cemeteries or crematories:*

- File a complaint with the New York State Department of State Division of Cemeteries at [dos.ny.gov](http://dos.ny.gov)

## Paying for a Funeral

- **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](http://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](https://va.gov/burials-memorials)
  - Call 1-800-827-1000
- **Get free financial counseling by phone.**  
Visit [nyc.gov/TalkMoney](https://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](https://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](https://nyc.gov/health)
  - Email [nycdohvr@health.nyc.gov](mailto:nycdohvr@health.nyc.gov)
  - Call 1-347-396-7962
  - Live Chat at [dohchat.dirad.com/chat](https://dohchat.dirad.com/chat) (Monday-Friday, 9 a.m. to 5 p.m.)

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](https://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](https://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](https://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.)