

From The NC Board of Funeral Service



The impact from catastrophic weather events and natural disasters can interrupt the operations and services of funeral establishments. The NC Board of Funeral Service offers the following information in hopes it will prove helpful to licensees in developing contingency plans in response to the possibility of events that disrupt funeral home operations.

Funeral Practice During Disasters and Emergencies

NCGS 90-210.27A provides for the waiver of certain statutory requirements governing the practice of licensed funeral service. Whenever a state of emergency has been declared, the Board may waive for up to 120 days following the termination of the declaration any requirement of GS 90-210.27A as well as the rules governing the preparation of dead bodies which are expressed in the NC Administrative Code at 21 NCAC 34B .0702 - .0706.

You will find the necessary form[s] for requesting a waiver at www.ncbfs.org under the *For Licensees* tab. When opened, click on *Applications and Forms*, and you will see the forms for requesting a temporary waiver of funeral establishment permit requirements.

FEMA Funeral Service Assistance to Families

FEMA Funeral Assistance is provided to help with the cost of unexpected and uninsured expenses associated with the death of an immediate family member when attributed to an event that is declared to be a major disaster or emergency.

Eligible Funeral Expenses may include:

- Cost of casket or urn
- Mortuary Services
- Transportation of the deceased and/or up to two family members into the area to identify the decedent (if required by state/local authorities)
- Up to five Death Certificates
- Burial plot or cremation niche
- Interment or cremation
- Marker or headstone in a public cemetery or private burial site
- Cost of reinterment, if disinterment is a) caused by the declared disaster, and b) occurs in a family cemetery on private property

To be eligible for Funeral Assistance, FEMA must obtain and verify:

- A Death Certificate for the decedent
- Documentation from a designated authoritative State or local entity (attending physician, Medical Examiner's office, or Coroner's Office, as appropriate) that attributes death or the injury causing death directly to the declared emergency or major disaster

- Proof that the applicant is the responsible party for the funeral expenses
- Confirmation that funeral expenses have not been paid for by other resources (Social Security and Veterans Affairs benefits, for example, would duplicate Funeral Assistance and would be subtracted from an award)
- Evidence of an unmet funeral expense (a receipt from a service provider)

Not all applicants reporting funeral expenses will be eligible for Funeral Assistance. Some common reasons for ineligibility include:

- The death was not attributed to the declared incident
- Funeral expenses are fully covered by other sources of assistance
- Insufficient and/or incomplete documentation

If disinterment was the result of the disaster, FEMA will only provide Funeral Assistance for a disinterred coffin under the following conditions:

- The unearthed coffin(s) were located in a family cemetery on their private property
- The coffin(s) were removed from the ground by the declared disaster event

General Precautions and Guidelines for Disaster Response

Discuss in advance with local Departments of Health/Vital Records and Registers of Deeds for guidance on submission and registration of Death Certificates in the event of extended power outages, blocked transportation, flooding, or other storm impacts that could interrupt the process for obtaining death certificates.

Stock all necessary supplies in advance of an approaching hurricane or other potential catastrophe such as clean linens and formaldehyde in the preparation room; water; batteries; and other related materials necessary for continued operation.

Assure that vehicles have been fueled and that preparations are in place for debris removal. Charge cell phones and other devices.

Develop contingency plans for relocating funeral home operations such as embalming and storage of bodies to other licensed establishments if feasible. It is advisable to create an emergency communication plan to enable contacts with establishment staff during declared state of emergency.

The National Funeral Directors Association offers planning tools in the event of mass fatalities resulting from catastrophic events including natural disasters. This information also includes suggestions for evacuating visitors and guests from the funeral home in the event of emergency. The link is:

<http://www.nfda.org/resources/operations-management/disaster-planning/state-mass-fatality-plans>