

Help with funeral costs



Leeds
CITY COUNCIL

Support for funeral arrangements

The information below brings together the latest information and guidance to help arrange a funeral during the COVID-19 pandemic. If you are struggling to pay for a funeral, support is available and you may be entitled to Funeral and Bereavement Payments through the DWP and/or a Funeral Loan through Leeds Credit Union.

Leeds City Council's Welfare Rights Unit can assist with accessing forms, understanding if you are eligible and with application processes.

For information please contact The Welfare Rights Unit on:

Telephone: 0113 3760452

Email: welfare.rights@leeds.gov.uk

This booklet provides information on:

- Registering a death
- Coroner and Post mortems
- Options for arranging a funeral
- Costs to consider
- Leeds City Council Burial and Cremation Services
- Paying for a funeral
- Children's Funeral Fund (UK)
- DWP Support for funeral costs
- DWP Support for Bereavement Benefits
- Leeds Credit Union Funeral Loan
- Public Health Funerals

Registering a death

Once a death has been registered, plans can be made to arrange a funeral. Once you have had contact with the Registrar, the following paperwork will have been processed:

- **Medical Certificate of Cause of Death (MCCD):** this is an Official Medical Certificate, issued by medical staff and sent direct to the registrar. There is no charge for this process.
- **Certificate for Burial or Cremation**, also known as the Green Certificate/ Green Form - this gives permission for the burial or cremation to take place, is issued by the registrar and sent directly to the funeral director and cremation or burial authority. There is no charge for this process.
- **BD8 Form/Certificate:** this form is issued by the registrar and is for the Department of Work & Pensions. It is not always required, but is a certificate to send to the Department of Work & Pensions so they know to stop any benefit or pension payments. This is free of charge.
- **Death Certificate:** This certificate is proof that the death has been officially recorded. More than one copy may be needed for settling the estate and finances of the deceased. Photocopies of death certificates are not accepted during these processes. There is a charge of £11 per copy for this certificate.

The registrar team will usually call you to register the death. To help you identify the call, the number will start with 0113 378.

For further information on registering a death and ensuring you have all the paperwork to arrange a funeral, please follow the Registrar links at: www.leeds.gov.uk/funerals

Coroner and Post Mortems

In some circumstances, some deaths will be reported to the coroner for investigation. This is usually decided by a doctor or the police and can occur when the death is sudden or unexplained, and you will be notified. Under these circumstances, deaths can only be registered after investigations have been completed, which may delay the funeral. Where a post-mortem has taken place, if a cremation service has been chosen (as opposed to burial) the coroner must give permission for cremation to take place.

The coroner for West Yorkshire can be contacted on:

- Telephone: 01924 292 301
- Email: hmcoroner@wakefield.gov.uk

For more information on on the coroner process, please see the 'related pages' on: www.leeds.gov.uk/funerals

Options for Arranging a Funeral

Most funerals are arranged by a funeral director, but they can be arranged independently.

The National Association of Funeral Directors maintain latest information and advice about funerals during COVID-19, check the latest information at: <https://nafd.org.uk/funeral-advice/>

When choosing a funeral director, ensure they are a member of either:

- National Association of Funeral Directors
- The National Society of Allied and Independent Funeral Directors (SAIF)

These organisations have codes of practice which include giving you a price list when asked.

- To compare funeral director prices across the city, visit www.yourfuneralchoice.com or telephone 01983 754387
- You can also compare funeral prices across the UK at www.beyond.life.com or telephone 0800 044 9454
- Depending on your religion, there may be other guidance to consider and funeral arrangements can be supported via your local place of worship. For further guidance on funeral arrangements according to religious beliefs, visit: www.interfaith.org.uk

Costs to Consider

Funeral Director Fees

Funeral Director starting costs usually include:

- Fees for meetings, paperwork and running the funeral,
- Collection of the deceased and care prior to funeral,
- Hearse or appropriate vehicle for transport to the funeral and
- Basic coffin

Funeral Director costs exclude disbursement fees to Leeds City Council for burial or cremation fees. According to comparison website, www.yourfuneralchoice.com Funeral Directors in Leeds have start prices that range between £800 and £2,000.

Disbursement Costs – Burial/Cremation Fees

An adult burial in Leeds can cost £2,600* this includes:

- £1,133 for interment fees
- £1,467 for a new burial plot (optional)

Normal adult cremation fees are £911, you can also arrange a cremation without a service for £550. *Estimates and costings are accurate as of July 2020.

For further guidance and latest prices for funeral arrangements in Leeds, visit: www.leeds.gov.uk/funerals

Leeds City Council Burial and Cremation Services

As part of steps to manage the impact of Coronavirus, and taking into account changing national guidance relating to social distancing, Leeds City Council has announced alterations relating to its cemeteries and crematoria service.

For the latest information on Leeds City Council Funeral Arrangements please visit: www.leeds.gov.uk/funerals

For further guidance on funeral arrangements depending on religious beliefs, visit: www.interfaith.org.uk

Paying for a funeral

If you arrange a funeral you are responsible for paying the bill, so you should check where the money will come from and if there will be enough.

Funeral costs can include:

- Funeral director fees
- Things the funeral director pays for on your behalf (called 'disbursements' or 'third-party costs'), for example crematorium or cemetery fees, or a newspaper announcement about the death
- Local authority burial or cremation fees

Funerals can be paid in different ways:

- From the deceased's estate
- The deceased may have a funeral scheme or a prepaid funeral plan
- Money from a life insurance or health insurance policy
- Money from a pension or union scheme
- The deceased's bank or building society may agree to release funds to pay for funeral costs.
- By you or by family members

Children's Funeral Fund (England)

The Children's Funeral Fund for England can help to pay for some of the costs of a funeral for a child under 18 or a baby stillborn after the 24th week of pregnancy. **The Children's Funeral Fund for England can help pay for:**

- Burial fees
- Cremation fees, including the cost of a doctor's certificate
- Coffin, shroud or casket (up to a cost of £300)

If you have other funeral expenses, you may be eligible to receive help via DWP Funeral Expenses Payment.

If you are using a funeral director you do not need to submit any claims yourself as both the funeral director and the burial or cremation providers will be paid directly.

If you are not using a funeral director, the burial or cremation provider can claim for the fees of a burial or cremation, and you can claim for some other funeral expenses (for example, the coffin) online: <https://claim-for-costs-of-a-childs-funeral.form.service.justice.gov.uk/>

Claims must be made within six months of the funeral.

DWP Support for funeral costs

There are options available if you are on a low income, and need to arrange a funeral. You may be able to receive a one-off Funeral Payment to help pay funeral costs if you are in receipt of benefits (including tax credits) and meet certain criteria. This is called the Funeral Expenses Payment.

This funding can help to pay for some of the costs of the following:

- Burial fees for a particular plot
- Cremation fees, including the cost of the doctor's certificates
- Travel to arrange or go to the funeral

- The cost of moving the body within the UK
- Death certificates or other documents
- Funeral expenses, such as funeral director's fees, flowers or the coffin can also be claimed, up to £700 if the person died before 8 April 2020 and up to £1,000 if the person died on or after 8 April 2020
- The payment will not usually cover all of the costs of the funeral.
- How much is funded depends on circumstances. This includes any other money that's available to cover the costs, for example from an insurance policy or the deceased person's estate.
- If the deceased had a pre-paid funeral plan, up to £120 could be awarded to help pay for items not covered by their plan.

The Funeral Expenses Payment is paid into a bank, building society or credit union account if the family has already paid for the funeral.

The money will be paid directly to the organiser of the funeral (for example, the funeral director) if the family have not paid yet.

For full details, eligibility and how to claim, visit:

www.gov.uk/funeral-payments/how-to-claim

The simplest way to apply is to contact the DWP's Bereavement Service helpline:

- Telephone: 0800 731 0469
- Textphone: 0800 731 0464
- NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 731 0469

Lines are open Monday to Friday between 9.30am and 3.30pm.

This is a free helpline from mobiles and landlines.

Alternatively an advisor from Leeds City Council's Welfare Rights Unit can assist with accessing the forms, understanding if you are eligible and with the application process.

For further information please contact Leeds Welfare Rights:

- Telephone: 0113 376 0452
- Email: welfare.rights@leeds.gov.uk

DWP Support for Bereavement Benefits

There are also other DWP bereavement benefits available, such as Bereavement Support Payment, or Guardians Allowance.

For full details and eligibility of all bereavement benefits, visit:

www.gov.uk/when-someone-dies

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Leeds Credit Union Funeral Loan

Leeds Credit Union can provide a low cost loan to cover the full cost of a funeral. The loan can be applied for online, although a paper application is also available.

Once submitted, your application will be processed as quickly as

possible, and a member of the Leeds Credit Union team will then contact you to discuss the application. If successful, the payment will be made directly to you or the funeral director of your choice.

To access the loan application form online, visit:

www.leedscreditunion.co.uk/loans/funeral-loan/

To download the paper form visit:

www.leedscreditunion.co.uk/media/1397/loan-application.pdf

If you are eligible for support towards the cost of the funeral from the DWP (see pages 10 and 11), some of this funding can go towards the repayment of the loan.

Public Health Funerals

Public health funerals are funerals arranged by Local Authorities for those people who have died and have no known relatives to arrange or pay for their funeral; or have relatives who do not want to; or are unable to arrange their funeral.

Local Authorities have a responsibility to arrange such funerals. Under the Public Health (Control and Disease) Act 1984, Leeds City Council has a legal obligation to arrange a funeral where;

- The death has occurred in the Leeds boundary and not in a hospital
- There are no next of kin or relatives willing or able to pay for the funeral

The council will take account where known, the wishes of the client when making funeral arrangements. The Council's current appointed funeral director is Leeds Co-op Funeralcare.

The current funeral arrangement is to provide a dignified funeral consisting of:

- Notification of death
- Hearse and coffin
- Minister or celebrant

- Cremation (unless it would be contrary to the individuals wishes or religious beliefs)

In Leeds, all Public Health Funerals are arranged by a Social Worker. Before organising a Public Health Funeral checks will be made to see:

- If there is a Will
- If a funeral plan exists
- To ensure no family members qualify for the DWP funeral grant

Please note: A Public Health funeral cannot be claimed if funeral arrangements have already been made or the funeral has taken place.

For further information on Leeds City Council's Public Health Funerals please visit the 'related pages' on:

www.leeds.gov.uk/funerals or contact
LeedsAdults@leeds.gcsx.gov.uk

Whilst every care has been taken in the compilation of this information, its contents and internet links to other business and companies are offered in good faith.

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Information correct as of July 2020