

Arranging a funeral or cremation in New Jersey

Are you facing the difficult task of organizing a funeral or cremation? This brief guide aims to outline some of the main points, and New Jersey state laws, which will help you start the process. It can be an extremely daunting task to make funeral arrangements, especially if this is the first time you have had to do it, and you are coping with your bereavement at the same time.

How do you choose which funeral home or cremation provider is right for your needs?

Choosing the 'right' funeral home can be very important to ensuring your funeral needs are met. Traditionally many people just opted for the local funeral home they knew of, or had been referred to. But tradition is changing, and people can often have specific funeral requirements that they need to have met, such as working to a tight budget or wanting something more unconventional. It is always wise to ask around and check reviews on funeral homes, and we would recommend you compare services and costs between providers, as these can vary considerably. It will help to be clear about what your basic needs are to help you narrow down your selection process. All funeral establishments must be licensed by the New Jersey Division of Consumer Affairs, Board of Mortuary Science and are issued with a funeral directors' license. A funeral home's license number must be displayed in any advertising they undertake.

How do I find a funeral home or cremation provider in New Jersey?

There are over 1000 funeral homes, cemeteries and crematories in New Jersey. US Funerals Online lists all funeral establishments in our 'Funeral homes' directory, by state, city and in zip code order. This does make it easy for you to locate and review the funeral homes and cremation providers in your area. You can also use the short cut links to the main cities in New Jersey on the right-hand side of this page.

Who is responsible for making the funeral arrangements?

The immediate family generally makes the funeral arrangements. There is a stature that dictates the legal order of responsibility. The deceased's spouse takes precedence then children over 18, parents, siblings and further next of kin. If there is any confusion or conflict regarding funeral arrangements you can consult your funeral home, funeral mediator or an attorney.

Do you want a burial or cremation?

This is probably the single most important decision to be made initially. Choosing between burial or cremation should be an entirely personal choice. Burial has traditionally been the preferred disposition choice in New Jersey. However, times are changing and cremation is gaining popularity. The cost can be a driving factor in making this decision today, as the average burial costs around \$7,640 (according the National Funeral Directors Association 2019), and this does not include cemetery costs. In comparison the average cremation (with service) can cost around \$3,500.

If you opt for a cremation in New Jersey, there is a legal 24-hour mandatory waiting period before the cremation can be conducted. Identification needs to be done and a cremation authorization form completed.

Can I arrange a 'home funeral' or green burial in New Jersey?

New Jersey is one of only a few states that do actually require you to use the services of a licensed funeral director, even if you are conducting a home funeral. Legally the death certificate and the burial or cremation permit must be submitted by a licensed funeral professional. You can, of course, still carry out the care of the deceased and conduct a home funeral but you will need to employ the services of a funeral director. As the funeral director signs off the burial or cremation permit, he or she would generally wish to observe the interment or cremation, to ensure the deceased is laid to rest as specified in the permit. Check out our resources on DIY Funerals and natural burials if you wish to find out more.

What is the cost of a funeral or cremation in New Jersey?

Many people get online today to try and check and compare funeral prices. The difficulty in doing this is that many funeral companies do not openly disclose their price list on their website. According to the Federal Trade Commission's 'funeral rule' (FTC), all funeral homes MUST have a General Price List (GPL) and must openly disclose prices to you if you inquire, even if this is by phone, and you should not have to provide any personal details.

If you are concerned about funeral costs, the <u>DFS Memorials providers in New Jersey</u> offer low-cost cremation services and affordable burial services. **In New Jersey**, a direct cremation costs \$995 and a traditional funeral service can be arranged for \$2,500 (including casket).

DFS Memorials Cremation Providers

Serving Newark and all New Jersey State. Cremation cost from \$995. Call (973) 221-3361

Sending funeral flowers in New Jersey

Funeral flowers are an integral, but often expensive, enhancement to a funeral service. US Funerals Online partners with BloomsToday to offer our visitors a 25% – 50% discount on funeral flower orders. Visit our <u>Funeral Flowers</u> page or phone toll-free on (800) 317-4807.

Is embalming required in New Jersey?

No, embalming is not required by law, however, some funeral homes may have a policy that requires embalming if a public viewing or open casket service is to be held. If you do not wish to have your loved one embalmed, and are having a timely cremation or burial, refrigerated storage should be an adequate method of preservation.

What are my options for purchasing a casket or alternative container?

There is no law that stipulates you must purchase a casket for a burial. The law only requires that a "rigid, combustible container" be used for the purposes of cremation. You are at liberty to build, or purchase, your own casket. The funeral rule stipulates that the funeral home MUST accept any casket you purchase from a third-party casket retailer, and they cannot charge you a handling fee. If a funeral home chooses to show you their selection of caskets, they must first give you a Casket Price List (CPL).

Caskets can be purchased from a casket retailer these days from as little as \$995. There are a select number of high street casket retailers, and a great number of online retailers. Most offer expedited shipping if required, or standard shipping with delivery in 3 working days.

Most funeral homes will offer an alternative container, be it for burial or cremation, this can be a basic cardboard container or a simple wooden box. You may need to stipulate that you only

desire a simple alternative container though, as it may not be openly offered to you as an option.

What are burial and cemetery plot requirements in New Jersey?

Non-sectarian cemeteries are regulated by the New Jersey Cemetery Board operated by the N.J. Division of Consumer Affairs. There is no law that stipulates that a burial vault is legally required, although many cemeteries have regulations in place that require burial vaults for an interment in a plot on their site. This is largely to protect the integrity of the ground but is, of course, a significant additional cost. You should also carefully check the cemetery regulations about what memorial marker you can erect and how long you may have to wait after the burial, what perpetual care is included, what the opening and closing fees are and what options you have to re-sell the plot should it not be required at a later date. The purchase of a cemetery plot can be an extremely complex and costly aspect of the funeral expenses, so do ensure you check your cemetery contract carefully.

It appears that there is no law in New Jersey that specifically prohibits or permits a burial on your own land. You would need to check with local ordnance and zoning. The general guidance if you are planning a burial on your own land is to ensure that the site is at least 150 feet from any water supply and 25 feet from a power line. You would need to record a map of the burial site and lodge this with the property deeds.

Can I pre-plan a funeral or cremation? How does New Jersey state law govern preneed plans?

Yes, you can pre-plan a funeral or a cremation in New Jersey. The law states that anyone selling a preneed contract must be a licensed funeral director or mortician working within a licensed mortuary. If the contract is to be funded by an insurance policy or a trust fund, then the seller must also be a licensed insurance producer.

Although pre-planning is an excellent idea, prepaying into a funeral plan can be problematic. It has been known for funds to be misused, and of course you need to be clear about what happens if you wish to cancel, you move areas or the funeral home you have the plan with should close. Another option is to specify your wishes and put aside funds in a POD account. You can read more about this in our related articles below. You can also pre-register with many cremation companies today, which enables you to make your arrangements ahead of time.

What are the laws for scattering ashes in New Jersey?

We are being asked this question much more frequently today with the increase in cremations. Cremated remains are basically sterile, organic matter and therefore pose no threat or detriment to the environment if you choose to scatter them. What you should, of course, bear in mind is that you are scattering mortal remains. It should be conducted in a dignified manner and you should be absolutely sure that scattering is the right choice. It cannot be undone once conducted!

You can scatter ashes anywhere on private land with the landowner's consent. If you wish to scatter ashes in uninhabited public rural lands, the general guidance is to scatter at least 100 feet from any road, trail, and body of water or developed facility. If you wish to scatter ashes in public parklands or a state park you may need to get a permit. State parks will require that only biodegradable containers or floral tributes be used, they will not allow any memorial marker or shrine to be placed at a scattering site.

New Jersey is in Region 2 of the Environmental Protection Agency (EPA) that regulates any sea burials or scatterings, and they can be reached on (877) 251-4575. A scattering should be conducted three nautical miles out to sea. If you wish to scatter at sea at Cape May in New Jersey, an unattended scattering costs around \$200 and an attended sea scattering costs from \$395.

What help is available with funeral expenses in New Jersey?

There is limited help available to assist families with funeral expenses. There is a one-off lump sum death benefit payment of \$255 from SSA if you qualify. There is also limited assistance for veterans and certain dependents, who are entitled to a free cemetery plot and grave marker, plus sometimes some additional reduction in costs. You need to contact your local VA office to find out more.

Within New Jersey, some counties do have limited budgets for indigent burials, and if you are in receipt of welfare support or on low-income, you may be able to get some assistance. You need to contact your local county Social Services or Human Services department to inquire as to exactly what level of support they can offer.

Are whole-body donations permitted in New Jersey?

Yes, you can donate your body to science in New Jersey. The University of Medicine and Dentistry of New Jersey Medical School (UMDNJ) accepts body donations.

What do you do if your loved one dies away from New Jersey?

Unfortunately, this happens more and more often these days, as we have become a society 'on the move'. If your loved one passes away whilst away from New Jersey, you need to make some quick decisions about returning their remains to New Jersey. You can opt to transport the body home, or arrange a cremation at the place of death, and have the cremated remains shipped back.

Where do I get a copy of a death certificate from in New Jersey?

Certified copies of a death certificate are available from the Department of Health Office of Vital Statistics (OVR). For a full list of county registrars, visit www.state.nj.us. You can make an application online, by mail or in person. A certified copy of a death certificate costs \$25.00 and you will need to provide ID, plus proof of your relationship to the deceased.

What should you do if you have a complaint about funeral services or products you have purchased?

You should always try and resolve any grievance with the funeral director in the first instance. If this is not possible, you can make a formal complaint to the State Board of Mortuary Science of New Jersey at PO Box 45009, Newark, NJ, 07101 Phone: (973) 504-6425

Funeral Consumers Organizations in New Jersey:

There are three FCA affiliates in New Jersey, who all offer membership services, and act as consumer advocates serving New Jersey residents in the purchase of funeral services and products.

The Memorial Society of North Central New Jersey

PO Box 509

Madison, NJ 07940 Phone: (973) 540-9140 FCA of South Jersey 401 North Kings Highway Cherry Hill, NJ 08034 Phone: (609) 518-8901

The Memorial Society of Northeast New Jersey

P.O. Box 1327 Montclair, NJ 07042 Phone: (973) 783-1145

US Funerals Online Customer Support Team

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