

# Arranging a funeral or cremation in Oregon

We have compiled this brief guide to arranging a funeral or cremation in Oregon to give you a starting point and an overview of some of the main things you need to consider when faced with the task of making funeral arrangements.

Whether you are planning ahead, or a death has occurred or is imminent, it can be quite daunting negating all the legalities of funeral laws, especially if you are feeling emotionally vulnerable! Our aim is to help guide you through some of the key questions you may have, whilst at the same time helping you understand how you can save costs when planning a funeral.

# Choosing a funeral home in Oregon

One of the first things you will need to do, especially if a death has just occurred, is choose the funeral director you wish to handle the funeral services.

There are in the region of 250 funeral homes and mortuaries in Oregon so you need to consider what criteria can help you select the right funeral home for your needs. Selecting a funeral service provider can be determined by both your location and what kind of funeral services you require.

Do you require a traditional funeral or burial service? Or are you seeking something more contemporary? Is the cost of the funeral an issue, are you working to a tight budget and looking to save money where you can on funeral expenses? Obviously having some clear ideas of what you do need from a funeral home helps you make the decision of which funeral home is right for you. It can really help you to narrow down which funeral services provider to select by clearly outlining what your needs are before you start contacting funeral homes.

Many people seek recommendations or referrals from family or friends, and this is a very good way to get information. However, if you are not in a position to benefit from a sound referral, or you are seeking something specific, you may have to resort to contacting funeral homes yourself. Usually people look for a reputable funeral business in their own area, but it is always advisable to check with more than one funeral home and compare services and prices for a funeral or cremation.

### What does an average funeral cost in Oregon?

The average cost of a funeral in the U.S. is \$7,640 (according to the NFDA – National Association of Funeral Directors 2019), and this does not include any cemetery fees. This generally means that the full cost of a funeral can amount to nearer to \$9,000 when cemetery fees are included. The cost for a traditional burial is largely dependent on the type of casket you select and the final cost of your cemetery plot and grave marker. The cost for a funeral can be broken down into several components – the funeral director's professional service charges, casket, embalming, transportation and ancillary costs such as flowers, music, prayer cards, obituary etc.

Prices do vary between funeral services providers for the exact same service therefore It is recommended that you DO shop around and compare funeral prices. That way you can be sure that you have a "best value" funeral service.

All funeral homes in the Oregon area must have a general price list (GPL) that outlines their service charges and funeral merchandise prices. They must provide a copy of their GPL when they quote you a price according to the Federal Trade Commission's 'The Funeral Rule'.

#### How much does a cremation cost in Oregon?

A typical cremation funeral service will cost in the region of \$3,000 (depending upon the ancillary services/products you select). This is the type of cremation service that replaces a full traditional funeral. It is possible to arrange a cremation for considerably less than this.

The bottom line is that a funeral or cremation can cost you as much as you want to spend. But more importantly, if finance is an issue, and you are concerned about how much a funeral is going to cost you, be sure to look for fixed package deals where you can be sure of the total price.

## Who is responsible to pay for funeral costs in Oregon?

Generally, a person has two options – to prepay and pre-plan a funeral or leave enough money for surviving family to pay for the funeral. If neither of these options have been put in place, then surviving family is liable for the funeral bill. Check out our Library article on <u>'What is my</u> best and safest option for putting aside money for a funeral?'

### Arranging a direct cremation in Oregon

A direct cremation is the least expensive cremation option for families. A direct cremation means that there are no services, the cremation goes ahead once all the documentation has been completed and then the cremated remains are returned to the family in a temporary container. Incremental options, such as a private family viewing or an upgraded cremation urn, can be added to a basic direct cremation package for an additional fee. This is proving a no fuss, affordable and efficient way to manage a disposition when a death occurs. A growing number of families today are opting for a direct cremation and then conducting their own memorial services once the cremated remains are returned to the family.

If you are concerned about funeral costs, the <u>DFS Memorials providers in Oregon</u> offer low cost cremation services and affordable burial services. All DFS Memorials providers guarantee to offer a 'best value' direct cremation package. Visit the DFS Memorials website to locate your nearest provider & price.

### How do I decide between a burial or a cremation in Oregon?

Around 7 out of 10 funerals in Oregon is a cremation, so cremation is by far a very popular disposition choice for Oregonians. If the deceased left explicit wishes this can simplify decisions otherwise surviving family may have to make a decision. Funds for the funeral service can play a significant role in whether a burial or cremation is chosen these days as cremation is significantly cheaper than a traditional burial service. Having a pre-existing cemetery plot can be an important aspect as burial plots can be quite expensive to purchase these days. If cremation is chosen, a cremation authorization form will need to be signed by the immediate next of kin for a cremation to proceed. Green burial is also another option that can be considered as an eco-friendly disposition. Bio-cremation or aquamation (the dissolving of the human body in a high-pressure water chamber) is also available in the state of Oregon.

If you are unsure whether to choose between burial or cremation, talk to family and friends, and discuss the decision with your funeral director.

## What legally do I need to know about cremation?

Each state has its own laws governing cremation procedures. A crematory and/or funeral home must abide by certain practice standards in disposing of human remains by cremation. However, certain regulations can vary by state. In Oregon a cremation can only be performed once a 'Cremation Authorization Form' has been signed by the legal next of kin and the coroner has issued the cremation permit [Cremation permit fee is \$7.00]. There is a mandatory waiting period of 24 hours before a cremation can proceed. That being said, it usually takes about 3 days to make all the necessary arrangements and complete the paperwork. An expedited service can be arranged if required.

A casket is NOT required by law for a cremation. All that is required is a suitable rigid container. A cremation container is usually a reinforced cardboard or plywood box. If you wish to hold a funeral service before the cremation, some funeral homes offer rental caskets.

### What can we do with the cremated remains? Laws for ash scattering in Oregon

As Oregon has a higher than average cremation rate, there is a greater percentage of families seeking different options for memorialization after cremation. Cremated remains can be interred in a grave plot or cremation niche, stored in a cremation urn at home or scattered. There are also today a multitude of creative cremation artefacts that can be created from cremation ashes, such as cremation diamonds, glass jewellery, birdbaths, and portraits to name but a few. Check out our <u>Ash Scattering</u> section for more information.

You can scatter cremated remains in a designated memorial scattering garden, on private land (with the landowner's consent) or on many public and state lands. If considering scattering on public or municipal land you should check local zoning ordinance first. There is, however, no 'cremains police' and cremated remains are sterile organic matter so they pose no threat to the environment. As long as you use safe scattering techniques, there really should be no concern about scattering ashes into the atmosphere. This is the official statement from Oregon Mortuary Board concerning the legalities of scattering ashes in Oregon.

Oregon is in Region 10 (Pacific Northwest) of the Environmental Protection Agency (EPA) and you can conduct a burial at sea if you so choose. A scattering ceremony should be 3 nautical miles to sea. Charter services are available to do this for around \$175.

### Purchasing a casket or grave marker in Oregon

We have comprehensive and detailed guides to buying a casket or grave marker, so I would recommend you visit these sections for more detailed information. Use the links on the left-hand side. You can purchase a casket from a third-party source, you do not have to purchase one from a funeral home, and your funeral home must accept it without charging a fee.

### Does the deceased have to be embalmed?

There is no legal requirement, or state law, stipulating that you have to have the deceased embalmed. Oregon law requires that a body be refrigerated or embalmed if the final disposition is not conducted within 24 hours. If the deceased needs shipping embalming would be required in more cases, or if death was due to a communicable disease and a viewing is being held. Embalming is required if a public service is to be held and the deceased would be removed from refrigeration for a period exceeding 6 hours.

# Can I conduct a home funeral in Oregon?

Conducting your own 'home funeral' is a very personal way of saying goodbye. It is perfectly legal to conduct a home funeral in Oregon, without requiring the services of a funeral director.

If you wish to bury your loved one at home on your own land and establish a family cemetery, you must first check with the local planning commission about any local zoning. You would need to draw up a map of the property showing the burial ground and file it with the property deed and provide disclosure of the burial if you sell the property [ORS 97.460].

## How do I get a death certificate in Oregon?

The death certificate is generally prepared and filed by the funeral director. In Oregon it must be filed within 5 days after the death and before the cremation or burial takes place [Statute § 432.307]. The funeral director will need all the personal information about the deceased in order to file the death certificate. He can order you multiple copies (if required for settling the deceased's estate) or you can order additional copies yourself at a later date. The original death certificate is filed in the county where the death occurred. The original copy stays with the health department of the county. Certified copies of the death certificate are usually available 7-10 days after the death, however, if the death occurred outside the Portland Metro Area, it may take up to 2 weeks.

You can obtain a certified copy of a death certificate either online, by phone, by mail or in person from Oregon's Public Health Division. The fee for a copy of a death certificate varies depending upon which service you use between \$20.00 and \$36.50, with each additional copy priced at \$15.00. In person a copy can be obtained within about 40 minutes, regular mail takes 8-10 weeks and online it takes 2 days to be processed and then the shipping time. Expedited shipping can be arranged.

You do need to produce suitable ID in order to order copies of a person's death certificate. You must be the deceased person's next of kin, a legal representative of the deceased or family members, a government agency, or an investigator. If the death occurred over 50 years ago, anyone can order a copy of the death certificate.

# Can I pre-plan a funeral in Oregon?

Yes, and pre-planning your funeral is a great way to save surviving family the stress of making funeral decisions, and finding the money to pay for a funeral. You can make pre-need funeral arrangements direct with a funeral home or purchase burial insurance. You should check whether a preneed contract is 'guaranteed' or 'non-guaranteed'. Monies that go into a trust are subject to annual reporting to the Oregon State Dept. Finance and Corporate Securities Division [ORS 97.943(8)].

What you DO need to consider is that funeral prices could indeed be coming down. Funeral companies promote preplanning on the basis that it "locks into today's prices", but with the cremation trend increasing, and more funeral homes competing for the 'affordable' funeral market – the reality is that the funeral costs are not as 'fixed' as they once were.

Another funeral planning alternative is to document your wishes and put aside the appropriate funds in a POD Payable on Death account or a Totten Trust. This enables family to access the funds at the time of need and make the funeral arrangements, but you keep in control of your monies and any accrued interest.

## Can I donate my body to science in Oregon?

Yes, donating your body to science can be a great way to meet your end-of-life needs. You provide a 'gift' to society and eliminate funeral costs! MedCure (based in Portland) offer wholebody donation and take care of everything for you. You can pre-register you interest to donate if you wish, which can help speed the process when a death occurs. Check out our <u>Body</u> <u>Donation</u> section.

#### Veterans Funerals in Oregon

Veterans are entitled to certain benefits – namely a free cemetery plot, grave marker and US flag. A copy of the DD214 discharge papers are required to claim these benefits and you would need to contact the local VA office. In many cases the funeral director will assist you with this, or undertake it on your behalf. The VA cemeteries in Portland and Eagle Point have space for both casketed and cremated remains. The cemetery in Roseburg only has space for cremated remains.

### How can I transport a loved one either back to, or from, Oregon after death?

If a loved one needs to be transported back to a state or country of origin following their death in Oregon, you will need the services of a funeral director who can arrange funeral shipping for you. This generally needs a funeral professional who can coordinate arrangements at the place of death and wherever the body is being shipped to.

If transporting a loved one between states in the United States you have the option of flying the body, or transporting the body by land. Certain regulations do apply on moving a body, and it is likely that embalming will be required as well as specific containers to hold the casket. Shipping a body can be quite expensive, so the other alternative you have is to have the body cremated at the place of death, and then transport back the cremated remains. Visit our section on <u>Funeral Shipping</u> to read more.

### The deceased had no life insurance – what do I do if I cannot afford a funeral?

If you find yourself liable to make funeral arrangements for a lost loved one, and you do not have sufficient funds, this can be very distressing. There is very limited financial aid for funerals and this varies by county. In such cases the coroner may make arrangements with a funeral home and costs should not exceed the actual minimal cost of a burial or cremation. Generally, a fixed amount is set that the County or state will pay for pauper burial assistance. The state is responsible for the disposition of indigents or any individual who becomes a responsibility of Oregon. You need to contact your local county human services or social services to find out what help may be available. A simple cremation is the least expensive disposition option.

# Who should I contact if I have a complaint about a funeral home in Oregon?

Hopefully you will find the services of your funeral home more than adequate, as most funeral professionals are very dedicated in their vocation. Unfortunately though, it does sometimes happen that you may have a complaint or grievance with a funeral home and you do not manage to resolve it directly with the funeral director. In this case you should make your complaint in writing to the Oregon Mortuary and Cemetery Board who regulates and licenses funeral businesses in Oregon. They can be contacted at: 800 NE Oregon Street # 430 Portland OR 97232 Phone: (971) 673-1500

Another useful consumer resource is the Oregon Cremation Alliance (an affiliate of the Funeral Consumers Alliance).

I hope this guide has helped to answer some of your immediate questions. Please check out our <u>Library/info</u> section for our full catalogue of resources to help you through the process of arranging a funeral. Feel free to contact us if we can be of any assistance with any further questions you may have.

#### US Funerals Online Customer Support Team

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