

Arranging a funeral or cremation in South Carolina

It can be an overwhelming task arranging a funeral, whether you are preplanning or are dealing with an unexpected death of a loved one, and this guide aims to try and help you. We have highlighted some of the main decisions you may need to make. Licensing laws and regulations pertaining to the operation of a funeral business can vary by state. The Federal Trade Commission (FTC) 'Funeral Rule' does give you some protection as a consumer and it is wise to ensure you know where you legally stand in terms of purchasing funeral services and merchandise.

How do you choose which funeral home or cremation provider that 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.

How do I find a funeral home or cremation provider in South Carolina?

There are over 650 funeral homes, cemeteries and crematories in South Carolina. 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 South Carolina on the top-right hand side of this page.

Who is responsible for making the funeral arrangements?

Generally, an immediate member of the family makes the funeral arrangements. There is a stature that dictates the legal order of responsibility. The deceased's spouse takes precedence then children over the age of 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 South Carolina. However, times are changing and cremation is gaining popularity. 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 in South Carolina can cost around \$3,000. Although cost should not be the determining factor in deciding between burial or cremation, the brutal reality today is that for many, affordability is the deciding factor. If a cremation is performed there is a mandatory 24-hour waiting period, and the next of kin must sign a cremation authorization form.

Can I arrange a 'home funeral' or green burial in South Carolina?

Yes, it is perfectly legal to conduct your own home funeral in South Carolina. The SC Code of Regulations 61-19 governs this. You need to file a death certificate within 5 days of the death. You will also need to apply for a Burial-Removal-Transit (BRT) permit to transport the deceased. The BRT permit is issued by a registrar or county coroner.

South Carolina has 2 green burial cemeteries – Greenhaven Preserve at Eastover and Ramsey Creek Preserve at Westminster. You may also bury on your own land, but you should check with local zoning ordinance first, and ensure any burial plot is mapped and secured with the property deeds. You do need to ensure that any burial plot is at least 150 feet from any water supply and 25 feet from any power lines or land boundaries.

If you do wish to carry out your own home death care for a lost loved one, there are support organizations that can assist you. While it may be legal to conduct your own death care in SC, some institutions may refuse to release the body of the deceased, unless a funeral director is involved. There are a number of coroners that also operate as funeral directors, further complicating the issue. If you are interested in a home funeral it can help to plan ahead, and then you can enlist support and be prepared for any conflicts. Check out our related article about DIY Funeral Care in our library section.

What is the cost of a funeral or cremation in South Carolina?

This is a key question that people turn to the Internet to find out these days. We are a nation of price-conscious online shoppers, used to finding and comparing deals online. Finding out the cost of a cremation or traditional funeral in South Carolina is not always easy. For starters, many funeral homes do not openly disclose funeral prices on their websites. You also have to be mindful of comparing like-for-like, and be aware that the cost for a cremation or burial can vary tremendously, even within the same area. It is important to shop around and compare services and prices. Be wary of discount offers that may not include all service charges.

If you are concerned about funeral costs, the <u>DFS Memorials providers in South Carolina</u> offer low cost cremation services and affordable burial services. All DFS Memorials providers guarantee to offer a 'best value' direct cremation package

Sending funeral flowers in South Carolina

Flowers have long been a traditional aspect of a funeral service. If you need to send funeral flowers to a funeral home in South Carolina, US Funerals Online is affiliated with BloomsToday who offer everyday low prices and a 25% - 50% discount on selected sympathy flowers. Visit our Funeral Flowers selection.

Is embalming required in South Carolina?

No, embalming is not legally required. However, many funeral homes will suggest embalming if a viewing or open casket service is required. If you feel strongly that you do not wish to have your loved one embalmed, there is no reason to if you arrange a timely burial or cremation. Embalming merely delays the onset of decomposition and is an additional cost. Embalming costs in South Carolina range from \$300 to \$1,995.

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

A casket is not required by law, and only a rigid wooden, corrugated, fiberboard, or metal "alternative container" is required for cremation. The FTC's 'Funeral Rule' stipulates that a

consumer has the right to purchase a casket from elsewhere than their funeral home, and the funeral home MUST accept it without any surcharge. This ruling radically revolutionized casket sales, although some states have managed to lobby against the ruling.

A casket is perhaps the single most expensive item of a funeral service, and some funeral homes had been known to add a 400-600% mark-up. Today, you can buy a casket from Walmart or Costco for as little as \$995. Casket prices from funeral homes in South Carolina vary considerably, but many will now offer more competitive casket prices to price-match online casket retailers.

What are burial and cemetery plot requirements in South Carolina?

As I mentioned earlier, you can conduct a home burial in South Carolina and set up a family burial plot on your own land. If you opt for a designated municipal, private, community or church cemetery, it would be wise to thoroughly check any cemetery regulations before committing to a burial plot. Burial vaults are NOT required by law, but many cemeteries require burial vaults or liners as part of their regulations. Cemetery regulations also govern such things as fees and arrangements for opening and closing a burial plot, guidelines for what kind of marker can be erected and what kind of perpetual care is included. It is wise to have thoroughly checked all regulations before purchasing a plot.

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

Yes, you can pre-plan a funeral or cremation plan. This is what is generally referred to as 'preneed'. In South Carolina only a licensed funeral director (employed by a licensed funeral home) can sell preneed contracts and these are held in a trust fund.

Before you purchase any preneed contract do carefully check the provisions, and what consumer protection and refund on cancellation there is.

Although we at US Funerals Online believe that preplanning a funeral can save tremendous stress for surviving family, we do advocate that prepaying for a funeral must be very thoroughly considered. Apart from funeral scams, there have been trust funds that have failed to pay out adequately. It can be far safer to set up a POD account and deposit an appropriate amount to cover funeral expenses that the POD beneficiary can withdraw upon death. You can read more about this in our related articles below.

What are the laws for scattering ashes in South Carolina?

According to SC stature Section 32-8-345 it is the crematory or licensed funeral establishment that has responsibility for the final disposition of cremated remains. Cremated remains may be disposed of by "placing in a grave, crypt, niche, by scattering them in a scattering area, or in any manner on the private property of a consenting owner. If cremated remains are disposed of on public lands or water, all state and federal laws apply."

Some state parks do allow ash scattering as long as it is conducted away from public areas and no memorial or shrine is erected at the scattering site. Only biodegradable materials can be used. In most cases the state park does not require a permit. It is suggested you scatter at least 100 yards from any trail, body of water or developed facility.

If you wish to scatter off the coast of South Carolina at sea, you should observe the Environmental Protection Agency (EPA) guidelines that a sea burial must be conducted 3

nautical miles off the coast. South Carolina is in Region 4 of the EPA and contact details can be found on the EPA website.

The scattering of cremated remains is still somewhat of an 'un-policed' matter, and you should use common-sense guidelines. Cremated remains are basically organic, sterile matter and so are of no detriment or harm to the environment. So long as you are not scattering anywhere that could offend someone, you should feel free to conduct a scattering wherever you chose.

You should note that many cemeteries have set up 'scattering gardens' to facilitate the scattering of remains, however, they will want to charge you for this, as they will to inter ashes within a pre-existing gravesite, or even to scatter on top of an existing burial plot. If you truly wish to scatter ashes, with no requirement for a designated interment, you should be able to do it without incurring a cost.

What help is available with funeral expenses in South Carolina?

We are being asked this question frequently today as many folks struggle to pay out funeral costs. There is, unfortunately, very limited assistance. Social Security pays out a lump sum death benefit of \$255 (if you qualify), and veteran's and certain dependents are entitled to certain benefits. A veteran is entitled to a free cemetery plot and grave marker and US flag. Dependents may be entitled to a burial plot. There are 3 VA cemeteries in South Carolina, in Beaufort, Columbia and Florence. There is also a state-run veteran's cemetery at Anderson. To find out more about veteran's benefits contact your local VA office.

If you are concerned about paying for a funeral, do read our article about what are your options for how to pay for a funeral. It does provide some useful tips on alternative ways to finance funeral expenses. Most importantly, consult with support agencies and groups, and do not panic alone. Bear in mind that a simple, direct cremation or immediate burial is your most cost-effective option.

Are whole-body donations permitted in South Carolina?

Yes, you can opt to donate your body to science. There are 2 Universities that do offer anatomical donation programs. The Medical University of South Carolina in Charleston does not cover transportation costs and the family must pay for this:

Medical University of South Carolina Department of Anatomy 171 Ashley Avenue Charleston, SC 29425

The 'Gift of Body Program' at the University of South Carolina in Columbia does offer a program and will usually cover the transportation costs.

Do bear in mind that registering to donate is no guarantee that the donation will be accepted at the time of death. You should have a reserve plan.

What do you do if your loved one dies away from South Carolina?

It can be extremely stressful if a loved one should die whilst away from home. If you wish to repatriate the deceased back to South Carolina, or indeed from SC to another state or country, you will need the services of a mortuary shipper. You can read more information about this on the Funeral Shipping section of US Funerals Online.

Where do I get a copy of a death certificate from in South Carolina?

To obtain a copy of a death certificate you need to apply to South Carolina Department of Health and Environmental Control (DHEC). You must have photo ID to make an application, complete the application form and pay the \$12.00 application fee. You can apply in person, by mail or online. Processing time differs depending on your method of application. In person it takes about 45 minutes, and by mail or online it can take up to 7 days. The state office is located at: 2600 Bull St., Columbia, SC 29201 Phone: (803) 898-3630. You can also apply in person through the regional or county offices. Locations can be found here.

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

If you should have a grievance against a licensed funeral director or funeral home in South Carolina, you should attempt to resolve it directly with the establishment in the first instance. If you are unable to reach a resolution you can make a formal complaint to:

S. C. Department of Labor, Licensing and Regulation Office of Investigations and Enforcement P. O. Box 11329 Columbia. S.C. 29211

Funeral Consumer organizations in South Carolina:

The Funeral Consumers Alliance has a chapter in South Carolina. They offer consumer guidance and support.

Funeral Consumers Alliance of SC 2701 Heyward St. Columbia, SC 29205

US Funerals Online Customer Support Team

Email: help@us-funerals.com Phone: (877) 225-0834

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