

Arranging a Funeral or Cremation in New York City

Death is still a subject rarely discussed in our culture today. Yet it is a fact of life and something many people suddenly find themselves facing, without ever having openly considered what the death-care process is. It can be overwhelming knowing just where to start when there are so many decisions to be made, and often time is of the essence.

This guide should help you through the process, whether you have an immediate need to make arrangements or you are pre-planning funeral services. We address questions such as how to select a funeral services provider, how much to expect to pay for a funeral and additional information to help you to understand what your legal rights are as a funeral consumer.

What do I do when a death occurs?

The decisions you need to make when a death occurs can seem very daunting. When a person dies in New York City, the determination of death must be made by the attending physician or the coroner. Most people [nearly 70%] pass in a hospital or within a care environment such as a hospice or nursing home. In these cases, the death is automatically determined and declared. If death does occur at home, you would need to call the emergency services, a physician or coroner to declare the death.

If the deceased had a prepaid funeral plan or had expressed wishes, these can be implemented immediately and you will need to locate the paperwork and contact the appropriate funeral home or cremation provider.

If the death is sudden and/or the deceased had no funeral plan or life insurance, you may need to make some fairly quick decisions about how to proceed.

If the death has occurred at a hospital, they will generally transfer the deceased to the hospital morgue where the body can be held whilst you decide which funeral service provider you wish to handle arrangements for you. Sometimes the family will rush to call a funeral home to collect the deceased, and later realize they may have chosen a different funeral services provider if they had a little more time to consider their choices.

Locating Funeral Homes and Cremation Providers in NYC – Brooklyn, Bronx, Manhattan, Queens & Staten Island

NYC is a densely populated area and there around <u>100 Funeral Service</u> Providers in New York City alone. All funeral homes in the 5 boroughs must be licensed by the New York Bureau of Funeral Directing who serves to protect the public by legislating the death care business in New York City. New York has quite strict funeral laws and rules, which do offer some consumer protection but can also sometimes seem confusing.

Funeral Service Providers in New York City do not operate crematories, instead, they use the services of a licensed crematory. There are 5 main crematories that serve the NYC area, and these are listed below with the respective charges for a cremation. The cost of a cremation differs between each crematory. For this reason, most cremation providers in the city advertise

a cremation price that does NOT include the crematory fee (as it is considered a "third-party" fee). This can mean that some cremation prices advertised are not as inexpensive as they seem. Be sure to check that any funeral price or funeral quote you obtain is a complete price. We have outlined below what you can expect in costs for a funeral or cremation in NYC.

Direct Cremation Service \$585 Call (212) 381-6243

How much does a funeral cost in New York City?

Funeral homes are required to provide current retail price information by telephone. According to the law, any consumer entering a funeral home and making inquiries must be presented with a general price list (GPL). The GPL must itemize the costs of funeral services as well as the merchandise for sale from a funeral director. The funeral home must have a GPL and provide it to you upon request.

We often get asked '*what is the cost of a funeral in New York City?*' Unfortunately, there is no simple and succinct answer. Unlike many other trades and professions, average service charges can vary significantly. The average cost of a funeral in 2019, according to the National Funeral Directors Association (NFDA), was \$7,640, and this does not take into account any cemetery fees. This is what can significantly add to the cost of a funeral as cemetery plot prices in New York City can be quite expensive. For example – a single burial plot in Green-Wood Cemetery costs between \$12,000 and \$14,000. A simple cremation can reduce funeral costs enormously, and a enable family to arrange a dignified funeral for under \$1,000. In recent years there has been a greater demand for alternative and indeed more affordable funerals. The interest in cremation services has increased dramatically because it offers a much cheaper option than a traditional burial service.

Understanding Cremation services in New York City

With cremation services becoming a popular funeral choice in New York City, a dignified cremation funeral can now be arranged for around \$2,500 to \$4,000. As there is no need for a burial plot, a grave liner or a casket, this significantly reduces the overall funeral costs. A cremation funeral can proceed in very much the same as a traditional burial, only the deceased is transported to the crematory following a service. Some crematories can accommodate a funeral service at the actual crematory.

In order for a cremation to be performed, the legal next of kin must sign a '*Cremation Authorization Form*' and a cremation permit must be issued. A cremation cannot proceed until these documents have been duly completed, signed and notarized. The next of kin will also be asked to sign a 'Designation of Intention' form that stipulates the intention for how to dispose of the cremated remains. If the remains have not been collected within 120-days after the cremation, then the funeral services provider has the right to respectfully dispose of them.

Arranging a cremation service with a memorial

A cremation memorial service is generally where the deceased is cremated first and then a service is held. This can be with, or without, the cremated remains present, or can take the form of an ash scattering ceremony. Today we are embracing more novel and alternative memorializing ceremonies, and life celebrations that are being held in locations other than places of worship. You will even find that Funeral Celebrants are leading and officiating at memorial services as well as traditional clergy and ministers.

New York City direct cremation service providers – What are cremation costs & packages?

A direct cremation simply means that an immediate cremation is conducted with no service and minimal services or intervention by a funeral home. The deceased is generally collected from the place of death and transferred to the funeral home or crematory. After all the required paperwork and preparation is done, the deceased is cremated. The remains are then returned to the family, most often in a simple cardboard container. **Direct cremation in New York City can generally be obtained for around \$700 – \$900 depending on which cremation services provider you select**. Do be aware that some cremation providers are offering direct cremation packages that are not complete and do not include the crematory fee. It is not usual to be quoted \$2000 – \$3000 for a direct cremation from some of the more traditional funeral homes.

Contact your nearest DFS Memorials provider to find out cremation costs in your borough. A direct cremation is available throughout Manhattan, Brooklyn, Bronx, Queens, and Staten Island for \$585. Call (212) 381-6243.

What are the laws for scattering ashes in New York City?

According to the provisions in NY state law, cremated remains can be kept at home, buried in a cemetery, memorial garden, mausoleum or niche. Remains can also be buried or scattered on private land (with the permission of the landowner). Cremated remains are organic and sterile and therefore pose no issue to the environment. If you wish to scatter remains in public parkland, there are no specific laws preventing this but it is advisable to check with park authorities to see if a permit is required.

Cremains are actually stark white, similar to aquarium gravel, and therefore can be rather conspicuous at first appearance; not at all like ashes from a fire. For this reason, you may wish to consider a shallow burial unless you are planning on dispersing the ashes in water. It is also highly advisable to use paths less traveled for the scattering ceremony and to use discretion, as cremation and/or scattering can be offensive to some people and cultures. As a guide, you should not scatter ashes within 100 yards of public roads, walks or trails.

Within the documented evidence at all levels – federal, state, and local legislation – the only commonly agreed point of principle noted is that the container which carries the remains must be disposed of separately and no permanent memorial marker may be erected. To be eco-friendly you should only use biodegradable materials if you wish to conduct some kind of scattering ceremony.

Although there is no reference in Central Park's Activities and Permits section regarding the scattering of remains, an inquiry to the Central Park Conservancy did result in a response stating that it is prohibited. However, there have been reports of families choosing to covertly scatter remains as Alistair Cooke's family did in 2004 (see news story in the notes at the end of this article).

New York City is in Region 2 of the Environmental Protection Agency who governs the Clean Water Act and the region's contact number is (212) 637-3796. The EPA does prohibit the scattering of ashes in freshwater including lakes, rivers, and streams. This would include scattering ashes in the Hudson River or the East River. You may, however, scatter remains into the Atlantic Ocean so long as you are 3 nautical miles out to sea.

How do I preplan a Funeral in New York City?

Planning ahead can save your surviving family a tremendous amount of stress in addition to the emotional and financial burdens of handling the funeral process and costs. All funds that you put into a funeral plan in NY must go into a trust fund. Funds paid to a funeral firm for a pre-need contract must be deposited into a suitable trust within 10 days of being received. There are various options as to how a payment can be made when pre-planning a funeral from single pay plans to automatic monthly bank withdrawals. Most funeral service providers will tailor a plan designed to meet most budget constraints.

You can choose to preplan and prepay, what is commonly called a 'preneed contract' – or you can preplan by setting all your wishes out and even pre-signing the necessary authorizations, but not prepay. Many funeral consumer advocates recommend keeping hold of your money and putting it into a Totten Trust yourself as a safer way of planning for the inevitable. This can, of course, depend upon whether you have life insurance, your estate, your surviving family, and whether you have considerations regarding assets for Medicaid or Medicare. Read: What is my best and safest option for putting aside money for a funeral?

What are New York City Funeral laws governing home death care, embalming & casket sales?

New York is one of only 8 states that do require that families employ the services of a licensed funeral professional to conduct death care services. Therefore, you are required to use the services of a funeral director even if you plan to conduct a home funeral.

Embalming is the use of chemicals, internally and externally, to disinfect and temporarily preserve the body. There is no NY law that requires embalming. However, if the body is to be transported most carriers will require a body to be embalmed prior to shipping. Because of the rapid deterioration of a body after death, NY law requires that bodies held for over 24 hours or in transit must be embalmed, refrigerated, or encased in a leak and odor proof container.

Caskets are not required by law in New York City, however, there may be cemetery or mausoleum restrictions regarding caskets and outer burial containers or vaults. The law does not require a casket for cremation but some type of containers such as a cardboard box or canvas pouch is usually required by the crematory.

What are the green burial options in New York City?

A green (or natural) burial involves preparing the deceased with as little chemical intervention as possible, and burying him or her in a naturally-made coffin. This can be a wooden coffin, a bamboo box, or wool or linen shroud. There are a number of funeral service providers who can offer you an eco-funeral by ensuring these standards of non-invasive handling of the deceased are delivered and arranging a burial in a green cemetery plot. There are a select number of cemeteries in NYC offering green burial, although most of these are hybrid cemeteries [where a designated area of an established cemetery also has a green section]. Visit our Natural Burial directory for information on green burial sites in NY.

How do I file for the death certificate in New York City?

The funeral director generally files for the death certificate on your behalf. It has to be filed within 72-hours after the death has occurred. The funeral director will need you to fill in a form with personal questions about the deceased in order that he can file for the death

certificate. Certain statistical data is required to effectively complete the form. Death certificates cost \$15.00 per copy in New York City, although veterans receive 3 free copies. The funeral director will ask you how many copies you require, and it is generally sound advice to have more than one, as you will need multiple copies to notify various institutions to close the deceased's estate. Extra copies can be obtained at a later date from the <u>New York City Department of Health & Mental Hygiene</u>. You can order extra copies online, in person, or by mail and it takes 10 working days to process death certificate orders.

Donating your body to science in New York City – or 'no cost' cremation

You may choose to make an anatomical donation to a medical or research institution in New York City. Most major medical colleges do accept body donation. You will also find that there are companies in the U.S. who manage whole body donation programs and offer 'no cost' cremations. Just be aware that even if a legacy was put in place to donate, a donation cannot always be accepted at the time of death.

What help is there for those on low income with funeral costs in New York City?

Sadly more and more families today are struggling to meet funeral expenses. The City of New York's Department of Social Services does have a Burial Finance Assistance Program to assist New York City residents. Up to \$900 in assistance can be paid for a funeral costing no more than \$1,700 for low-income residents. A Burial Application Form claim form is available "<u>here</u>" and must be submitted within 60-days of the death. The crematory fee or grave and grave opening charges are excluded, however, the cost of interring the ashes after the cremation is not excluded in the \$1,700 total cost. Be mindful that if the total funeral bill should exceed the amount of \$1,700, then this will disqualify the claim and no payment will be made.

What happens if the deceased is at the Medical Examiner's office?

Although we mentioned that around 70% of deaths occur in a hospital or within a care environment, there are cases where the deceased is taken to the Medical Examiner's Office. If the death occurred as the result of an accident, at a residential address, or there are suspicious circumstances surrounding the death, the Coroner will need to sign-off on the death. The New York City Office of Chief Medical Examiner (OCME) conducts independent investigations as a public service to the community and criminal justice system.

If your loved one has been taken into the care of the OCME, you may need to visit the local Family Service Center to identify the body. The borough locations are listed below:

Brooklyn – Kings County Hospital Center Campus, 599 Winthrop Ave, Brooklyn, NY 11203

The Bronx – Bronx Family Services Center, 260 East 161 St, 4th Floor, The Bronx, NY 10451

Manhattan – NYU Langone Medical Center Campus, 520 First Ave, New York, NY 10016

Queens – Queens Hospital Center Campus, 160-15 82nd Dr, Jamaica, NY 11432

Staten Island – Seaview Hospital Campus, 460 Brielle Ave, Staten Island, NY 10314

What different faith options are there for alternative funerals in NYC?

Being that New York City has such a diverse population and many immigrants who have settled from other countries, it has a very multicultural faith dynamic. Many funeral homes will cater to a broad range of cultural and faith needs, but you will also find funeral service providers who specialize in meeting specific faith needs. Brooklyn has a high percentage of Jewish Funeral Service providers who understand how to cater to the death care needs of their Jewish community. There are also providers who can cater to arranging traditional Catholic wakes or Hindu and Muslim rites. If you have specific faith requirements, it would be well to ensure you select a funeral provider who understands the final rites of your faith.

International Repatriation of the deceased

With such a large population that began as immigrants to NYC, deaths do occur where the deceased had requested to be returned to their country of origin for interment. JFK, LaGuardia, and Newark airports are used as ship-out points for corpses being shipped to Europe and Asia. International repatriation of the deceased can be an expensive affair but can be arranged by a funeral services provider versant in the legalities of shipping a body. For more information about repatriating remains visit our <u>Funeral Shipping</u> section.

New York City funeral home reviews and or complaints

Our online review-based consumer culture has reached the funeral business, and now you can review and compare funeral homes online. Directory sites often include local business reviews and this can help you to learn about a funeral or cremation provider. As with reviewing any service or product, some common sense and integrity must be employed.

If you have a complaint against a funeral director or a funeral establishment you should attempt to resolve your complaint directly with the funeral home concerned. If you do not manage to reach a satisfactory resolution, then you can contact the NY Bureau of Funeral Directing. A formal complaint against a funeral establishment must be put in writing, and include copies of all documentation from the funeral home.

New York State Department of Health

Bureau of Funeral Directing

Hedley Park Place

433 River Street Suite 303

Troy, New York 12180

Link to the complaint form

This guide to arranging a funeral or cremation in New York City has hopefully answered some of your immediate questions. Please also use our funeral resource library to access further articles to assist you with arranging a funeral.

Crematories & Cremation Costs in New York City

- Green-Wood, 500 25th St, Brooklyn NY 11232 Crematory fee \$376 (alternative container)
- St. Michaels, 72-02 Astoria Blvd, E Elmhurst NY 11370 Crematory fee \$425 (alternative container)
- Fresh Pond, 40 Mount Olivet Crescent, Middle Village NY 11379 Crematory fee \$408 (alternative container)
- Long Island Cremation, 91 Eads St, W. Babylon NY 11704 Crematory fee \$433 (alternative container)
- Rose Hill, 792 East Edgar Road, Linden NJ 07036 Crematory fee \$190 (alternative container)

[Crematory fee information gathered June 2019]

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