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# Financial Assistance for Funerals, Cremations and Burials

The City of Kingston, Housing & Social Services Department, serving residents of Kingston and Frontenac County, provides financial assistance on behalf of deceased residents who do not have sufficient funds in their estate to cover the cost of a basic funeral, cremation, and /or burial.

Social Services will pay a funeral home or cemetery to provide funeral, cremation, and /or burial services and products in accordance with the items and rates approved by City of Kingston Council. Assistance is generally only available if the funeral, cremation, and/or burial is to take place within Ontario.

**Important:** Social Services must authorize services before a contract is signed with a funeral home or cemetery. We are unable to reimburse the cost of a funeral, cremation, and/or burial after a contract is signed, as we are not in a position to interfere with a legally binding contract. Partial payments to make changes to the services and products provided are not allowed.

# Eligibility

Eligibility is based on the financial circumstances of the deceased person and the deceased person's spouse at the time of death. For example, assets, sources of income, RRSP's and life insurance will all be considered.

## **Funeral Services**

Social Services will pay the funeral home in accordance with the items and rates approved by Kingston City Council for either the simple transfer of the body for cremation or burial, or for traditional funeral services.

## **Cremation Services**

Social Services will pay for the cremation, including a standard urn provided by the crematorium. The cost of burial in a plot purchased by the municipality is also covered.

## **Burial Services**

Social Services will purchase a burial lot in accordance with allowances under the Funeral, Burial, and Cremation Services Act.

# How to Apply

It is preferred that the executor/executrix initiate the funeral arrangements. If there is no executor/executrix, a relative, friend or professional associated with the deceased person can apply. The person applying for the assistance should be the person making the arrangements at the funeral home, as the statement of death will include the name of the person who arranged the funeral.

You may contact the funeral home of your choice; however, before making the funeral arrangements you must advise the Funeral Director that you will be seeking assistance for payment from the City of Kingston, Housing & Social Services Department. After meeting with the funeral home you must attend the Housing & Social Services office at 362 Montreal Street to complete the application for this assistance.

# What to Bring When Applying

- Estimate for services being requested
- Identification for the deceased
- Identification for the person applying on behalf of the deceased.
- Verification of income and assets for the deceased and their spouse. For example, current bank statement; Statement of Assistance (OW, ODSP); CPP/OAS; CRA Notice of Assessment; Life Insurance Policy; pre-paid funeral plans; investments; trust funds.

# What Will Be Completed When Applying

- Application for Assistance Ontario Works
- Authorization to Communicate Information Canada Pension Plan
- Agreement to Reimburse
- Authorization to speak with the Funeral Director regarding the status of the application.

## **Recovering Costs**

The City of Kingston, Housing & Social Services Department may recover the cost of the funeral, cremation and/or burial from all sources available to the deceased person. Recovery sources include monies in bank accounts, RRSP's, last assistance from the Ontario Works Program, Ontario Disability Support Program, Canada Pension Death Benefit and other sources.

## Statement of Death Certificate

The Funeral Director's Statement of Death Certificate is retained by the City of Kingston, Housing & Social Services Department. To inquire about the process for requesting a copy of the certificate for the administration of the deceased's estate, contact our office at 613-546-2695

#### This information sheet contains general information only.

#### If you need more information please contact our office.