

# Funeral Application Information Sheet

## Funeral Benefits

Coverage for basic funeral expenses may be provided on behalf of deceased residents who do not have enough money in their estate to cover these costs. An eligibility assessment will be made that considers the financial situation of the deceased person and his/her spouse at the time of death. In the case of a child, the financial situation of the parent or legal guardian would be reviewed to assess eligibility.

Help with eligible funeral, cremation and burial expenses may be available up to locally prescribed maximum amounts.

## Funeral Benefit Application

For applications on behalf of deceased **social assistance (Ontario Works and Ontario Disability Support Program) and non-social assistance recipients:**

If the estate does not have sufficient funds to cover funeral expenses, please notify the funeral home. You will need to apply for Funeral Benefits through Ontario Works. Once the application is initiated, funeral services will be assessed and negotiated based on eligible expenses and established maximums.

The funeral home will be responsible for submitting the following documentation to Ontario Works:

- A detailed breakdown of funeral costs using the appropriate local forms
- Proof of death

Contact the local Ontario Works office to complete a Funeral Application over the telephone and to schedule an in-person appointment to sign the required forms. The Ontario Works Intake Case Manager will ask the applicant questions relating to the deceased's income and assets and then advise them of what they need to bring to the appointment.



**Timing is crucial – contact Ontario Works to get approval before signing a funeral service contract.**

## Eligibility Assessment

Eligibility for funeral benefits is determined through a comprehensive financial review. This includes all available resources, such as income, assets, eligible benefits and any financial contributions made by family members, friends, or other third parties. For eligible cases, the local Ontario Works office will apply for the CPP death benefit on behalf of the estate to help offset funeral costs.

## Required Documents

The following documents are required to determine eligibility for all funeral applications:

- Proof of death (e.g., death certificate or funeral director's statement)
- Identification for the deceased and the person applying for financial assistance
  - Photo ID (applicant)
  - Birth Certificate (deceased)
  - Health card (deceased)
  - Social Insurance Number (deceased)
  - Proof of immigration status (deceased if applicable)
- Documents showing income/assets of the deceased and spouse or the parent / legal guardian, if applicable and includes:
  - Recent bank statements for all accounts
  - Proof of assets (e.g., RRSPs, vehicles, life insurance etc.)
  - Proof of income (e.g., pensions etc.)
  - Proof of accommodation costs (e.g., rental agreement, utilities etc.)