

Arranging a funeral or cremation in Connecticut

This funeral-planning guide for Connecticut aims to provide you with the basic information to arrange a [funeral or cremation in Connecticut](#). We have outlined some key questions about arranging a funeral and state laws you need to be aware of when making funeral plans. The Federal Trade Commission's '[funeral rule](#)' is superseded by local state legislation and licensing in certain states, which is why we have put together this guide to purchasing funeral services and products in Connecticut. All funeral homes in Connecticut must be licensed by the Connecticut Department of Public Health State Board of Examiners of Embalmers and Funeral Directors.

How do you choose which funeral home or cremation provider is right for your needs?

Making funeral arrangements can be extremely daunting, especially as most people are thrust into doing this at the time of need, and whilst emotionally distressed. There are many decisions to be made, and if you have never arranged a funeral before, it can be overwhelming.

This is why it can be especially important to find the 'right' funeral home to provide funeral services for you. This means a funeral company that can best provide for what your specific requirements are. Many people opt to just go the local funeral home they know of, or were referred to. However, if you have specific needs that must be met you may need to find a funeral home that can match these needs. For example, ***do you have a restrictive budget for funeral expenses, or are you looking for something customized?*** It can certainly be helpful to outline what your key priorities are before contacting any funeral homes. It can also be a good idea to contact more than one funeral company to compare services and prices, as these can vary considerably, even in the same area.

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

You can use our funeral home directory that lists all [funeral homes in Connecticut](#). DFS Memorials can help you find a local affordable funeral home.

Do you want a burial or cremation?

This is probably the first, and key, decision you need to make. Although burial has long been the traditional funeral choice for many years in Connecticut, the cremation rate is increasing and is now around 40% of all dispositions. Whether to choose burial or cremation should be an entirely personal choice. A burial usually works out more expensive than a cremation, which is why more people are shifting towards cremation as a preferred choice.

In Connecticut you can if you wish, name an 'agent' who can assume responsibility for a disposition, if you want someone other than the next-of-kin to make funeral arrangements. Connecticut state law also requires that there be a 48-hour waiting period before a cremation can be performed.

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

Connecticut is one of only 8 states where you MUST employ the services of a funeral director by law. This means that even if you choose to conduct home death care and your own immediate or green burial, you will need to employ a funeral director to file the necessary

permits on your behalf. This does mean that you can still carry out a home funeral if you wish, but you will need the basic services of a funeral home. In such cases, the funeral director will charge a basic fee and may wish to oversee the actual disposition to ensure it is performed accordingly, as it is his name on the burial or cremation permit.

If you wish to conduct a home funeral, you can read in more detail about home death care in our resources at the bottom of this page. There are several organizations that offer guidance and support to assist families to take care of their own dead. It is possible to bury the deceased on your own land – see our later section on burial and cemetery plot requirements.

What is the cost of a funeral or cremation in Connecticut?

In a 1997 funeral home investigation by the Attorney General and the Connecticut Public Interest Research Group, the average cost of a funeral in Connecticut was recorded as \$6,000. Today it is likely to be significantly higher than this, the National Funeral Directors Association (NFDA 2019) puts the **average cost of a funeral in the U.S. at \$7,640**, and this does not include the cemetery plot costs. From our research average costs seem to be higher in Connecticut than in some other states. The **average price for a direct cremation can be in the region of \$2,200**.

DFS Memorials Affordable Cremation Providers

Colonial Funerals. Cremation cost from \$2000. Call (203) 864-6010.

If you are concerned about the cost of funeral expenses and are looking for a simple, low-cost cremation, we would recommend you contact the DFS Memorials member for Connecticut. Immediate assistance is available on (203) 864-6010.

The Funeral Consumers Alliance of Connecticut (FCA of CT) offers funeral price surveys to their members. Membership costs \$35 for an individual or \$50 for a family. Contact P.O. Box 34, Bridgewater, CT 06752 Phone (860) 355-4197 for more information.

Also, remember that all funeral homes MUST provide you with prices when you make an inquiry, even over the phone, and you do not have to disclose any personal information. If a funeral home is being evasive about disclosing basic prices over the phone, this should be a warning sign. Read our resource about the Federal Trade Commission 'Funeral Rule' and how it affects you when making funeral purchases.

Sending funeral flowers in Connecticut

If you wish to send flowers to a funeral in Connecticut, US Funerals Online has teamed up with BloomsToday to offer our visitors the opportunity to save up to 50% on sending funeral flowers. Click the link for funeral flowers to order inexpensive funeral flowers in Connecticut.

Is embalming required in Connecticut?

There is no state law that requires embalming in Connecticut. Connecticut Public Health Code requires embalming if there is a contagious disease. Refrigeration is usually an adequate preservative method of storage of remains, especially if the disposition is conducted in a timely manner. Some funeral homes do employ policies that may require embalming in their establishment if an open casket viewing or service is to be conducted, or if the body is to be held on their premises for over 48 hours. If the deceased is to be transported by air, embalming will be required. As there is no law that requires embalming, do not feel pressurized to have your loved one embalmed if you do not wish to. Ensure you choose a funeral or cremation provider with suitable refrigerated storage who can conduct a cremation or burial as soon as possible.

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

The Federal Trade Commission's (FTC) 'Funeral Rule' means that you have the right to purchase a casket from elsewhere than your funeral home. You can purchase a discounted casket from a third-party retailer and your funeral home must accept your casket and cannot charge you a handling charge. You should also note that a casket is NOT required by Connecticut law for burial, and all that IS required for cremation is a "*rigid, combustible container*". You can, of course, also make your own casket or coffin, and this is becoming a more popular choice today with those who opt for a green or natural burial.

What are burial and cemetery plot requirements in Connecticut?

There is no law in Connecticut that specifically prohibits or permits a burial on your own land. If you wish to bury on your own land, you should check local ordinance and zoning laws with your county. A burial site must be at least 350 feet from any residence, half a mile from any reservoir or 600 feet from any ice pond. The casket or coffin must be buried with at least two and a half feet of earth on top. It is advisable to map out the location of the burial site for approval by the local Health Department and lodged with the deeds of the property.

If you opt for a burial plot in a designated commercial, community or religious cemetery, you do need to carefully consider the cemetery regulations before purchasing a plot. Cemeteries have quite strict 'rules' about how they are operated, and costs attached to the services they provide. Do check the fees you will incur for opening and closing a plot, what rules there are for the erection of a grave marker and what kind of perpetual care is covered. Although Connecticut law does not require burial vaults, many cemeteries insist on a burial liner for a plot. This is largely to help maintain the integrity of the ground but can mean another significant additional expense.

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

Yes, you can pre-plan a funeral or cremation in Connecticut; this is commonly referred to as a "preneed contract". Only a licensed embalmer or funeral director can sell preneed funeral plans in Connecticut. These funeral plans are funded through an escrow account. These days more people are skeptical about prepaying for a funeral plan due to the reports of misuse or embezzlement of funds.

Another alternative is to ascertain the costs for the funeral services you desire and then put aside the appropriate funds in a payable-on-death (POD) account. The beneficiary of this account can access the funds immediately in the event of death without having to go through probate. This can be a safe way to pre-plan and save the surviving family the distress of

decision-making and the financial burden of meeting funeral expenses at the time of need. You can read more about this in [What is my best and safest option for putting money aside for a funeral?](#)

What are the laws for scattering ashes in Connecticut?

With the cremation rate increasing, the scattering of cremated remains is becoming a more popular activity. Many people are unsure about what the laws are that govern the scattering of ashes in Connecticut. You can scatter ashes on private land with the consent of the landowner. You can scatter in rural uninhabited public lands so long as you observe certain common-sense guidelines, such as scattering at least 100 yards from any trail, body of water or developed facility. There are no specific policies or permits required to scatter cremated remains in the state parks of Connecticut, although in general state parks will only allow scattering away from public use areas, and do not allow any kind of memorial marker. The scattering of ashes is still a somewhat 'un-policed' thing, and you just need to ensure you do so sensibly. Our 'Ash Scattering' section provides guidance on how to scatter cremated remains.

If you wish to scatter ashes off the coast of Connecticut, you need to be aware of Environmental Protection Agency (EPA) guidelines that stipulate that a sea burial must be 3 nautical miles off the coast. Connecticut is in Region 1 of the EPA.

EPA New England

Customer Call Center

New England States:

Phone: (888) 372-7341

A sea scattering can be conducted either attended or unattended.

What help is available with funeral expenses in Connecticut?

Burial assistance varies considerably by state and county. Firstly, there is a \$255 lump sum death benefit payable from SSA for those that do qualify. The costs for even a basic cremation are higher than average in Connecticut, but State Administered General Assistance (SAGA) is available from the Connecticut Dept. of Social Services (DSS) who will pay up to \$1,800 (less any assets in the deceased's estate) towards the costs for a cremation or burial if the deceased was a SAGA recipient or an indigent person at the time of death. An application for assistance must be made within one year of the date of the death and can be made by the family, the person who made the funeral arrangements or the funeral director.

If you are in receipt of Medicaid, it can be an option to put money into a funeral plan as up to up to \$5,400.00 in an irrevocable funeral contract can be excluded from a Medicaid means-tested assessment.

If the deceased was a veteran or the dependent of a veteran, there are certain benefits available. These are namely a free cemetery plot, marker, and flag. There is no VA cemetery in Connecticut but there are state-run veteran cemeteries at Middletown and Rocky Hill. To find out more about VA benefits contact your nearest VA office.

Are whole-body donations permitted in Connecticut?

Yes, you can donate your body to science if you so wish in Connecticut. The institutions listed below have anatomical donation programs, although do be aware that there can be restrictions on donations, and you should check with the institution directly.

- The University of Connecticut School of Medicine
- Yale School of Medicine

What do you do if your loved one dies away from Connecticut?

As we become a more transient and mobile society, we are experiencing more deaths away from home. If your loved one died away from Connecticut you will need to decide fairly quickly if you wish to have the remains transported back home, or have a cremation conducted at the place of death. Funeral shipping can add a significant cost to the overall funeral costs. To learn more about transporting a body visit our [Funeral Shipping](#) section.

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

According to statutes (CT law C.G.S.§ 7-51a) established in July 1997 “only the Funeral Director, the surviving spouse, next of kin or federal or state agencies authorized by federal law may receive a copy of a death certificate with the decedent’s Social Security number or the complete “administrative purposes” section included on the certificate.” Any other requester of a death certificate will receive a copy without the deceased’s social security number. A certified copy of a death certificate in Connecticut costs \$20.00. A copy can be ordered from the State Vital Records in the town where the death occurred in person or by mail. Alternatively, the VitalChek online system can be used to request a copy.

In 2011 a law (C.G.S. §7-74 (c)) was made effective that provides for a one-time fee waiver for the family of a veteran requesting a copy of a death certificate.

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

If you have a complaint or grievance against a licensed funeral establishment in Connecticut you should attempt to resolve it directly with the funeral director in the first instance. If you cannot do this you can make a formal complaint to the state board. Details below.

State Board of Examiners of Embalmers and Funeral Directors.

410 Capitol Avenue

P. O. Box 340308

Hartford, CT 06134

You can, in fact, check the license of a funeral home in Connecticut online at the Department of Public Health, and even check on the history of previous disciplinary action against license holders.

US Funerals Online Customer Support Team

Email : help@us-funerals.com

Phone: (877) 225-0834

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Wilmington

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