

Please be aware that a social fund payment will not cover the cost of the average funeral and there is no automatic entitlement to help. However, it is possible to arrange a funeral and reduce costs by considering not having a service, officiates, flowers or a newspaper notice.

Unfortunately, the misconception still persists that a local council or hospital will take on a funeral if the family refuse to arrange one. In these circumstances, the local authority has the right to freeze any assets of the deceased and recover any costs incurred to arrange and undertake a basic funeral. This includes houses, bank accounts and other assets. The council can also raise accounts against people who have been found to be hiding funds or have illegally taken funds from the deceased's bank accounts.

Should you find you are experiencing financial difficulties, please speak to the local authority officer who is responsible for such funerals. This must be the appointed officer in the local authority where the death occurred.

**Further support:**

Bereavement Advice Centre - There are many practical issues to manage when someone dies. Bereavement Advice Centre supports and advises people on what they need to do after a death. Contact them on

0800 634 9494,  
info@bereavementadvice.org or  
at [www.bereavementadvice.org](http://www.bereavementadvice.org)  
Or

Hull City Council - Bereavement Services Team  
Chanterlands Crematorium  
Hull, HU5 4EF  
(01482) 614 976  
bereavement.services@hullcc.gov.uk  
[www.hullcc.gov.uk](http://www.hullcc.gov.uk)



**Hull**  
City Council

This document can be made available in other formats (large print, audio and Braille) and different community languages.

Please telephone 01482 300 300.



# Arranging a Funeral Your Options and Choices

## **Planning and budgeting**

For families arranging funerals there are a wealth of options available. At an emotional time, sometimes these choices can be overwhelming.

This leaflet will help you explore your options, giving you the information to make the right decisions for your family. There are also links to organisations which can offer support or advice.

## **Your options**

There are many options available to families when arranging funerals. For

a full explanation of our options and sites please refer to Hull City Council's Bereavement Guide and our Fees and Charges booklet.

A recent study (Sun Life 2013) into the average costs of funerals places the cost of a cremation funeral at £2998 and a burial funeral at £3914.

If no provision has been made for a funeral then the family will need to fund the funeral.

# Arranging a Funeral

## Your Options and Choices

### Preparing your own funeral

For many, the choice to plan their own funeral is driven by a wish to ease the burden of their passing on their family. This can be a practical choice to fund the funerals themselves or an informed decision to include what is important to you.

Some of the options available to save for a funeral are:

- Personal savings account
- Pre paid funeral plan with a funeral director
- Life insurance
- Disposable assets
- Fixed assets
- Funeral insurance

You don't need to prepare lots of information, although a Last Will and Testament is a secure way to inform your loved ones of what you would like. Even a short note or a light-hearted conversation about your wishes can bring comfort to your loved ones in remembrance.

### Selecting a funeral director

Families tend to return to the same funeral director their family have always used, as they have the trust in them to care for their loved one. However, costs are variable and it is not disrespectful to talk with other funeral directors to obtain different quotes for services. You can choose the option which best suits your

family. By paying a lower fee, it does not mean that the deceased will be cared for any less.

It is important to know what you are asking for and the bereavement services team can help support and advise families. However, we cannot help pay for the funeral. Should you wish, the team can contact local funeral directors and ask them to contact you or the team can obtain quotes on your behalf.

There are also four national funeral director associations that most local funeral directors are members of. These organisations have codes of practice, which set out the high level of service that clients may expect in their dealings with their members.

### For more information contact or visit:

SAIF (The National Society of Allied and Independent Funeral Directors) on 0845 230 6777, 01279 726 777 or at [www.saif.org.uk](http://www.saif.org.uk).

NAFD (National Association of Funeral Directors) on 0845 230 1343 or at [www.nafd.org.uk](http://www.nafd.org.uk).

BIFD (The British Institute of Funeral Directors) on 08000 32 27 33 or at [www.bifd.org.uk](http://www.bifd.org.uk)

NFFD (National Federation of Funeral Directors) on 01937 919045 or [www.nffd.co.uk](http://www.nffd.co.uk)

# Arranging a Funeral Your Options and Choices

## Up front costs

Most funeral directors will ask for an upfront part payment for a funeral. This is to cover their running costs such as fees to the crematorium or cemetery, as well as any suppliers of services such as flowers, minister and funeral directors fees. There is no standard minimum cost, but your Funeral director will advise you and provide you an estimated cost. If you choose a funeral director who is a member of a national organisation the standards, estimates and prices are all detailed in the codes of practice.

## What should a funeral consist of?

Funerals are down to personal choice. You can choose to make things personal and this may reduce costs. For example you could collect flowers from your garden or the garden of your loved one's, who have passed away to adorn their coffin, rather than use formal displays from a florist. Other ideas could include using social media to help with the funeral announcement or considering a less elaborate coffin.

There are lots of different options available to reduce costs. Your

options can be discussed with your funeral director or one of your support organisations. Please do not feel embarrassed to acknowledge there is a financial budget limitation. Funeral directors will work within your budget and would much rather do this than have to seek legal action to recover costs.

It is not a legal requirement to use a funeral director and families can arrange their own funerals. If this is something your family would like to consider please contact the bereavement services team for more information.

## Financial help

The DWP Social fund funeral grant is available to those with a low income who need help to pay for a funeral they are arranging. You can contact them Monday to Friday, 8am - 6pm as follows:

Bereavement Service helpline

Telephone: 0845 606 0265

Welsh language: 0845 606 0275

Textphone: 0845 606 0285

Welsh language: 0845 606 0295

Details and forms are also available by visiting - [www.gov.uk/funeral-payments/how-to-claim](http://www.gov.uk/funeral-payments/how-to-claim)