



Burial Assistance Booklet

Losing a loved one is one of the most difficult experiences. We hope the following information helps your family to meet its personal obligations.



PLANNING AND FAMILY TASKS

Identify one family member (FM) as a point of contact to handle all the matters related to funeral and burial services. This person will need to make decisions on behalf of the family and will sign important documents.

Planning and clearly identifying each family member's responsibilities will become important to avoid misunderstandings. We recommend the following:

- One FM (usually the person selected by the family to serve as the point of contact) is responsible for setting a budget and finding funds to cover all funeral and travel expenses.
- One FM is enlisted to ensure cultural practices are applied during the funeral and burial services.
- One FM is enlisted to be responsible for planning the gathering meal after the funeral service. A list of foods and family members who will prepare is crucial.
- The Council or school may allow the family to use its facility for gathering after the funeral. Be sure family members are enlisted to clean the facility after the event. If the school or council office is unavailable, decide which family home will host the gathering.
- One FM is enlisted to work with the family to draft an obituary. The spouse/family should approve the final draft.
- One FM is assigned to work with the family to select a casket and clothing for the deceased.
- One FM is assigned to arrange transportation of the deceased from the funeral home to the final resting place.
- One FM is selected to work with the family to make calls to inform family and friends of the passing.
- One FM is selected to work with the family to order flowers or arrange memorial donations. In lieu of flowers.
- One FM is selected to contact the local church and priest to arrange for burial services. Keep in mind the church may offer this for free, but it is customary for the family to donate to the church of priest.
- If the passing takes place in your village, contact the health clinic if they haven't been part of the process.
- If the passing takes place at a hospital, inquire about transportation to a funeral home.

FUNERAL HOME AND BURIAL PLANS

FUNERAL HOME SELECTION AND TASKS

Once a funeral home is selected, important next steps are listed below:

- The assigned FM will select a casket approved by the family and talk to the funeral director about the family's cultural practices and preferences concerning make-up and clothing.
- The FM assigned to the transportation task, shall make the arrangements to transport the deceased and casket to location of final resting place.
- The Family point of contact will review options for Burial Assistance. Burials can be expensive; the funeral director will be knowledgeable about available resources. A partial list of resources is included in this pamphlet.
- The Funeral Director will ask about the number of death certificates that are needed; ask about the cost. The certificate will be required for life insurance, retirement accounts, closing out bank, credit card accounts, etc.
- Death certificates may also be purchased at the State of Alaska, Department of Vital Statistics located inside the DMV office, 3901 Old Seward Hwy Suite 101 Anchorage, AK 99503.

BURIAL PLANS AND SERVICES

- Notify your tribe/community of the need for burial. Confirm with your tribe or community the location of the burial plot at the local cemetery. Provide a date of the burial service to give the tribe/community time to prepare the site.
- Confirm that the family has approval to use a community facility for the gathering after the ceremony. Provide a date to give the tribe/community time to prepare. Be sure family members and friends are signed up to clean the facility after use.

HANDLING OF ESTATE & ADMINISTRATIVE MATTERS

Dealing with the deceased's affairs can be challenging, but resources are available. Court action known as "probate" isn't always required. The deceased's property may pass automatically to the surviving spouse because of joint ownership, for example. State or tribal court proceedings may be needed to appoint a guardian or conservator for the deceased minor children. If the deceased owned property outside of Alaska, formal proceedings in another state may be necessary. Choosing a trusted individual to represent the deceased interest, that person should be comfortable with paperwork, record keeping, and good follow-through is an important first step. Possible steps are outlined below.

- **CHECK FOR A WILL**- If the deceased owned restricted or trust property, consult the tribe or BIA office about the existence of an Indian Will. If the deceased opted to register a regular will or an "Indian Will" with the state court, Alaska CourtView website discloses the will registration. An owner of trust property might have both a BIA-filed will (to cover their trust property) and a regular will for other property. A handwritten will, called a "holographic" will, might exist. Preserve any records that might be evidence of the deceased's wishes.
- **IDENTIFY THE DECEASED'S ASSETS** - Consider the deceased's major assets and which of them will pass automatically. Joint ownership between the deceased and a surviving spouse should result in automatic transfer to the spouse. Real estate might be subject to a "transfer on death deed" recorded in the state's public land records. A retirement account likely has a specific beneficiary designation. Life insurance benefits also usually pass by beneficiary designation. ANCSA shares are outside of estate proceedings: contact Chugach Alaska Corporation or other applicable Alaska Native Corporation(s) to follow their process. For restricted or trust land, BIA administrators a probate process to decide who gets the land. If the deceased died as a wrongdoer may be an asset of the estate, and consultation with an attorney is appropriate.
- **PROTECT ASSETS** - While decisions on ownership and administration are being made.
- **DETERMINE IF PROBATE IS REQUIRED** - Probate is required when a person dies and owns property that does not automatically pass to someone else, or the estate doesn't qualify to use the *Affidavit for Collection of Personal Property* process. If there is a will, the person named as the "executor" can apply to the court to open probate and be appointed as a personal representative and make major decisions. If there is no will, a responsible family member should review the deceased's assets to determine whether a probate should be opened in court. An Attorney can help with this assessment.

TERMS TO KNOW

- **“Intestate” or “Intestacy”:** Refers to death without a valid will. Inheritance is determined by state law in the absence of a will.
- **Affidavit of Collection of Personal Property:** The court system website explains how to use the sworn document to collect property where the deceased has vehicles and personal property of limited value, and any real estate owned by the deceased passes automatically to a surviving spouse or grantee of a recorded transfer on death deed. This method can avoid formal court proceedings when all legal preconditions are present.
- **Informal probate:** This is the most common form of probate in Alaska. For a small estate, the personal representative can act without specific court approval and hearings are avoided. To determine if the estate is small, total the homestead medical costs of the deceased’s last illness.
- **Trust Property:** In Alaska, this means Native Allotments, Restricted Townsite lots, and individual Indian money accounts (where payments for use or trust property are deposited).
- **Personal Representative:** The person appointed by the court to handle the entire probate process, also called an executor.
- **Handle day-to-day details:** This may include forwarding mail, ending leases, covering utilities, checking credit card debt, and giving notice of the death. For example, to banks, Social Security Administration, post office, retirement plans, Medicare, Department of Veterans Affairs, and so on.
- **Set up an estate bank account:** After the court has appointed a personal representative, the personal representative can set up an estate bank account. This account receives deposits of the deceased’s Permanent Fund Dividend, work-related payments (pay, accrued leave, reimbursements), consumer refunds and so on. Funds may be used to pay expenses of the estate, such as utility bills, mortgage payments, homeowner’s insurance premiums and property taxes. Be sure to document all income and payments. Careful record keeping avoids questions and problems down the road.
- **Settling Debts:** If there is a probate proceeding, the personal representative decides if Alaska law requires notice to creditors, who can file debts and claims against the estate. If the estate is small, the personal representatives might not be required to pay creditors. Personal representatives should consult an attorney or accountant before paying debts of the deceased.
- **Pay taxes:** A final income tax return must be filed, covering the period from the beginning of the tax year to the date of death, if pre-death income exceeds the dollar threshold. Because of the Alaska PFD, an Alaska deceased’s estate usually is required to file a tax return. Federal estate tax returns are required for large estates.
- **Resources available:** General description of probate: <http://www.courts.alaska.gov/shc/probate/probate-background.htm>; Description of informal probate: <http://www.courts.alaska.gov/shc/probate/probate-informal.htm>; CourtView: <http://courts.alaska.gov/main/serach-cases.htm>; and Alaska Bar Association Attorney referral service (will provide names of local probate attorneys).

The executor/personal representative is not responsible to complete death benefit claims with Social Security, Veterans Affairs, pension/retirement funds on behalf of the widow/widower and minor children; the family should help.

RESOURCES TO HELP WITH BURIAL EXPENSES

The family is responsible for 100% of funeral and related costs. Ask those close to the decedent if they had burial or other ‘final expenses’ insurance policy. Should the family need burial assistance, the following is available. The Funeral Director may be aware of other resources, ask when you meet with him/her.

Chugachmiut Burial Assistance Program: www.chugachmiut.org

Click on ‘Forms’ to download the Burial Assistance Application. The following are eligibility requirements set by the funding source:

- Deceased must have resided in a Chugach village/community for a minimum of 6 months prior to passing.
- Eligibility is determined by income; income documents must be provided.
- A Certificate of Indian Blood Degree must be attached to the application. If a certificate or one of the acceptable documents identified below isn’t provided, the applicant is ineligible for assistance.
- If a Certificate of Indian Blood Degree is not available, a tribal enrollment letter is sufficient. This could be an official letter or Tribal Identification card from the tribe.
- Chugachmiut is not allowed to cover travel costs for family or friends to attend the funeral service.
- Contact the Social Services Coordinator for assistance with the application regardless of eligibility. Phone 1-800-478-4155.

State of Alaska Burial Assistance Program: <http://dhss.alaska.gov/dpa/Pages/gra/default.aspx>

Chugach Alaska Corporation

- The deceased must be a direct shareholder to qualify.
- Call Shareholder Services at (907) 563-8866.

Village Corporations

Inquire at your local village corporation about burial assistance program.

Other

There are also platforms on social media which may help. GoFundMe is one example.

TASK LIST

Add family member name(s) on first line and contact information the next line.

Family Point of Contact	
Select Funeral Home and all preparations (cultural practices, casket, and clothes, etc.)	
Notify Family/Friends/Community	
Find Facility for Gathering	
Sign-up family/volunteers for food preparation	
Request Burial Site	
Contact Priest/Preacher for burial service	
Other	

