

Arranging a funeral or cremation in Tennessee

This guide to arranging a funeral or cremation in Tennessee has been put together by US Funerals Online to help you make the first steps when faced with the task of funeral planning. Whether you are planning ahead, or have an immediate need to make funeral arrangements, it can be daunting knowing where to start. We have outlined here some of the basic things you need to consider, and how Tennessee state governance and regulations affect you as a consumer when purchasing funeral services and products. The Federal Trade Commission's (FTC) 'funeral rule' helps to protect your rights as a consumer, but state laws do vary so much, and in many cases override this rule. In this guide, we have attempted to highlight how these rules affect your choices in Tennessee.

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

This is one of the first, and most important aspects, of getting started with funeral planning. You need to choose a funeral home, or a cremation provider, who can best serve what your funeral requirements are. You need to ask yourself a few questions to determine exactly what you are looking for because this will help determine what kind of funeral provider will best match your needs. Different funeral homes can have different specialisms, be it traditional burial, cremation services, green funerals, funeral alternatives, or affordable packages. So, formulating a clear outline of your funeral requirements will help you to focus on the services rendered by different funeral companies and how they best fit your requirements. Another aspect of choosing a funeral home is to decide on whether you want to employ the services of a local, family-owned funeral establishment, or a corporate funeral company. All funeral homes in Tennessee MUST be licensed by the State Board of Funeral Directors and Embalmers.

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

There are numerous directories that list funeral homes in Tennessee. US Funerals Online is a free directory and funeral resource. Visit our Funeral Homes section to find, view, and compare funeral homes and cremation providers in your area. ALL funeral businesses are listed for free and included, unlike some directories that only include funeral homes that have paid for inclusion.

Do you want a burial or cremation?

Burial is by far still the preferred choice for many in Tennessee, with the cremation rate still only at around 30%. Deciding upon which funeral home you wish to use, can be governed in part by what type of disposition you require. Some funeral providers in Tennessee may only offer cremation, such as cremation societies, and some funeral homes are more able to support 'home funeral' options if you wish to take more personal involvement with the care of the deceased. Whilst burial is still the preferred choice for many Tennesseans, cremation is gaining popularity, especially where cost considerations can determine the choice. A cremation can work out much cheaper than a burial. And, of course, the Church now accepts cremation. A traditional service can still be performed when cremation is chosen, and the deceased is cremated after a service has taken place. Whether you decide on burial or cremation, this should be a personal choice or respecting the wishes of the deceased

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

This is the question that brings so many to US Funerals Online today. As price-savvy consumers, we expect to be able to check and compare prices before we purchase goods or services. A funeral purchase can often be one of the single highest-value purchases you will make, and for that reason, you really should ensure you have checked that you are getting value for money. The reality is that funeral prices can, and do, vary tremendously even in the same area. Unlike many other 'trade' services, the funeral industry as a whole does not always openly disclose their pricing.

A funeral home is required by law (FTC) to present you with a General Price List (GPL) when you make any inquiries about funeral costs and their GPC should disclose their pricing for all services and merchandise. However, many choose NOT to put any prices on websites or other literature, making it difficult to easily shop around.

As a rough guide, we would gauge the basic cost of an immediate burial (that is a burial without any services), or direct cremation at between \$900 and \$4,500. The immediate burial cost does not include a casket or any cemetery charges.

If you are concerned about funeral costs, the [DFS Memorials providers in Tennessee](#) offer low cost cremation services and affordable burial services. All DFS Memorials providers guarantee to offer a 'best value' direct cremation package.

Is embalming required in Tennessee?

No, embalming is NOT required by law in Tennessee and a funeral director should not tell you so. However, a funeral home may have a policy that embalming is required if the funeral is to be delayed and the deceased is to be stored at their establishment. If you request a viewing or an open-casket service, then the funeral director may recommend embalming. It is not required by law, and if you do not wish your loved one to be embalmed you should arrange for a timely burial or cremation.

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

Tennessee law for a burial or cremation does not require a casket. A rigid combustible container IS required for cremation. If you so choose, you may build your own casket or you may purchase a casket from a third-party retailer. Your funeral home must accept your casket, and cannot add a surcharge for handling it. You can often save significantly if you shop around for caskets.

What are burial and cemetery plot requirements in Tennessee?

Tennessee state law does NOT require a burial vault. However, many cemeteries have regulations that stipulate a requirement for a burial vault. This is because they wish to protect the gravesite from subsidence, and especially where machinery is used to maintain the grounds. You will also find that cemeteries have regulations about what type of monument you can erect, and a period of time after burial before a grave marker can be erected. In addition to the price of a cemetery plot, the cemetery will charge an opening and closing fee. If you consult with a funeral home or cemetery about a burial, they must provide you with a Casket and Outer Burial Container Price List before you make any selection.

Family burial plots are still permitted in Tennessee, and protected if included in the property deeds. Any private burial plots should be located at least 150 feet away from a water supply and 25 feet from any power lines.

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

Yes, you can pre-plan a funeral or a cremation in Tennessee. In many cases, this can be good practice to plan ahead and save the surviving family the emotional and financial burden of the decision-making. Pre-planned funeral arrangements are often called “preneed contracts”, and any agent selling a preneed contract must have a certificate of registration. In Tennessee, the funds are held in trust accounts. Do make sure that you check the details of any contract carefully for such things as what refund you would get on cancellation, and if you can transfer the fund if you move area. You should check that you have a “price guaranteed” contract, which ensures any substitutions in your contract should be of equal quality. Whilst we believe preplanning is a great idea, it cannot be ignored that the actual costs of funerals could likely come down in cost as the industry is experiencing change and a shift towards cremation. Also note that if you default on cemetery plot merchandise for a period exceeding 12 months, the cemetery can keep your money as liquidated damages.

Another way of preplanning can be to document your wishes, investigate what the costs would be, and layaway the funds to cover this in a payable-on-death (POD) account. With this kind of account (also known as a Totten Trust), a beneficiary is named who can withdraw the funds upon your death. This can make funeral planning easier for surviving family and the required funds are secure for when the need arises. Be sure to revisit and revise your plans and the costs from time-to-time.

Investing funds in an irrevocable preneed account can protect these funds should you later fall subject to Medicaid eligibility. There is a \$6000 limit to the amount you can have in a preneed funeral plan.

What are the laws for scattering ashes in Tennessee?

According to the provisions in state law, cremated remains can be kept at home, buried in a cemetery or memorial garden, mausoleum, or niche. Remains can also be buried or scattered on private land (with the permission of the landowner). Cremated remains are organic and sterile and therefore pose no issue to the environment. If you wish to scatter remains in rural public land, there are no laws preventing this. As far as scattering in state parks goes, the general guidance is that you can go ahead so long as it does not interfere with any state park activities. The state parks will not allow any form of marker or shrine to be placed at the site of scattering, and you should only use biodegradable materials for any ceremony. You may also scatter over inland water. Tennessee is in Region 4 of the Environmental Protection Agency who governs the Clean Water Act and the region’s contact number is (404) 562-9900. So long as you only use biodegradable materials, there is no reason why you cannot disperse the ashes of your loved one into the inland waters of Tennessee.

What help is available with funeral expenses in Tennessee?

Unfortunately, more and more people are struggling to meet the costs of funeral expenses these days. There is limited assistance available and you have some options to explore. If you are on welfare or low income and considered ‘needy’, the indigent burial or cremation program may help pay for your funeral expenses. You must earn under the federal poverty income guidelines to qualify. You make an application through your local Social Services. There is also a list of funeral and cremation establishments that work with the burial assistance program online at Tennessee State-wide 2-1-1 Resource Network.

A veteran or veteran’s spouse may be entitled to burial benefits through the VA, and you can read more about this on our Veteran’s Funerals page The VA cemeteries in Knoxville, Madison and Memphis only have space remaining for cremated remains. There are also 4 state-run

veteran's cemeteries where there is a \$700 charge for the burial of a non-veteran spouse. You may also find that there are a number of church and charity organizations at the county level that will provide assistance and support you with meeting burial expenses.

Are whole-body donations permitted in Tennessee?

Yes, you may donate your body to science as an end-of-life option in Tennessee. This option can present a minimal cost means of disposition. However, do be aware that not all donors are accepted at the time of death, there are weight limitations on donations, and you may not get the cremated remains returned for some time. The University of Tennessee has an anatomical bequest program.

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

If a loved one should pass away whilst out-of-state or overseas, you will need the services of a funeral home versant with funeral shipping. The deceased can be air or land freighted back to Tennessee for burial. There are certain processes and paperwork that need to be completed at both ends. Alternatively, the deceased can be cremated at the place of death and the cremated remains shipped back to Tennessee. Shipping a body can work out expensive, so be sure to fully check out the costs before making a decision. You can find out more about funeral shipping and contact a [mortuary shipping adviser](#) from our 'death away from home' section.

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

You can obtain a certified copy of a death certificate from the Tennessee Office of Vital Records (OVR). You can order a copy online or by post, or you can call in person to:

1st Floor, Central Services Building, 421 5th Avenue, North Nashville, TN 37243. Most county health departments can also issue certificates for deaths that occurred within their jurisdiction. The first copy of a death certificate is \$7.00 and additional copies are \$15.00.

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

If you have a complaint or grievance about services or merchandise you have purchased from a licensed funeral establishment or cemetery in Tennessee, you should try and resolve it with the funeral director in the first instance. If you cannot resolve the complaint this way, you can make a written grievance to:

*Board of Funeral Directors and Embalmers & Burial Services Section
Davy Crockett Tower
500 James Robertson Pkwy.
Nashville, TN 37243*

There are also 2 funeral consumer alliance groups in Tennessee that may be able to support you with any queries concerning funeral purchases:

Funeral Consumers Alliance of East Tennessee (FCAET), P.O. Box 10507, Knoxville, TN 37939

Funeral Consumers Alliance of Mid-South, P.O. Box 770388, Memphis, TN 38177

US Funerals Online Customer Support Team

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