



Arranging a Funeral or Cremation in Nova Scotia

A funeral can often be considered a “distressed purchase”, as it is easy to get overwhelmed at the time of a loved ones passing. And this can lead to accepting whatever price a funeral home quotes you. The purpose of this guide is to highlight some of the key aspects involved in arranging a funeral or cremation, to help you make an informed decisions about the best funeral options for you and your family.

Considering there are around 110 funeral homes in Nova Scotia, it is not hard to see how it can be difficult to choose the right funeral home for your needs. We have put together a [list of all funeral homes](#) in Nova Scotia to help you find a funeral service provider in your area.

What is my first call when a death occurs?

The first task you have is to find a funeral service provider to make the funeral arrangements. They can then assist you in registering the death with the government and in filling out the necessary forms. The deceased’s next of kin, trustee, executor of estate or authorized representative can apply for a Long Form Death Certificate. A Short Form Death Certificate, on the other hand, can be applied for by anyone with a valid reason, providing they have sufficient details about the deceased and the death to complete the application.

A Long Form Death Certificate costs \$39.00, whereas a Short Form Death Certificate costs \$33.00, and it should take 2 to 3 weeks to arrive.

Who is responsible for paying for funeral arrangements?

The next of kin is generally responsible for making and paying for funeral arrangements, unless the deceased had a pre-paid funeral plan in place. Financial responsibility for funeral arrangements can become quite a financial burden for many families if they have not prepared. This is why many seniors are making funeral plans to eliminate this burden and help reduce the stress that can arise when making arrangements on a budget.

Pre-planning can be simple and affordable, and give family peace of mind for when the time comes. *Be aware that whomever signs the funeral contract with the funeral home is considered legally responsible for payment of the funeral bill.*

Can I Pre-plan a Funeral or Cremation in Nova Scotia?

As mentioned above, pre-planning and pre-paying for funeral arrangements is becoming a more popular option as more seniors aim to unburden their loved ones at their time of passing. This can generally be done in installments or in a lump sum payment, and funeral homes who offer a preplanning service must have licensed, pre-need qualified staff. The funds are usually held in trust which cannot be accessed until a copy of the statement of death is issued.

It is always a good idea to discuss any pre-financing arrangements with family so that they know that the money is in a trust. This is to ensure they do not make arrangements without being aware that the money is there for the funeral expenses.

What does a funeral cost in Nova Scotia?

Funeral costs can differ greatly depending on the province, as well as the area that you are in. **The average cost of a traditional funeral service in Nova Scotia is around \$10,495.** The funeral director will also charge a 'professional service fee' that usually covers their basic services to transport the deceased, obtain the medical certificate of death, register the death and complete all necessary government forms.

For a funeral, you may have additional costs for such things as embalming, a casket, and cemetery burial plot. Other indirect costs can be things like the services of an officiant, clergy and organist, obituary notices and flowers. A funeral home **MUST** provide you with a 'General Price List' that specifically itemizes their charges.

What does a cremation service cost in Nova Scotia?

Cremation costs can be more difficult to quote as it depends on the type of cremation you opt for, from cremation with a memorial service to a direct cremation with no service, the price can vary greatly. **A 'basic' or 'direct' cremation can cost as little as \$1,200 or as much as \$5,500,** depending on the funeral provider. This makes it a much more affordable option than a traditional funeral service/ burial. However, a cremation with a memorial service will cost more, but still less than a traditional funeral.

If you do decide to have a cremation for your loved one then a casket or container will be required for the service. It is often possible to rent casket from the funeral home for the funeral service. This can help keep funeral costs down and make it even more affordable if you have a specific financial budget in mind. Your funeral service provider will be able to advise you whether they have this option available.

What is my most affordable funeral option in Nova Scotia?

As explained above, a ['direct' cremation](#) is your most affordable and simple funeral option. A direct cremation simply means that the deceased remains are collected from the place of death, cremated and the remains returned to the family in a basic urn. The family can then choose to do as they wish with the cremated remains, including holding their own memorial service at a place and time suitable for all family members to attend, and/or an ash-scattering.

Canadian Funeral Online works with [DFS Memorials of Canada](#) to connect people at their time of need with a local, independent, family-owned funeral home that offers a low-cost funeral.

We select licensed, local funeral directors who understand the need to balance cost and dignity.

How can I save on funeral expenses?

If you do opt for a direct cremation, you could also hold your own memorial service to help keep the cost down. You can even do this at home, allowing you to have your own 'send-off' with your family and friends, without the need to pay out for a funeral service. This can even feel more personal and allow you to say farewell to your loved one in the comfort of your own home, or chosen place, with less of the stress that can sometimes be associated with a more traditional funeral service.

What options are there for Scattering Ashes in Nova Scotia?

There are no actual legal restrictions on the scattering of ashes at a chosen place in Nova Scotia, such as a body of water, or in the wild. But the scattering of ashes on land is subject to the laws regarding property, so check for any local or municipal bylaws. It is best to avoid scattering of ashes near watercourses that are used for drinking water, and it is important to be considerate of any people in the area.

You may also want to consult a funeral director about your options, as there are other options, such as buying a niche in a cemetery columbarium, or commemorating your loved one in a different way.

What to do if a Death Occurs outside of Nova Scotia, and the deceased needs transporting back to the Province?

If your loved one dies outside of the province and needs transporting back to the Nova Scotia, you will require the services of a [funeral home experienced in funeral shipping](#). A local funeral home will usually coordinate with a funeral home at the place where the deceased's body is and arrange the transfer of the remains. Shipping a body is more costly than shipping cremated remains, and there is paperwork that needs to be completed also. As a general guide the fee for handling the transfer of remains internationally can be around \$10,000 plus the actual shipping fee from the airline.

How to Arrange a Whole Body Donation in Nova Scotia?

A whole body donation is when you donate your body for educational or research purposes. Typically, your loved ones will receive the cremated remains after a certain period of time, allowing them to hold a memorial service or scatter the ashes as desired. To arrange a whole body donation in Nova Scotia, you need to register with an anatomical gift program. If you are considering donating your remains, start your decision-making process by talking with your family to make sure they'll support your decision. You and your designated next of kin will then

need to complete both [the Donation Form](#) and [the Cremation Form](#) to indicate your intention to donate. Once completed, return to humandonationprogram@dal.ca or mail to:

**Dalhousie University – Department
of Medical Neuroscience**

Sir Charles Tupper Medical Building, Rm. 13-B1
5850 College Street, PO Box 15000
Halifax, NS B3H 4R2
902-494-6850

[Is there any help available for funeral expenses?](#)

The Canada Pension Plan (CPP) will provide a one-time death benefit to the executor or next-of-kin of a deceased CPP contributor. The maximum benefit amount is \$2,500, and payment from Service Canada takes approximately 6-12 weeks after a benefit application is filed. For more information, call 1-800-277-9914 or visit <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html>.

Alternatively, the Department of Community Services (DCS) may provide financial assistance to help with funeral costs if your spouse or next-of-kin cannot afford to pay for a funeral. Your next-of-kin must also apply for the CPP death benefit, which will be applied against the cost of funeral costs. For more information, contact your local DCS office or visit <https://www.novascotia.ca/coms/>.

The Veterans Affairs Canada Funeral and Burial Program ensures that eligible Veterans receive dignified funeral and burial services. The Last Post Fund (LPF) is a non-profit organization which delivers the program on behalf of Veterans Affairs Canada. To be eligible for the program, Veterans must meet both military and financial criteria. For more information, visit <http://www.lastpostfund.ca>.

[What are my Green Funeral options in Nova Scotia?](#)

Green or natural burial is the process of human disposition with the least amount of consequences to the environment. No embalming fluids or other chemicals are used, and the deceased is placed in a simple shroud or biodegradable casket. Nor are concrete vaults, or traditional markers or headstones used. There are three types of green burial cemeteries in Canada: Full or conservation, hybrid and green-friendly.

Currently, The Green Burial Society of Canada lists no full or conservation cemeteries in Nova Scotia, however it may still be possible to opt for a greener solution, so don't be afraid to ask your cemetery or funeral service provider what options are available. You can also contact the municipal or provincial cemetery management offices for Nova Scotia to ask about green burial alternatives.

The following are hybrid cemeteries in Nova Scotia, which offer greener options:

- [Pleasant Hill Cemetery](#), Lower Sackville, (902)-425-6922
- [Sunrise Park Inter-Faith Cemetery](#), 2025 Prospect Rd, Hatchet Lake, (902)-852-4944
- [The Burlington Kings County Cemetery Society](#), Barley Street, Burlington, (902)-538-3387

What happens if the deceased is at the coroner or medical examiner's office?

If a person's death is unexpected and the cause of death is not immediately known or when the death is the result of violence due to an accident, suicide, or homicide, it will be investigated by the Office of the Chief Medical Examiner. After an investigation has been carried out and a cause of death has been established, the body will be released to the next of kin. After which the family can proceed to make the funeral arrangements

If you have further questions about identifying the body and making arrangements for the transfer of the deceased, you can contact OCME at:

Nova Scotia Medical Examiner Service

Dr. William D. Finn Centre for Forensic Medicine

51 Garland Avenue

Dartmouth NS B3B 0J2

Phone: 902 424-2722

Toll Free Phone (NS): 888-424-4336

Fax: 902 424-0607

Toll Free Fax (NS): 866-603-4074

Who Can I Contact if I Have a complaint or Grievance With a Funeral Home in Nova Scotia?

If you have a grievance with a funeral home you should first attempt to resolve it with them directly. If you have already attempted to resolve it with the funeral home concerned then you file an official complaint with The Nova Scotia Board of Registration of Embalmers and Funeral Directors (N.S.B.R.E.F.D) or the "Board". They are empowered by the Embalmers and Funeral Directors Act (the "Act") to consider and investigate complaints regarding the conduct or actions of licensed Embalmers or Funeral Directors.

Complaints must be made in writing and sent to the N.S.B.R.E.F.D. at kortneyadams@nsbrefd.com

Hopefully, this guide proved informative and answered any questions you have about arranging a funeral in Nova Scotia. Please don't hesitate to get in touch with us if you have any further questions.

