



**M**any people ask us about funeral costs, but often they forget about cemetery expenses, which can be substantial. Buying burial rights at a cemetery can be a complicated and costly process, and cemeteries aren't sufficiently regulated in most states. It's important to know exactly what you're buying, and what your rights are.

## Right of interment

When you buy a grave, you haven't actually bought a piece of property. You've bought the *right to be buried* in a particular space, whether a full-body grave, mausoleum crypt, or a niche for ashes.

## Burial plot

The most common offering is the single plot that holds one casket; in some cases, multiple urns may be allowed instead. Double plots, often sold to a couple, can be two graves side by side, or a single grave with caskets stacked on top of each other. Some cemeteries also sell much larger family plots. Small, less expensive grave sites may be sold specifically for cremated remains or a child-size casket. A green burial plot, offered by some cemeteries, is usually reserved for bodies that have not been embalmed or cremated, and are buried in a biodegradable container or shroud without a vault.

## Opening and closing fee

In addition to the cost of the grave, the cemetery will charge an opening and closing fee at the time of burial. This covers the cost to dig the grave and fill it in again, or to entomb a casket or urn in a mausoleum or columbarium. The rate may vary according to the size and time of day, week or year.

## Vault

A vault completely encloses the casket in the grave; it can be made of concrete, steel or lightweight fiberglass-type materials. A less expensive alternative is a concrete grave liner, which covers the casket only on the top and sides. While no state laws require a vault, many cemeteries do. The vault prevents the ground from sinking as the casket deteriorates, making it easier to mow with heavy equipment. Usually the funeral director or cemetery staff will order the vault and arrange for installation. The installation cost may be included in the price of the vault, but sometimes it's separate, and \$200 is not uncommon.

If your religion requires burial without a vault, some cemeteries have areas set aside for this purpose; be sure to ask. Cemeteries regulated by New York State\* must honor religious objections and waive the vault requirement, but may add a fee to periodically refill the grave.

Be aware that no casket, vault or container will prevent the body from decomposing, even those marketed as "sealed" or "airtight," and none will keep out air, water, or dirt indefinitely.

## Mausoleum

This building has drawer-like spaces called crypts above ground for caskets. Options may include single, double and family crypts as well as niches for cremated remains. Many provide a chapel or lobby area with benches where families can visit comfortably even in bad weather.

## Columbarium

Either a freestanding structure or part of a mausoleum,

\* Those not owned by a municipality or religious institution.

a columbarium has niches to hold urns containing cremated remains; some niches are designed to hold multiple urns. While usually less expensive than a full-sized crypt, a niche can still be quite costly.

## Marker

The marker or headstone for a grave can be purchased from the cemetery, monument company, or even online, depending on the cemetery's restrictions. Any engraving will be an extra charge, and installation can cost several hundred dollars. Memorial plaques for crypts or niches are usually supplied by the cemetery to ensure uniformity.

## Perpetual or endowment care

A cemetery will likely charge a maintenance fee to cover upkeep of the graves and grounds. This fee, often 5% to 15% of the plot price, will be added into the cost of the grave or entombment space, though a few cemeteries might bill the family annually instead. Cemeteries regulated by New York State must deposit the fees into two specially designated trust funds.

## Veterans

Burials are free for vets and their spouses in national veterans cemeteries and free or nearly free in many state-run ones. Beware of unscrupulous sales people who target veterans—they may offer a free grave to the vet but charge an inflated rate for the spouse, or an exorbitant fee for opening and closing the grave.

## Your rights

Only those cemeteries regulated by New York State are required to post or print their prices and regulations, although others may choose to do so. Unfortunately,



no state or federal regulations give cemetery customers the right to buy only the services and merchandise they want. And because regulation is so lax, cemeteries can insist that the customer buy the headstone from them, or impose a ludicrous “inspection fee” for markers purchased elsewhere.

## Before you buy

- Before choosing any cemetery, consider the convenience of the location, and whether it meets your family's religious requirements, if any. Consult family and friends for recommendations, and check online reviews for complaints.
- Get a printed price list for all goods and services, and compare prices among several cemeteries.
- Preview the contract and ask for a copy of the rules and regulations. Pay particular attention to the type and size of monuments that are allowed, since the cemetery can refuse to accept one deemed inappropriate. Also check the cemetery's restrictions of grave decorations. Most cemeteries will prohibit glass items, and some exclude other decorations like toys, statues, shrubs, fencing, etc.
- Don't do business with any cemetery that won't provide this information in advance. If their attitude makes you uncomfortable before the sale, you won't want a relative buried there in perpetuity.
- Think carefully before buying a cemetery plot ahead of time. It may be enticing to “act now before prices go up” but buying interment rights ahead of time can be a costly mistake. You can't predict with certainty that you'll still be living in the cemetery's area, and transporting a casket a long distance can be extremely costly for your survivors. Selling a grave can be difficult and, with the cremation rate rising, it's

getting harder to sell graves on the secondary market. However, purchasing ahead of time may make sense if you have a family tradition or strong feelings about a specific cemetery, or if the one you prefer is running out of space.

## Typical costs

You'll find a wide range of prices in our local area:

- **Whole body**
  - Single grave: \$700 to \$3,300; the least expensive ones are in small rural cemeteries
  - Green burial plot, usually larger: \$2,000 to \$3,300
  - Interment: \$600 to \$1,200
  - Grave liner or vault: \$700 to \$2,200
  - Marker: about \$1,000 with engraving, setting
  - Single crypt in mausoleum: \$3,000 to \$12,000
- **Cremated remains**
  - Urn grave: \$500 to \$3,000
  - Single niche in columbarium: \$1,000 to \$11,000
  - Interment: \$400 to \$1,000

Obviously, it's important to “shop around” to find the most affordable cemetery for you. To compare local cemetery prices, go to our Cemetery Cost Sheet, linked on the Funeral Pricing page of our web site, fcagr.com. The Cost Sheet also notes some requirements and restrictions at the cemeteries and indicates which are regulated by the New York State Cemetery Board.

## Affordable alternatives

It is legal in every state to bury or sprinkle cremated remains on private property with permission of the landowner. New York State allows bodies to be buried on private property outside city limits, but you must check the zoning requirements of your municipality and get any necessary permits first.

## FUNERAL CONSUMERS ALLIANCE OF GREATER ROCHESTER



# Guide to Cemetery Purchases

## Funeral Consumers Alliance of Greater Rochester

*Dedicated to protecting a consumer's right to choose a meaningful, dignified, and affordable funeral*