

Cemeteries & Crematoria NSW

# **Fact sheet 1:** **Take my first steps to plan**

Planning for burial, cremation,  
funerals and ways to  
commemorate life



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It can be difficult for your family and friends to guess what your after-death wishes might be without clear instructions. Let them know your preferred way to go.

**There's more to planning for our own death than writing a will. Why not have a say in the music played at your funeral, or what happens to your body after you die?**

Putting plans in place now can help reduce some of the stress on your family and friends in the future. You can update your plans at any time if your preferences change.

### In this factsheet, planning for after death means:

- thinking about, and talking with others about, our choices for burial or cremation
- planning for a funeral or other ways of being remembered, including personal and individual touches.

This factsheet will point out some important things to consider, including making your wishes known so that your family and friends understand and feel able to follow through with them.

#### **This factsheet covers:**

- making plans for your body after death
- making plans for your funeral and/or ways to commemorate your life—how you would like to be farewelled and remembered
- talking with others about your choices for burial or cremation
- where you can go for further information and resources.



## Start planning

It can be hard to know where to start planning—[this Checklist](#) will help you make those important first steps.





# Making plans for your body after death

It can be hard to know where to start as there are many burial and cremation options and prices across NSW. It is a good idea to make enquiries about the options and talk about them with family or friends.

**You can make an informed choice about what is right for you by [understanding your options](#).**

## Interment rights in NSW (burial and cremation in a cemetery)

**Interment refers to burials and ash cremations in cemeteries. It means the:**

- placement of human remains in a mausoleum, vault, columbarium or other structure designed for the placement of such remains, or
- burial in the earth of human remains, directly in the earth or in a container.

An interment right is a contract with a cemetery operator that allows interment to take place in a particular location in a cemetery. The right is purchased, and the holder is the only person able to choose who can be interred at the site. In NSW there are two types of interment rights:

- Perpetual interment rights allow for remains to be left in place forever.
- Renewable interment rights allow for remains to be left in place for a limited period, between 25 and 99 years.

**Cemetery operators should provide a plain English statement of the terms and conditions for your interment rights, including a clear statement on the length of time you can use the burial plot and your obligations for future maintenance of the burial site.**

When cremated ashes are not buried—such as when they are kept at home in an urn or scattered outside—there are no interment rights.

For further information, visit Cemeteries & Crematoria NSW's [interment rights consumer information webpage](#).

## Emerging and re-emerging burial and cremation options

There are several affordable and environmentally sustainable [options you can consider](#), including burial in a shroud, a cardboard or bamboo coffin, or at a green or natural burial ground. For cremation, biodegradable coffins can be used.



## Burial and cremation costs in NSW

Cremation can be significantly cheaper than burial. Research by Australian Seniors in 2019 found the average cost of a standard burial and funeral in Australia was \$9,400, while the average cost of a standard cremation and funeral in Australia was \$5,600.<sup>1</sup>

The high cost of burial in Australia's capital cities is driven in large part by a shortage of land for burial, as well as by the need for cemetery maintenance.

In NSW, a standard burial and funeral ranges from \$7,900 outside of non-metropolitan Sydney to \$16,200 in metropolitan Sydney. A standard cremation and funeral ranges from \$4,900 outside of non-metropolitan Sydney to \$6,200 in metropolitan Sydney. You can find more information in Cemeteries & Crematoria NSW's [General consumer guide to interment rights in NSW](#).

<sup>1</sup> These costs are averages across a range of burial, cremation and funeral products and services.

## Paying for after-death options

To avoid burdening your family with the sudden cost of burial, cremation or a funeral, you can:

- prepay for burial or cremation and your funeral
- allocate savings to a specific bank account.

**For more information, visit these NSW Government websites:**

- [NSW Fair Trading](#) for costs and prepay products
- [LawAccess NSW](#) if you or the person who died cannot pay for a funeral.



## Making plans for your funeral or farewell

**Holding a funeral or being formally farewelled is optional. If you choose to do so, you and your family and friends can make arrangements yourselves—there is no legal requirement in NSW to use a funeral director. However, most people in NSW engage a funeral director, whose professional guidance and experience can help at what can be a sensitive time.**

You can have a service or event that is as traditional or unique as you want. It can adhere to your values, beliefs or cultural requirements, your interests and your specific requests.

There are no set fees for funerals, gatherings or memorials in NSW and costs vary depending on the cemetery, crematorium, venue, scope of the event and the level of service provided by the funeral director you work with.

**If you use a funeral director, they must provide you with a quote and itemised breakdown of costs in writing. This is a legal requirement in NSW.**

Funeral directors in NSW must also comply with NSW Fair Trading's [information standard for funeral goods and services](#), which is aimed at ensuring transparency of costs and goods provided. The lowest cost funeral packages must be displayed and itemised in funeral directors' materials.





# Making a will and your after-death wishes

A will is a legal document that states your wishes, including who should receive your assets such as money, car, shares, property, photos and jewellery after you die. It may also include your wishes for funeral, memorial, burial, cremation or other after-death arrangements, but typically a will is not made available until after the funeral.

An interment right (where you have purchased a burial plot for example) is part of your assets and can be distributed with other assets in your will.

Complications can arise in families when there are multiple beneficiaries and it is not clear which beneficiary in the will has been allocated the interment right.

This is complicated further if you die intestate (without a will) or you have not specified in your will what your intentions are in relation to the interment right. A will that is specific about what you would like to do with your interment right can help avoid these situations.

**While a will is a good prompt for planning and communicating preferences for burial or cremation and ways of being remembered, nothing is better than communicating wishes to your family or friends in advance.**

In Australia, you must nominate a person or persons to be the executor(s) of your will. They will also be responsible for ensuring the disposal of your body in line with your wishes. If you have no nominated executor, it is the responsibility of your next-of-kin.

NOTE: the executor is not legally bound by the body-disposal or funeral directions you have outlined in your will, except that the body must not be cremated if you specified this.

There is no substitute for communicating your after-death wishes clearly with your executor and your family or friends. Conflict within your family or friendship circle may arise if you have not communicated your wishes clearly.

**For information about making a will, visit the NSW Government's [end-of-life planning webpage](#).**



## Resources to help you plan

### Help to start talking

Starting the conversation with friends and family can help you prepare emotionally for death and help ensure your wishes are met after you die. Make sure you let the people around you know what you would prefer to happen with your body after you die.

[The GroundSwell Project](#) is an Australian charity promoting greater public awareness and understanding about dying and after-death planning.

To start a conversation about death with your family and friends, try out the Dying to Talk discussion starters developed by [Palliative Care Australia](#), the peak body for palliative care.





## Finding your preferred cemetery or crematoria in NSW

Around 380 operators provide burial and/or cremation services across NSW. These include Crown, private and community operators as well as local councils.

- [Find a cemetery in NSW at Cemeteries & Crematoria NSW](#)
- [Find a crematorium in NSW at Cemeteries & Crematoria NSW](#)

## Choosing a funeral director in NSW

Using a funeral director is not mandatory—the choice is yours. However, most people in NSW do use a funeral director as they provide valuable expertise, guidance and support across a range of goods and services relating to burial, cremation and ways to commemorate life. They work closely with consumers and families to ensure preferences are upheld and wishes are carried out. There are a range of funeral directors in NSW, from large companies to family businesses and not-for-profit organisations. You can find a funeral director through the following professional associations:

- [Australian Funeral Directors Association](#)
- [NSW Funeral Directors Association](#)
- [Natural Death Advocacy Network](#)
- [Association of Independent Funeral Professionals](#)

## Did you know?

- If you die at home, you can potentially stay at home for up to five days before the body is transferred into the care of the funeral director. It may be possible to take the body home from wherever it is being held. A funeral director can help, prior to the person's death, by advising and providing services relating to how to keep the body at home, its transportation and use of a registered mortuary.
- You can buy a coffin or shroud directly from some suppliers—it may be rosewood timber, cardboard, wicker or wool—or make one yourself. Check first with your funeral director or cemetery/crematorium staff to get the correct coffin specifications.
- If you want, you can arrange your ceremony or service yourself, including organising location, speakers and a celebrant.
- You have the choice to have your ceremony at home or elsewhere if you'd prefer somewhere other than a space at a cemetery or crematorium, which will need to be organised prior to a person's death.

Learn more about the [options](#) available in NSW including answers to some [common questions](#) in planning for after death.

## Have you considered a doula?

An end-of-life doula is a person who provides emotional, social, spiritual and practical support to people who are planning for after death. Doulas usually work alongside a funeral director, and some doulas are also funeral directors. Visit the [Australian Doula College](#) and [End of Life Doula Directory](#) if you'd like to find a doula to help you.

## Navigating life events with greater ease and confidence

**The NSW Government has a comprehensive online service called Life Events. It is a guide for people in NSW who are making after-death arrangements for themselves or someone close to them.**

**It provides consumers and families with information on [end-of-life services](#)<sup>2</sup>, including how to:**

- make a will
- organise assets and legal and financial matters
- put in place advance care health directives
- [register for and notify of death](#) services.

## Community language information

**Information from Cemeteries & Crematoria NSW in [community languages](#) is available online.**

## Helping manage grief

When someone you love dies, it's normal to have feelings of sadness or grief. If you need help, many organisations and services can help you, your friends and family to manage grief. Services that can help are listed at Life Events under [Get support](#).

<sup>2</sup> Life Events includes up-to-date advice on NSW Government's COVID-19 funeral restrictions.



Cemeteries & Crematoria NSW (CCNSW) is the part of NSW Government that regulates cemetery and crematorium operators and provides information on burial and cremation options to the public. Its objectives are to ensure that everyone in NSW has the right to a dignified burial or cremation that is respectful of religious and cultural beliefs. CCNSW also holds a critical role in ensuring land is available for affordable and accessible burial and cremation options in NSW, now and in the future.



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