



COVID-19 Economic Response Plan

Updated January 2021

Emergency Hardship Fund

Temporary financial lifeline for those out of work

Objective

The Emergency Hardship Fund seeks to provide access to emergency support to alleviate financial hardship and stress related to the impacts of COVID-19 in the Cook Islands. The purpose of the Fund is to provide essential relief for families and individuals experiencing hardship situations that cannot be supported through other available benefits, subsidies or grants. This is a temporary fund that will be available until June 2021.

Due to the prolonged border closure continuing to impact those facing hardship, in Phase III of the Economic Response Plan (ERP), the eligibility period for the Fund has been extended to provide 3 months of support, with a 3 month extension available for recipients engaging in volunteer work or community service. An extension of up to 6 months is available for those unable to work for medical reasons.

The applicant must have reasonably exhausted other sources of available financial assistance to apply for this support.

About the Emergency Hardship Fund

This measure commenced from 24 June 2020 and will conclude on 30 June 2021, with payments administered by the Ministry of Internal Affairs.



To be eligible for the benefit, individuals must meet the following criteria:

- facing genuine hardship due to exceptional circumstances related to Covid-19.
- the applicant is out of work and their annual household income is \$9,000 or below per adult household member, and \$4,500 or below for each child. For example, an applicant with a family of 4 (two adults and two children) would have an income of \$27,000 or below to be eligible.

- the applicant must be aged 16 years or older (excluding students) and resident of the Cook Islands for the past 3 months.
- the applicant does not qualify for any other Cook Islands or foreign benefits, subsidies or grants (exception made for applicants with dependent children receiving the child benefit).

Applicants are required to answer questions about their circumstances and provide supporting documents to be assessed. The Fund also requires recipients, where possible, to register for Employment Services and remain productive and active members of society through volunteering, community work, or job training.

The Ministry of Internal Affairs may also conduct home visits to assess applications and monitor support.

Emergency Hardship Fund Payment Structure

The Emergency Hardship Fund has two levels of support: a one-off payment to help recipients get back on track; or a fortnightly payment for up to 3 months, with an additional 3 month extension available as needed.

The one-off payment is for immediate relief needed to support recipients to quickly get on their feet. This payment is intended to assist individuals and families with accessing goods and services required to overcome a hardship situation.

The fortnightly payment is for ongoing assistance where recipients may need sustained support and guidance in order to get on track. The fortnightly payment will be subject to a monthly review of eligibility.

If recipients are successful in securing paid work during this period, payments will cease.

Emergency Hardship Payment Amount

The Emergency Hardship payment amount is determined by the number of family members in a household, and whether or not other family members are receiving an income or benefits. Individual applicants who meet the eligibility criteria will receive a fortnightly payment of \$150 for up to 3 months, or a one-off payment equivalent to 1-3 months of support, depending on the circumstances being faced. For families, \$25 per fortnight is added for each eligible family member, as per the payment scale below.

	Individual	Family of 2	Family of 3	Family of 4	Family of 5
One-off payment – 1 month period (can be paid up to 3 months of support)	\$300	\$350	\$400	\$450	\$500
Fortnightly payment	\$150	\$175	\$200	\$225	\$250

- If the applicants are in a domestic partnership (either married or in a defacto relationship) and out of work, only one application should be made for the family.
- Pregnant women can include 1 more family member.

Depending on the type of support requested, the Ministry of Internal Affairs will also have discretion whether to pay funds directly to the supplier providing necessary services or products to families or individuals, up to the amounts specified above.

Emergency Hardship Fund – Extension

Applicants requiring ongoing support may be eligible for up to 3 months of payments. After this, a monthly extension is available for up to 3 additional months on the condition that recipients participate in volunteer work or community service for least 5 hours per week (or 20 hours per month).

In cases where applicants are unable to work due to medical reasons, an extension is available for up to 6 months in order to avoid severe hardship. The medical extension requires a medical report, along with monthly review to be conducted by INTAFF.

Recipient obligations

Applicants must commit to finding work opportunities, volunteer work, community service or job training. Considerations may be given for medical conditions preventing applicants from engaging in community service, redeployment or volunteer work, or training; however, this is at the full discretion of the Ministry.

The recipients of this fund are required to inform the Ministry of Internal Affairs about:

- any information required by the Ministry to determine eligibility for support.
- changes in circumstances – (becoming employed and eligible for other benefits, subsidy or grants).
- overseas travel.

Payment will be discontinued if the above situations apply, and recipients will be required to reimburse funds owed to Crown.

How to apply

This fund requires applicants to visit the Ministry of Internal Affairs office to complete the application and also answer necessary questions to assess eligibility:

- Provide the following supporting documents for each new application:
 - Valid identification document (passport/ driver's license);
 - RMD Number;

- Confirmation of your bank account details (bank statement/bank book or letter from the Bank);
 - Proof of hardship – documents vary based on case by case, e.g. bank statements/pay slips/resignation or termination letter/medical bills/medical reports/rent eviction notice/invoices;
 - Evidence for payment claim, e.g. birth certificates/passports/proof of guardianship.
- Provide the following supporting documents for the Fund extension:
 - where possible, evidence of a genuine attempt to find employment (for example, utilising the Employment Services website for job searches, submitting job applications, enquiring with employers, having interviews).
 - written proof of at least 5 hours per week (or a minimum of 20hrs per month) of volunteer work or community service completed with an approved NGO (includes churches and punas), submitted by the NGO fortnightly to INTAFF via email or letter.
 - medical report for recipients unable to work due to health reasons.

For any queries about this measure please call INTAFF on 29370.

For further information, contact

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