

# EMERGENCY HARDSHIP FUND PROVIDES SWIFT FINANCIAL RELIEF TO THOSE IN NEED

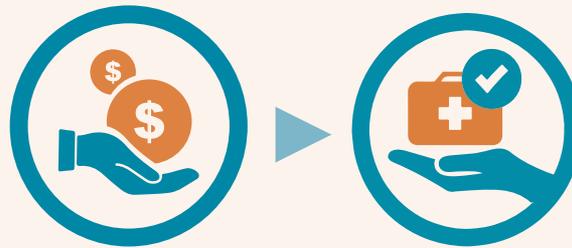
The Cook Islands Government has introduced an Emergency Hardship Fund to provide rapid financial assistance to families that have been significantly affected by the impact of COVID-19

**A**s part of Phase II of the Covid-19 Economic Response Fund (ERP), the fund is meant to alleviate financial hardship and stress related to the pandemic's impact in the Cook Islands. It provides a temporary financial lifeline for households during emergency situations that do not qualify for other government benefits, subsidies or grants.

Applicants must have reasonably exhausted all other sources of available financial assistance to apply for support through the fund, and will be required to provide information and supporting documentation about their circumstances for assessment prior to payment of the benefit.

Two options for support are available under the Emergency Hardship Fund:

1. A **one-off payment** designed to help recipients with accessing goods and services required to overcome a hardship situation. Under this arrangement a one-off payment is available depending on the circumstances being faced. Or
2. A **fortnightly payment for a period of one month** to provide ongoing assistance where recipients may need sustained financial support and guidance.



**Applicants must have reasonably exhausted all other sources of available financial assistance to apply for support through the fund... The applicant must be aged 16 years or older (excluding students), be residents of the Cook Islands for the past 6 months, and do not qualify for, or receive any other Cook Islands or foreign government financial support benefits, subsidies or grants.**

For certain recipients receiving the fortnightly payment, considerations will be made by the Ministry of Internal Affairs as to whether a one-month extension is necessary to avoid serious hardship.

All recipients are required, where possible, to register for employment services, and remain productive and active members of society through volunteering, community work, or job training. If recipients are successful in securing paid work while receiving benefits, payments will cease.

To be eligible for support under the Emergency Hardship Fund, individuals must be facing genuine hardship due to exceptional circumstances related to Covid-19, must currently be receiving no income, and their annual household income must fall below a certain threshold.

Applicants must be aged 16 years or older (excluding students), be residents of the Cook Islands for the past 6 months, and do not qualify for, or receive any other Cook Islands or foreign government financial support benefits, subsidies or grants (an exception will be made for applicants with dependent children receiving the child benefit).

Payment amounts will be determined based on need.

This is a temporary fund that will be available until 31 December 2020.

For full information on the benefits provided by the Emergency Hardship Fund and eligibility requirements, please visit [www.mfem.gov.ck/erp](http://www.mfem.gov.ck/erp).

For additional information, please visit [www.mfem.gov.ck/erp](http://www.mfem.gov.ck/erp)

