



COVID-19 Economic Response Plan
July 2020

FAQs: Emergency Hardship Fund

Introduction

This document provides answers to common questions on the Emergency Hardship Fund being made available to support families and individuals under the Government's COVID-19 Economic Response Plan, Phase II. Detailed information on the Government's business response can be found in the *Emergency Hardship Fund* factsheet available for download on the MFEM website at: <http://www.mfem.gov.ck/economic-planning/erp-phase-ii>.

Emergency Hardship

What is the emergency hardship fund?

The emergency hardship fund is a quick response fund to alleviate hardship and stress related to the COVID-19 impact in the Cook Islands. The purpose of the fund is to provide essential relief for families and individuals that cannot be supported through other available benefits, subsidies or grants.

How long will the emergency hardship fund last?

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

How does the emergency hardship fund work?



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 a period of one month. Applicants are required to answer questions about their circumstances and provide supporting documents to be assessed.

The one-off payment is for immediate relief needed to support recipients in quickly getting 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 paid for an eligible period of one month. Considerations will be made by the Ministry of Internal Affairs as to whether a one-month extension is necessary to avoid serious hardship. If recipients are successful in securing paid work during this period, payments will cease.

Who is eligible to receive assistance?

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 receiving no income, 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 6 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).

How much can I receive from this assistance?

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 will receive a fortnightly payment of \$150 for up to 2 months, or a one-off payment of \$600 depending on the circumstances being faced. For families, \$25 per fortnight is added for each eligible family member, up to a family of 5.

How can I apply for assistance?

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

- Provide the following supporting documents for each 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, eg: (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)

If you have any queries about the emergency hardship fund, please call INTAFF on 29370

What is required of me as the recipient of this assistance?

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 recipient of this fund is 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 to you and recipients will be required

When can I apply for assistance?

This measure will commence from 24 June 2020.

For further information, contact

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