



COVID-19 Economic Response Plan
July 2020

Emergency Hardship Fund

Temporary financial lifeline for those out of work

Objective

The Emergency Hardship Fund seeks to provide a quick response to alleviate financial 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 during emergency situations that cannot be supported through other available benefits, subsidies or grants. This is a temporary fund that will be available until 31 December 2020. The applicant must have reasonably exhausted other sources of available financial assistance to apply for this support.

The fund will also require recipients, where possible, to register for Employment Services and remain productive and active members of society through volunteering, community work, or job training.

About the Emergency Hardship Fund

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).



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.

Emergency Hardship Fund payment structure

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.

This fund will only be paid up to the maximum amounts outlined below:

- If the applicants are in a domestic partnership (either married or in a defacto relationship) with no income, only one application should be made for the family.
- Pregnant women can claim 1 more family member.
- Employed family members and pensioners in the same household cannot be claimed for additional support.

	Individual	Family of 2	Family of 3	Family of 4	Family of 5
One-off payment	\$600	\$700	\$800	\$900	\$1,000
Fortnightly payment (2 month limit)	\$150	\$175	\$200	\$225	\$250

Depending on the type of support requested, the Ministry of Internal Affairs will also have discretion as to whether to pay funds directly to the supplier providing necessary services or products to families or individuals, up to the amounts specified above. The Ministry of Internal Affairs may also conduct home visits to assess applications and monitor support.

This measure will commence from 24 June 2020 and conclude at the end of December 2020, with payments administered by the Ministry of Internal Affairs.

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 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 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 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.

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

For further information, contact

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