

Aga Khan Economic Planning Board for the United Kingdom
 COVID-19 Support Available for Households and Individuals
 AKEPB Summary Guide

| No. | Who Can Apply? | Scheme | Details | Eligibility/Conditions | Action By You | When Can I Apply? | Where Can I Apply? | First Payment Date | Further Information |
|-----|----------------|-------------------------------------|--|--|---|--|---|---|---|
| 1 | Individual | MOT exemption | MOT vehicle tests will not be required for 6 months from 30 March 2020 | Vehicle owners will be granted a 6-month exemption from MOT testing from 30 March 2020 | Keep your vehicle in roadworthy condition, garages remain open for essential repairs | Automatic Application | N/A | 6 months from 30/03/2020 | https://www.gov.uk/government/news/vehicle-owners-to-be-granted-mot-exemption-in-battle-against-coronavirus |
| 2 | Individual | Universal Credit | Payment to help with your living costs | 1) On low income or out of work 2) 18+ 3) Under state pension age (or your partner is) 4) Live in UK 5) Must declare partner if living together along with kids | 1) Singles <25: £251.77 per month 2) Singles 25+: £317.82 per month 3) Couples <25: £395.20 per month (for you both) 4) Couples 25+: £498.89 per month (for you both) Additional amounts for each child in the household. | This credit replaces child tax credit, housing benefit, income support, Job seekers allowance (JSA), Employment Support Allowance (ESA), working tax credit. If you are already getting one of these, do nothing. Otherwise make an online claim. | https://www.gov.uk/universal-credit/how-to-claim | Monthly payment (5 weeks wait for first payment). You can apply online for an advance payment via your universal credit account. | https://www.gov.uk/universal-credit |
| 3 | Individual | Statutory Sick Pay | Sick Pay applied from Day 1 if too sick to work | 1) be classed as an employee and have done some work for your employer 2) earn an average of at least £118 per week 3) have been ill for at least 4 days in a row (including non-working days) Exceptions: 1) have received the maximum amount of SSP (28 weeks) 2) are getting Statutory Maternity Pay | You only have to give your employer a fit note | Now | Employer | N/A | https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/87367/6/Covid-19_fact_sheet_18_March.pdf |
| 4 | Individual | Mortgage payment holiday | Delay of the mortgage payments for a period of up to three months | Experiencing financial difficulties meeting mortgage repayments because of COVID-19 | Speak to your bank to discuss the details. Make sure you understand the conditions of the changed payment plan. | Now | With the mortgage provider | End of three months of payment holiday | https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/87367/6/Covid-19_fact_sheet_18_March.pdf |
| 5 | Individual | Eviction from property | Delay of the eviction from property due to financial difficulties | If a tenant experiencing financial difficulties because of COVID-19, the government will ensure they do not face the threat of eviction for at least 3 months | Speak to your landlord to discuss an amended payment plan. Do not sign a new agreement unless you understand all the new terms and conditions. | Now | With the property owner | N/A | https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/87367/6/Covid-19_fact_sheet_18_March.pdf |
| 6 | Individual | Utilities | Support with payment for Utilities | For any individual struggling to pay their utility bills, the government has launched an emergency package. Reach out to the utility provider to discuss payment solutions. | Speak to utility provider to discuss options | Now | N/A | N/A | https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/87395/0/Supplier_Agreement_19_3_2020.pdf |
| 7 | Individual | Council Tax | Support/reduction of Council tax | An individual might qualify for a reduction in council tax if his income has dropped or if he started claiming benefits recently. If anyone already get a council tax reduction and are working age, the local council could give an extra £150 off your bill for 2020-2021. | Contact local authority | Now | Contact local authority | N/A | https://www.citizensadvice.org.uk/debt-and-money/if-you-cant-pay-your-bills-because-of-coronavirus/ |
| 8 | Individual | Personal loans or credit card bills | Support for payment of personal loans and credit card bills | Experiencing financial difficulties meeting repayments because of COVID-19 | Speak to your bank to discuss the details. Make sure you understand the conditions of the changed payment plan. | Now | With the loan/card provider | N/A | https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/87367/6/Covid-19_fact_sheet_18_March.pdf |