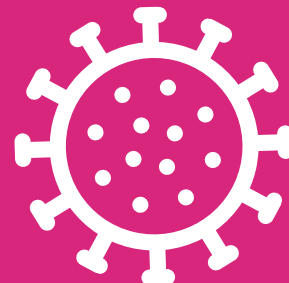
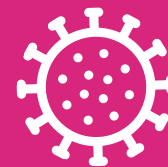


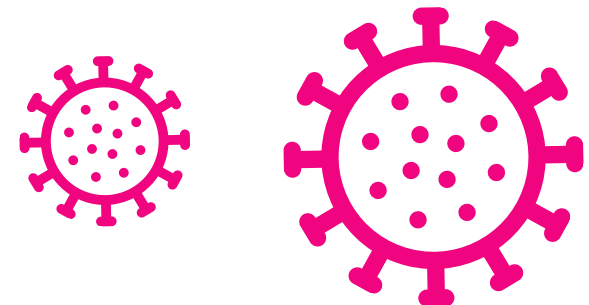


COVID - 19

ECONOMIC MEASURES IN SPAIN



1. EVICTION BAN / EXTENSION OF RENT CONTRACT
2. BASIC SUPPLIES
3. PAYMENT MORATORIA: MORTGAGE / CONSUMER CREDIT
4. AID FOR LEASE PAYMENT
5. UNIVERSAL BASIC INCOME
6. AIDS FOR SMEs & SELF-EMPLOYED

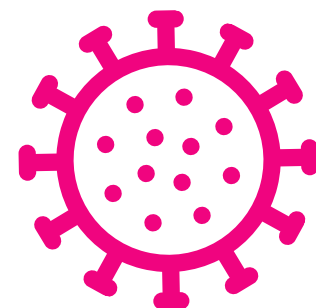
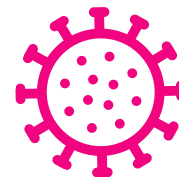


EVICTION BAN - (finished 21.09.20)

- Suspension of the eviction procedure for **vulnerable households** without housing alternatives.
 - Apply for any home (**rented** or **mortgaged property**)
 - During **6 months** after lifting the alarm state
-

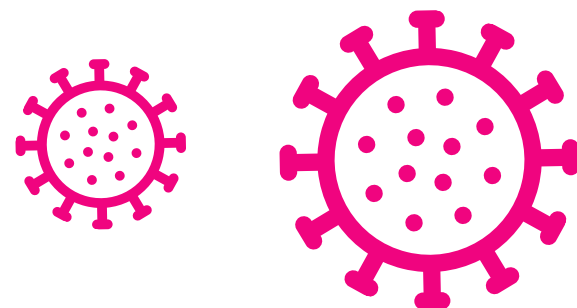
EXTENSION OF LEASE CONTRACT - (finished 21.09.20)

- For **6 months** if the lease contract ends during the alarm state
- Same economic conditions



BASIC SUPPLIES (finished 21.09.20)

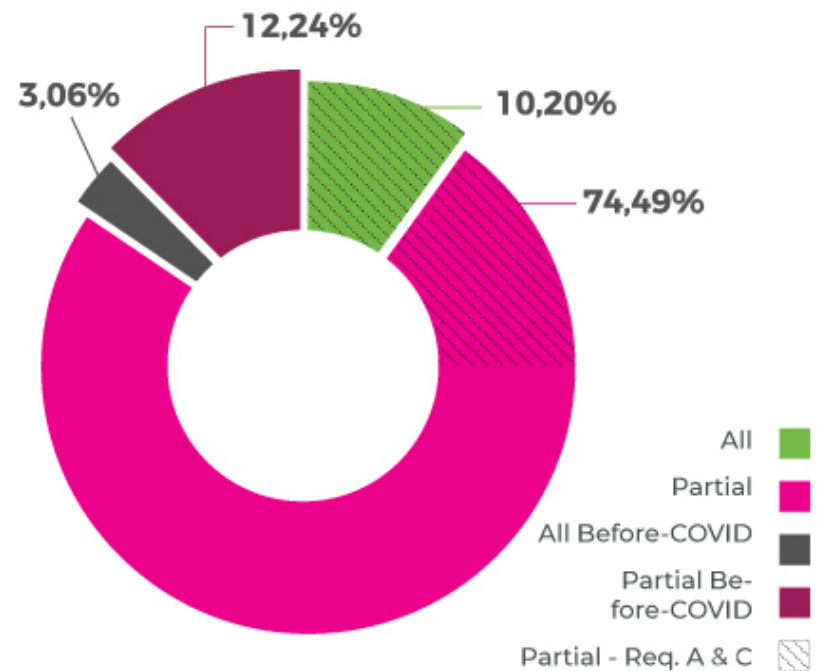
- Gas, electricity, water, telecommunications (fixed and mobile phone, Internet)
- Prohibition to cut off basic supplies to any citizen
- Gas price won't change, except for a lower price (natural & butane)



[LEGISLATIVE] PAYMENT MORATORIA: MORTGAGE // CONSUMER CREDIT

VULNERABILITY ASSUMPTIONS

- A. Unemployment or entrepreneur/
professional with loss of > 40%
- B. Income < 3 times IPREM (Public
Income Indicator) – 1600€ aprox.
- C. Mortgage, expenses and basic
supplies are more than 35% of
income
- D. Mortgage burden has multiplied
by at least 1.3



PAYMENT MORATORIA: MORTGAGE // CONSUMER CREDIT

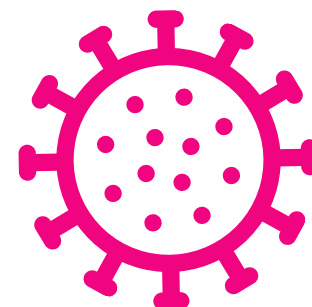
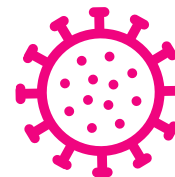
Mortgage habitual residence and/or premises // Consumer Credit

[LEGISLATIVE]

- **4 months**
- **no cost**
- **no interest**

[SECTORIAL]

- **6-12 months**
- **no cost**
- **interest**



AID FOR RENT PAYMENT

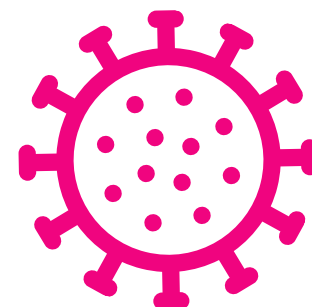
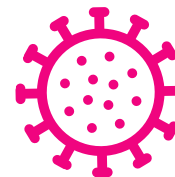
- Same vulnerability assumptions (A + B + C)
- Not owner of any real state

‘SMALL’ OR PRIVATE LANDLORD

- State-guaranteed Credit
no expenses, no interest.
 - **Return term:** 6 years
(+4y if needed)
 - Máx. 900€
 - To be used to cover the rent
payments or the rent loan
-
- Also Rent Subsidies

‘LARGE’ LANDLORD, COUNCIL OR HOUSING ASSOCIATION

- Reduction of 50% or
- 4 months forbearance,
to be payed in 3 years
without interest

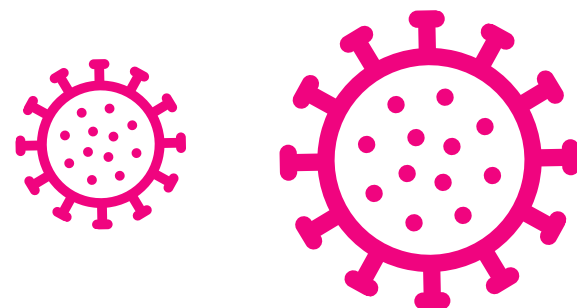


UNIVERSAL BASIC INCOME (UBI) – approved 29.05.2020

- Family unit
 - 461,50€ monthly + 138,40€ for each additional person (100€ more for monoparental families)
 - Max. 1.015€
-

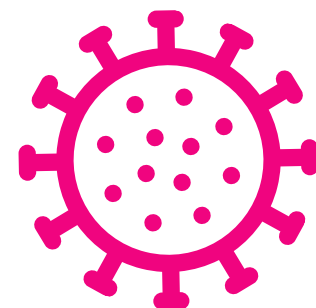
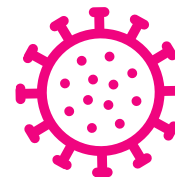
REQUIREMENTS

- 23 to 65 years old
- 1y legal residence
- 5-12.000€ income
- 16-43.000 assets



AIDS SELF-EMPLOYED

- Unemployment Benefit
 - 70% of salary during the alarm state
 - activity suspended or billing decrease (<75%)
- Moratorium Social Security contributions for 6 months
- Postponing Payment of Social Security debts, import tax...
- Availability of pension plans for amounts not higher than monthly net income

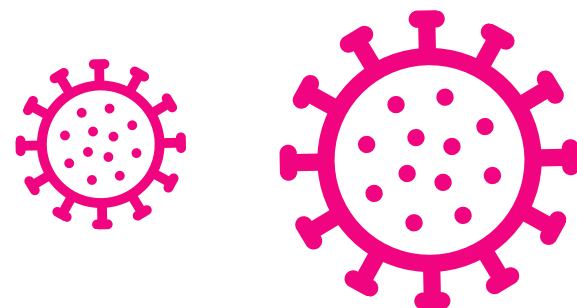


AIDS SMALL AND MEDIUM ENTERPRISES (SME)

- Adjustment Schemes (ERTE), with no requirement for prior min. Contribution or reduction of accumulated entitlement
 - Increased sick pay for COVID-19 infected workers or those quarantined, from 60 to 75 percent of the regulatory base
-

HOUSEHOLDS EMPLOYEES

- Temporary subsidy
70% of the contribution base





THANKS

ASUFIN – SPANISH FINANCIAL USERS ASSOCIATION

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