

What follows is a summary of the urgent complementary measures in the social and economic field adopted by the Government under [Royal Decree Law 11/2020](#), of March 31st, to deal with COVID-19.

These measures are divided into **three distinct blocks**: a first chapter regulates the package of measures to support the most vulnerable workers, consumers, families and groups; a second chapter launches a series of measures of various kinds with a direct impact on the reinforcement of economic activity, as well as actions aimed at supporting businesses and the self-employed; and in the third and final chapter, a series of measures are adopted to adjust the functioning of the Administration to current needs.

The main measures taken are the following:

- [Measures on housing, rent and mortgages for all those in a situation of economic vulnerability as a result of the crisis of COVID-19:](#)

The moratoriums are approved for the payment of rental housing rent, the extraordinary extension of the usual housing lease agreements, the approval of a guarantee line for coverage on behalf of the Status of funding for affected tenants as well as a new aid program to help minimize the economic and social impact on rent. Also, the cases are extended to benefit from the mortgage debt moratorium approved by Royal Decree-Law 8/2020, of March 17th; and it is agreed to suspend eviction and release for vulnerable households without a housing alternative.

- **Temporary suspension of the obligations arising from credit or loan agreements without mortgage guarantee:**

It will be applicable to the contracts concluded by natural persons in a situation of economic vulnerability as a result of the health crisis caused by COVID-19. This suspension will also apply to guarantors and guarantees of the aforementioned

contracts. This suspension may be requested up to 1 month after the alarm status has ended.

- **Right to the perception of the social bonus by the self-employed:**

Self-employed workers who have ceased their activity or have reduced their turnover by at least 75% due to COVID-19 may benefit from the social bonus.

- **Guarantee of electricity supply, petroleum products, natural gas and water:**

During the alarm state, the supply of electricity, petroleum, natural gas and water products to the consumers on their habitual dwelling, for reasons other than the security of supply, of persons and of the facilities.

- **Extraordinary subsidy for lack of activity for the people included in the Special System of Workers of the Home of the General Scheme of the Social Security:**

All those who have stopped providing services in whole or in part on a temporary basis to reduce the risk of contagion, for reasons beyond their control, in one or more domiciles, and on the occasion of the health crisis can opt for this benefit. This measure may also be adhered by all those who have been terminated from the employment contract by dismissal or retirement of the employer due to the COVID-19 health crisis.

- **Exceptional unemployment subsidy for the termination of a temporary contract:**

Beneficiaries of this subsidy include the workers who have been terminated the contract for a fixed duration of at least 2 months, after the entry into force of the alarm status and did not have the Contribution required to access another benefit or subsidy.

- **Moratorium on Social Security Contributions:**

The General Treasury of the Social Security may grant moratoriums of 6 months, interest-free, to the companies and self-employed workers included in any Social Security scheme that so request and comply with the established requirements.

- **Deferral of the payment of debts with the Social Security:**

Companies and self-employed workers included in any Social Security scheme, as well as those authorized to act through the Electronic Data Transfer System in the field of Social Security, may request a delay in payment of Social Security debts, as long as they do not have another deferral in force, and with an applicable interest rate of 0,5 %.

- **Right to terminate certain contracts without penalty by consumers and users:**

Consumers and users will be able to resolve the contracts for the sale of goods or the provision of services, including those for successive treatment, if these were impossible compliance, within 14 days. The employer will be obliged to return the sums paid, with the exception of the expenses incurred within 14 days, unless express acceptance of different conditions by the consumer and user.

With respect to successive service contracts, the company may offer recovery options, but they will not be accepted by the consumer. Also, the company will refrain from submitting new monthly payments until the service can be provided normally.

It is also envisaged in cases of combined travel contracts that have been canceled, which the organizer may give to the consumer or user a subscription to be used for a period of one year from the end of the state's validity. alarms and their extensions. However, in case of not being used within this period, the consumer or user may request a refund of the amount paid.

- **Measures to restrict the commercial communications of entities that carry out a gambling activity:**

Advertisements spread by any means or media for the purpose of promoting gambling activities are subject to a number of restrictive measures to prevent the intensification of the consumption of online gambling which may result in compulsive or pathological gambling.

- **Support measures for industrialization:**

It is approved the modification of the moment and the period for the provision of guarantees in the calls of loans granted by the SGIPYME pending resolution at the moment of entry into force of the Royal Decree 462/2000, of March 14th; the possibility of requesting refinancing modifications in the loans for industrial projects granted by the SGIPYME, the reimbursement of expenses and the granting of aid for the cancellation of activities promoting international trade and other international events and also it suspends the payment of interest and repayments corresponding to loans granted by the Ministry of Tourism.

- **Measures for the supplies flexibility for SMEs and the self-employed:**

Exceptionally and for the duration of the alarm, self-employed holders of points of electricity, natural gas and petroleum byproducts may request the temporary suspension or modification of supply contracts to adapt their contracts to new consumption patterns and the needs of the current situation. The self-employed and SMEs may also suspend the payment of invoices for billing periods that contain days integrated into the alarm status.

- **Adopting other measures in the public sector to facilitate and simplify procedures:**

In order to address the health crisis and its consequences, a series of measures are approved, including the following:

1. Measures in the field of subsidies and public aid.

2. Deferral of debts arising from customs declarations.
3. Extraordinary deferral of the repayment schedule for loans granted by the Autonomous Communities and local entities to entrepreneurs and freelancers affected by the health crisis caused by COVID-19.
4. Measures related to support donations for COVID-19
5. Deadlines for the preparation and submission of annual accounts for the financial year 2019 of public sector entities and submission of the General State Account to the Court of Auditors.
6. Liquid availability of the autonomous organisms and other entities that are members of the state public sector
7. Enforcing the obligations of providing economic and financial information to evaluate the budgetary impact of the actions carried out.
8. Suspension of deadlines in the tax field of the Autonomous Communities and Local Entities.

**The date of entry into force** of the measures adopted by Royal Decree Law 11/2020 is April 2nd, 2020, with the exception of the measures related to the restriction of commercial communications of entities that carry out a gambling activity, effective April 3rd, 2020.