

**Disclaimer:** This factsheet has not been subject to the full Eurofound evaluation, editorial and publication process.

Factsheet for case ES-2020-14/606

## Rent debt moratorium and access to financing for payment of rental debt

Factsheet generated on 06 May 2020, 21:42

Country	Spain, applies nationwide
Time period	Open ended, started on 31 March 2020
Type	Legislation or other statutory regulation
Category	Measures to prevent social hardship – Keeping a safe home
Case created	14 April 2020 (updated 01 May 2020)

### Background information

Measures are established to procure the moratorium of the rental debt for tenants of habitual residence in a situation of economic vulnerability. In this sense, a new rental aid program is also incorporated into Royal Decree 106/2018, of March 9: the «Aid Program to help minimize the economic and social impact of COVID-19 on rentals of habitual residence »», And the creation, through an agreement between the Ministry of Transport, Mobility and the Urban Agenda and the Official Credit Institute (ICO), of a specific line of State guarantees to which all those households that may be in situation of vulnerability as a consequence of the expansion of COVID-19 and which will not entail any type of expenses or interests for the applicant.

### Content of measure

Measures are established to procure the moratorium of the rental debt for tenants of habitual residence in a situation of economic vulnerability due to COVID-19.

Moreover, in order to provide financial coverage to meet housing expenses by households in situations of social and economic vulnerability as a consequence of the expansion of COVID-19, the Ministry of Transport, Mobility and Urban Agenda is authorized so that, through an agreement with the Official Credit

Institute, for a period of up to fourteen years, a line of guarantees with full coverage of the State is developed, so that banking entities can offer transitory financing aid to people who are in the aforementioned situation of vulnerability, with a repayment period of up to six years, exceptionally renewable for another four and without, in any case, accruing any type of expenses and interests for the applicant.

2. The transitory financing helps will be finalists, having to dedicate to the payment of the rent of the housing lease and will be able to cover a maximum amount of six monthly rent.

3. These temporary financing grants may be accessed by all tenants who are in a situation of vulnerable vulnerability as a consequence of the expansion of COVID-19, in accordance with the criteria and requirements defined through an Order of the Ministry of Transport , Mobility and Urban Agenda

## Use of measure

No data available.

## Actors, target groups and funding

Actors	Target groups	Funding
National government	Other workers & citizens	National funds

## Social partners

Role of social partners	No involvement
Form of involvement	Unknown

No information on the potential involvement of social partners yet.

## Sectors and occupations

This case is not sector-specific.

This case is not occupation-specific.

## Sources

- 31 March 2020: Royal Decree 11/2020 ([www.boe.es](http://www.boe.es))