

MORTGAGE MORATORY REQUIREMENTS

1. It must be in habitual residence.
2. You must be unemployed or as a professional have losses greater than 40%.
3. The maximum income per family cannot be more than 22,558.77 euros gross per year.
 1. If there are people with disabilities of 33% in the family, dependent or sick people who require long-term care, the maximum rises to 30,078.36 euros gross per year.
 2. If the disability is over 65% or you have dependent people with serious illnesses, the maximum rises to 37,597.95 euros per year.
4. The mortgage and basic expenses and supplies must be more than 35% of the family's net income.
5. That as a consequence of the pandemic, the effort to pay the mortgage has increased substantially.

DOCUMENTS THAT MUST BE SUPPLIED

A) If you are unemployed, SEPE or SOIB certification.

<https://sede.sepe.gob.es/portalsedeestaticos/flows/gestorcontenidos?page=sv00a>

B) If it is due to self-employed activity stoppage, a certificate issued by the State Tax Agency.

C) Registration certificate of those living in the house and family book or certificate of disability if applicable.

<http://www.calvia.com/responsive/general.plt?kpagina=156&kidioma=2&knode=1>

D) Property Register simple note of all family unit members.

<http://www.registradores.org/lista-de-correos-electronicos-de-los-registros-de-la-propiedad/>

E) Responsible declaration that the requirements for granting the moratorium are met.

APPLICATION PERIOD

Until 4th May, depending on the duration of the confinement, the terms can be extended. The bank must answer in a maximum of 15 days from the request.

EFFECTS

The debt is suspended for that term and there are no interest on arrears.