

## Economic policy measures adopted by the Federal Government and the German *Länder* to combat the impact of the COVID-19 pandemic

Additions to the 2020 National Reform Programme, current as of 30 April 2020

This list reflects the reporting period from 1 March 2020 to 31 March 2020. In light of the very dynamic development of the situation, the Federal Government and the German *Länder* are constantly adopting new economic policy measures. The presentation of *Länder* measures is based on reports provided by the *Länder*.

Category	Title of the measure	Description and expected impact of the measure	Status and timetable
<b>Overview</b>	<b>Aid packages put together by the Federal Government</b>	<ul style="list-style-type: none"> <li>• €122.3 billion in additional expenditure under the supplementary budget for 2020. These include               <ul style="list-style-type: none"> <li>○ €55 billion in total for additional projects for directly combatting the pandemic</li> <li>○ €50 billion in immediate assistance for supporting micro-enterprises and own-account workers</li> <li>○ approx. €5.9 billion to cover potential claims covered by guarantees and securities provided by the Federal Government</li> <li>○ approx. €3.5 billion for measures to mitigate and combat the outbreak of the virus</li> <li>○ €7.7 billion to finance the Unemployment Benefit II scheme and the Federal Government's share in accommodation costs and the costs related to basic security benefits in old age and cases of reduced earning capacity</li> </ul> </li> <li>• Increase by around €356.5 billion in the funds available for guarantees under the Federal Budget</li> </ul>	Adopted by the Federal Cabinet on 23 March 2020, approved by the Bundestag on 25 March 2020, approved by the Bundesrat and promulgated in the Federal Law Gazette on 27 March 2020.

		<ul style="list-style-type: none"> <li>• Funds available for loans and guarantees under the Economic Stabilisation Fund: <ul style="list-style-type: none"> <li>○ €100 billion in loans for the acquisition of capital instruments and stakes</li> <li>○ €400 billion in guarantees for insuring company financing</li> <li>○ In addition to this, the Economic Stabilisation Fund is given authorisation to borrow 100 billion euros to refinance loans issued by KfW.</li> </ul> </li> </ul>	
	<b>Aid packages put together by the German Länder</b>	The <i>Länder</i> are implementing measures in cooperation with the Federal Government and have also adopted their own sets of regional measures.	
<b>Budget</b>	<b>Supplementary budget for 2020</b>	The measures that have been adopted under the supplementary budget amount to expenditure of a total of €122.3 billion. In order to finance these measures, around €156 billion in public borrowing is needed. Germany is currently in an unusual emergency situation that will make it necessary to deviate from the cap on spending (debt brake) agreed in Article 115 (2) sentence 6 of the Basic Law.	Adopted by the Federal Cabinet on 23 March 2020, approved by the Bundestag on 25 March 2020, approved by the Bundesrat and promulgated in the Federal Law Gazette on 27 March 2020. Applies retroactively from 1 January 2020.
	<b>Measures adopted by the Länder</b>	<b>Baden-Württemberg</b> In order to increase the reserves for covering budgetary risks, a borrowing authorisation of up to €5 billion was adopted as part of the supplementary budget. The supplementary budget also includes an increase in guarantees (including back-to-back guarantees) and other securities provided by the <i>Land</i> (funds available for guarantees) from currently €200 million to €1 billion.	Adopted by the Landtag on 19 March 2020.
		<b>Bavaria</b> Approval of a debt-financed 'coronavirus pandemic' special fund with a volume of €10 billion. This special fund will be used to finance the	Supplementary Budget Act for 2019/2020 adopted by the Ministerrat on 17 March

		<p>acquisition of necessary equipment, the implementation of necessary measures, measures to promote economic development in order to mitigate the impact of the COVID-19 pandemic and Bavaria's 'safety net' for hospitals.</p> <p>Decision by the Bavarian State Government to increase the volume of the debt-financed 'coronavirus pandemic' special fund from €10 billion to €20 billion as part of the second supplementary budget for 2019/2020 to take account of the expected considerably higher need for funds to finance the aid measures and the expected loss in tax revenue.</p>	<p>2020, approved by the Landtag on 19 March 2020.</p> <p>Approval of the Second Supplementary Budget Act for 2019/2020 by the Ministerrat on 24.03.2020.</p>
		<p><b>Brandenburg</b></p> <p>A bail-out package worth €2 billion was added to the supplementary budget for 2020. It will be used to mitigate the financial impact of the COVID-19 pandemic. The bail-out package will be financed through public borrowing. This has been justified by the Landtag's declaration of an unusual emergency situation. By making an addition to Brandenburg's Budget Act (Article 8a Budget Act 2019/2020), the finance ministry has been authorised to deviate from Article 37 of the Brandenburg Budgetary Ordinance to approve expenditure not included in or exceeding the budget, provided this is absolutely necessary to continue to exercise public functions, to uphold crucial economic, social and cultural activities irrespective of their provider, and to offset substantial damage.</p>	<p>Cabinet decision of 11 February 2020. Approval of the supplementary budget for 2020 by the Landtag on 1 April 2020.</p>
		<p><b>Hamburg</b></p> <ul style="list-style-type: none"> <li>• Suspension of the cap on spending (debt brake) due to an unusual emergency situation caused by a natural disaster.</li> <li>• Permission for expenditure to exceed the revenues set out in the income statement for budget years 2020 and 2021 by up to €1.5 billion.</li> <li>• Permission to borrow a total of up to €1.5 billion for budget years 2020 and 2021.</li> </ul>	<p>Approved by the Senate (on 27 March 2020) and the Parliament.</p>

		<p><b>Mecklenburg-Western Pomerania</b></p> <p>The supplementary budget for 2020 sets out additional aid measures worth up to €1.1 billion which are pooled under the ‘MV Schutzfonds’ (protective fund for Mecklenburg-Western Pomerania). These include €700 million in immediate assistance provided as grants, support for the public healthcare sector, continued pay in the case of necessary childcare and tax deferrals. Another €400 million will be available for the provision of additional guarantees and loan guarantees. The Landtag has declared an unusual emergency situation pursuant to Article 65 (2) sentence 2 of the constitution of Mecklenburg-Western Pomerania and has approved net borrowing of €700 million in order to cover the additional costs. The <i>Land's</i> income is expected to decrease by around €1 billion. This will be offset to some extent by a withdrawal from the ‘Konjunkturausgleichsrücklage’ (reserve for counterbalancing economic trends).</p>	<p>Adopted by the Cabinet on 24 March 2020, approved by the Landtag on 1 April 2020.</p>
		<p><b>Lower Saxony</b></p> <p>The measures that have been adopted under the supplementary budget amount to a total of €1.4 billion, which will be spent for: Ensuring that the structures of the healthcare sector remain operational and effective and for providing immediate assistance and allowances for businesses. In addition, by adopting the supplementary budget, the finance ministry has been authorised to provide guarantees at the expense of the <i>Land</i> of Lower Saxony of €3 billion – up from around €1 billion previously. In order to cover the additional costs incurred as a result of the COVID-19 pandemic, Lower Saxony will be permitted to deviate from Article 71 (2) of its constitution and borrow an additional €1 billion to balance its budget.</p>	<p>Decisions by the Lower Saxony Government of 17 March 2020 and the Landtag of Lower Saxony of 25 March 2020.</p>
		<p><b>North Rhine-Westphalia</b></p> <p><u>Supplementary budget:</u> Under the supplementary budget, North Rhine-Westphalia is expanding its guarantee scheme for supporting businesses from €900 million to €5 billion – an increase of</p>	<p>Adopted on 24 March 2020.</p>

		<p>€4.1 billion. It will further expand the guarantee and back-to-back guarantee volume from €100 million to €1 billion – an increase of €900 million. The finance ministry is authorised to assume liability for up to €5 billion for the NRW.BANK Universal Loan Programme on a global and one-off basis.</p> <p><u>NRW-Rettungsschirmgesetz (Bail-out Act adopted by North Rhine-Westphalia)</u>: Establishment of a special fund worth €25 billion for dealing with the direct and indirect consequences of the coronavirus crisis. The fund is financed via a special borrowing authorisation, which is part of the supplementary budget for 2020.</p> <p><u>Kommunalschutz-Paket (protective measures for municipalities package)</u>: A range of different measures are to be adopted to ensure that municipalities will continue to be able to have the funds they need to exercise their functions.</p>	<p>Cabinet decision of 31 March 2020.</p>
		<p><b>Rhineland-Palatinate</b></p> <p>Via the supplementary budget for 2020, an additional €3.3 billion – consisting of around €1 billion in cash resources, guarantees and commitment appropriations – is being made available. €800 million will be used for combatting the pandemic and its consequences, 100 million of which will be paid to the districts and municipalities. The <i>Land</i> plans to borrow a net amount of €598.5 million in 2020. An unusual emergency situation pursuant to Article 117 (1) sentence 2 number 2 of the Rhineland Palatinate constitution was declared. The supplementary budget exceeds the maximum permissible level of debt by €572 million. A repayment plan was adopted.</p>	<p>Adopted by the Ministerrat on 24 March 2020 and the Landtag on 27 March 2020.</p>
		<p><b>Saxony</b></p> <p>The supplementary budget for 2020, which was adopted for dealing with the coronavirus outbreak, has a volume of more than €6 billion.</p>	<p>Cabinet decision of 3 April 2020. Decision by the Landtag of 9 April 2020.</p>
		<p><b>Saxony-Anhalt</b></p> <p>A supplementary budget of €500 million was adopted to finance</p>	<p>Cabinet decision of 24 March 2020, decision by the</p>

		<p>measures for dealing with the coronavirus crisis. These measures will be financed partly by a withdrawal from reserves and partly by public borrowing worth around €259 million justified by the unusual emergency situation.</p>	Landtag of 2 April 2020.
		<p><b>Schleswig-Holstein</b></p> <p>As part of an exemption, up to €500 million will be available for dealing with the crisis. These can be spent to support businesses facing a risk of collapse in cases where either no aid from the Federal Government is available or where this aid proves to be insufficient.</p> <p>In addition, the Landtag approved an expansion of the Schleswig Holstein investment bank's 'SME loan' and 'microcredit' funding programmes to support companies affected by the coronavirus crisis. The total volume of these loans has been doubled, reaching the maximum amount of €10 million for budget year 2020.</p>	Adopted by the Landtag on 18 March 2020.
<b>Providing liquidity for the real economy</b>	<b>Guarantees</b>	<p>Unlimited provision of liquidity for companies and firms via a guarantee scheme of €822 billion from the Federal budget: existing programmes for liquidity aid will be expanded without any limits in order to make it easier for companies to obtain preferential loans.</p> <ul style="list-style-type: none"> <li>• Large-scale KfW Special Programme available for commercial undertakings of all sizes and for freelancers. It allows companies that have been facing difficulties as a result of the coronavirus outbreak to access loans to improve their liquidity. The programme's scope has been extended and its terms relaxed.</li> <li>• The KfW Special Programme is being implemented via the KfW Entrepreneur Loan and ERP Start-up Loan-Universal programmes, the funding terms of which have been modified and improved. In addition, the 'direct financing for syndicated loans' special programme allows for syndicated loan financing, with KfW assuming part of the risk. KfW offers businesses streamlined loan application procedures and simplified risk assessment procedures. For loan amounts of less than</li> </ul>	The KfW Special Programme for commercial undertakings of all sizes and freelancers has been available since 23 March 2020 (the European Commission's <i>Temporary Framework</i> for State Aid measures has been in force since 19 March 2020). Applications can be submitted up until 31 December 2020.

		<p>€3 million, the risk assessment is carried out by KfW instead of the businesses' bank. For loans of no more than €10 million, simplified risk assessment procedures are applied.</p> <ul style="list-style-type: none"> <li>• Under the KfW Special Programme, small and medium-sized companies applying for a loan will be relieved of 90% of the financial risk; and large companies of 80% of the financial risk.</li> <li>• The annual interest rate applied under the new KfW Special Programme has been reduced and now stands at 1 to 1.46% for small and medium-sized companies and 2 to 2.12% for larger companies – depending on the risk category.</li> <li>• Guarantee banks will double the maximum guarantee amount that can be granted to small companies, which will increase from €1.25 million to €2.5 million. Back-to-back guarantees by the Federal Government and the <i>Länder</i> to the guarantee banks will be increased by 10 percentage points and 15 percentage points respectively.</li> <li>• Guarantee banks now have the authority to grant guarantees of up to €250,000 without prior approval (the objective being to speed up the decision-making process).</li> <li>• Up until the end of May, the Federal Government is providing guarantee banks (at Federal and <i>Länder</i> level) with a 100% back-to-back guarantee for loans of up to €100,000. This means that guarantee banks will carry zero risk and can therefore grant loans at once. The businesses' bank will be provided a 90% guarantee on each loan they grant.</li> <li>• The 'large-scale guarantee programme' (in which both the Federal government and the <i>Länder</i> serve as guarantors), which had previously only been open for companies based in structurally-weak regions, is now opened up to companies based outside these regions. This programme makes it possible to insure equipment financing and investments needing a guarantee of €50 million, with the guarantees covering up to 90%</li> </ul>	<p>Immediate application following the announcement of the 'Protective shield for employees and companies' joint paper on 13 March 2020.</p> <p><i>Länder</i> required to implement the rules at guarantee bank level.</p> <p>Risk coverage of 90% for guarantees has applied since 20 March 2020.</p>
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	<b>Economic Stabilisation Fund Act</b>	<p>Economic Stabilisation Fund with a total volume of €600 billion:</p> <ul style="list-style-type: none"> <li>• €400 billion for guarantees securing debt and liabilities with a repayment period of no more than five years,</li> <li>• €100 billion for recapitalisation measures,</li> <li>• €100 billion for the refinancing of the KfW Special Programme,</li> <li>• Companies need to fulfil two out of the following three requirements: 1) a balance sheet total of €43 million or more, 2) turnover of €50 million or more, 3) more than 249 employees</li> <li>• Exemptions apply for ‘companies considered to be of fundamental importance’ and for start-ups, the business value of which has been assessed at €50 million or more by private-sector capital donors in at least one financing round since 1 January 2017.</li> </ul>	<p>Adopted by the Federal Cabinet on 23 March 2020, approved by the Bundestag on 25 March 2020, approved by the Bundesrat on 27 March 2020.</p>
	<b>Immediate assistance for own-account workers and small companies</b>	<p>Immediate assistance worth €50 billion euros for own-account workers and small companies. These include: Grants for companies with up to ten employees (full-time equivalents):</p> <ul style="list-style-type: none"> <li>• One-off payments of up to €9,000 for companies with up to five employees (full-time equivalents) or €15,000 for companies with up to ten employees (full-time equivalents);</li> <li>• Granting and management lies with the <i>Länder</i>;</li> <li>• Applications can be submitted up until the end of May 2020.</li> </ul> <p>The one-off payment is provided for three months and can be used to cover businesses’ recurring material and financial costs (such as commercial rents, loans for operating space or leasing instalments). Applicants must give assurance that their economic survival is under threat as a result of the coronavirus crisis. Responsibility for implementing the Federal Government Immediate Assistance Programme lies with the <i>Länder</i>.</p>	<p>Adopted by the Federal Cabinet on 23 March 2020, approved by the Bundestag on 25 March 2020.</p> <p>Administrative arrangements between the Federal Government and the <i>Länder</i> implemented on 30 March 2020.</p>



	<p><b>Tax-based liquidity measures including improved possibilities for the deferral of tax payments, the reduction of tax prepayments and in the area of enforcement</b></p>	<p>Possibilities to grant tax relief worth billions of euros:</p> <ul style="list-style-type: none"> <li>• The fiscal authorities can defer tax payments payable by 31 December 2020 for tax debtors who are directly and substantially affected by the outbreak and can exempt these from paying interest during the deferment period. The fiscal authorities will be instructed not to apply any strict requirements.</li> <li>• Adjusting tax prepayments will become easier. Once it has become clear that the taxpayer's income for the current year is likely to be lower than in the years before, advance payments on taxes will be reduced quickly and without the need for complex procedures.</li> <li>• Tax enforcement measures (such as the seizure of bank accounts) and late payment penalties will be suspended up until 31 December 2020, provided the tax debtor is directly and substantially affected by the impact of the coronavirus outbreak.</li> </ul>	<p>Published on 19 March 2020.</p> <p>On 13 March, the customs administration was instructed to provide for measures in the tax law for the taxes administered by it (including import VAT, alcohol tax, energy tax, motor vehicle tax and aviation tax) On the same day, the Federal Central Tax Office was instructed to do the same for insurance tax and VAT, to the extent that these are administered the Federal Central Tax Office.</p>
	<p><b>Suspension of the requirement for collateral pursuant to the Aviation Tax Act</b></p>	<p>In cases where an aviation business submits an application for tax deferral, which is a sign that the tax could be in jeopardy, the customs administration will not demand any collateral from that business.</p>	<p>Instruction of 17 March 2020.</p>
	<p><b>Reduction of VAT special advance payment</b></p>	<p>Entrepreneurs benefitting from a permanent extension of the VAT payment deadline who can prove that they are directly and substantially affected by the current coronavirus crisis can submit an application to the fiscal authorities, which can then reduce some or all of the VAT special advance payment amounts payable in 2020 and therefore effectively refund payments that have already been made. Entrepreneurs will continue to benefit from the permanent extension of the VAT payment deadline.</p>	<p>A letter to this effect was sent to the highest fiscal authorities of the German <i>Länder</i> on 20 March 2020.</p>
	<p><b>Exemption of aid deliveries/donations of medical supplies from</b></p>	<p>The Federal Government, together with other Member States, asked the European Commission to temporarily relieve from import duties deliveries of medical supplies and protective equipment from third</p>	<p>Application of 23 March 2020, limited to the time period of the COVID-19</p>

	<b>import duties</b>	countries. On 3 April 2020, the Commission granted temporary relief from import duties for the period from 30 January 2020 to 31 July 2020. The measure includes protective equipment, testing kits and ventilators imported by or on behalf of State organisations or on behalf of (aid) organisations approved by the competent authorities in the Member States for release for free circulation with a view to combatting the pandemic. This will make it easier financially to get the medical equipment that doctors, nurses and patients desperately need. The details are currently being discussed.	pandemic.
	<b>Deferral of social insurance contributions</b>	<p>Businesses can defer social insurance contribution payments without having to pay interest or give any kind of security if the following requirements are met:</p> <ul style="list-style-type: none"> <li>• Businesses would face extreme hardship as a result of the immediate collection of the contributions; the entitlement to the payment will remain unaffected (Article 76 Social Code Book IV).</li> <li>• The deferral of social insurance contributions is subordinate to other measures adopted by the Federal Government such as short-term work, protective shields etc., which must be used first.</li> <li>• The deferral is limited to two months (March and April 2020).</li> <li>• It is financed via the social insurance providers; contributions need to be paid after the expiration of the deferral period.</li> </ul>	In force. Applies for March and April 2020.
	<b>Measures adopted by the <i>Länder</i></b>	<p><b>Baden-Württemberg</b></p> <p>Expansion of guarantees, increase in the funding available for guarantees, and risk coverage of up to 80%. COVID-19 immediate assistance: Immediate Assistance Programme for own-account workers, companies and freelancers who employ up to 50 staff and who are at risk of going under as a direct result of the COVID-19 pandemic; one-off non-repayable grant of up to €30,000.</p> <p><b>Bavaria</b></p> <p>€62 billion have been made available for stabilisation measures:</p> <ul style="list-style-type: none"> <li>• BayernFonds (emulating the Federal Government's Economic</li> </ul>	<p>Immediate assistance programme in force since 25 March 2020.</p>

		<p>Stabilisation Fund): €20 billion investment package; in addition to this, €30 billion in funding for guarantees. Requirements for companies: balance sheet total or turnover of more than €10 million; at least 50 employees (two out of three criteria need to be satisfied). A start-up's business value needs to have been assessed at €5 million or more by private-sector capital donors in a completed financing round, including the capital acquired in that round.</p> <ul style="list-style-type: none"> <li>• Increase in the back-to-back guarantees provided by the Bavarian government for the protective shield of LfA Förderbank Bayern to €12 billion.</li> <li>• Coronavirus-related immediate assistance (of a total of around €5 billion) for small and medium-sized companies of between €9,000 and €50,000 per company, depending on the number of employees.</li> <li>• Programmes provided by LfA Förderbank Bayern: Coronavirus protective shield loan covering 90% of the financial risk; available for commercial undertakings and freelancers generating an annual turnover of up to €500 million. Guarantees covering a maximum of 90% of the loan amount of up to €30 million. LfA has developed a new loan product for small companies employing up to ten staff, which comes with 100% risk coverage and supplements KfW's loan programme for companies employing between 10 and 250 staff.</li> </ul>	<p>Decision by the Ministerrat of 31 March 2020.</p> <p>Decision by the Ministerrat of 17 March 2020 and 31 March 2020, financed from the 'coronavirus pandemic fund'.</p> <p>Decisions by the Ministerrat of 31 March 2020 and 7 April 2020.</p>
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		<p><b>Brandenburg</b></p> <p><u>Grant programme provided by Brandenburg:</u> Immediate assistance for own-account workers, freelancers and small companies employing up to 100 staff, the permanent establishment or workplace of which is located in Brandenburg and which are registered at a German tax office. The immediate assistance is provided as a one-off grant. The amount of the immediate assistance that can be granted ranges from €9,000 to €60,000 and depends on the number of employees.</p> <p><u>Consolidation and economic stimulus package (KoSta) of the Land of Brandenburg:</u> Under this programme, loans promoting a sustainable restoration of competitiveness are granted to small and medium-sized enterprises and freelancers which are temporarily experiencing difficulties that put them at a risk of collapse or which have previously not experienced any difficulties, but are now facing a liquidity shortage as a result of the extraordinary circumstances. Part of the liquidity required for continuing to operate the business is</p>	<p>Directive adopted on 31 March 2020</p> <p>Directive published on 30 March 2020. It will remain in effect up until 31 December 2020.</p>

		<p>provided. The assistance is provided as part of a project funding scheme as a fixed sum of funding taking the form of a repayable loan. As a rule, the assistance can amount to up to €0.5 million and needs to be repaid within a maximum of six months. As a rule, the temporary restructuring loans can amount to €750,000 and need to be repaid within a maximum of 18 months.</p> <p><u>Guarantee programmes provided by the Brandenburg guarantee banks:</u> Acting in agreement with the Federal Government, the <i>Land</i> of Brandenburg is planning to assume 90% instead of previously 80% of the loan risk carried by a business's bank. The repayment term for the loan is up to six years and it is possible not to make any repayments in the first two years. The annual guarantee premium is reduced from 1.25% to 1.1% annually.</p>	
		<p><b>Bremen</b></p> <ul style="list-style-type: none"> <li>• Soforthilfe Corona I (immediate assistance programme I): Additional funding programme for mitigating the economic impact of the coronavirus crisis worth €10 million (targeting micro-enterprises with less than 10 employees)</li> <li>• Soforthilfe Corona II (immediate assistance programme II) with a volume of €25 million (targeting companies with less than 50 employees).</li> <li>• Emergency fund with a volume of €5 million taking into account the additional financial burden experienced as a result of the coronavirus outbreak.</li> <li>• 500,000-euro immediate-action programme to support freelance artists affected by the consequences of the coronavirus crisis</li> <li>• Immediate assistance programme worth €1 million to counter the effects of the coronavirus crisis in the sports sector</li> </ul>	<p>Measures adopted between 30 March and 14 April 2020.</p>

		<p><b>Hamburg</b></p> <ul style="list-style-type: none"> <li>• Hamburg protective shield to assist companies affected by the coronavirus outbreak: direct grants for small and medium-sized enterprises of up to €30,000, total expected volume well over €300 million.</li> <li>• Hamburg-Kredit-Liquidität (Hamburg borrowing capacity): The borrowing authorisation given to Hamburg's investment and promotional bank was expanded by €400 million; now a total of €960 million is available to provide small and medium-sized enterprises with emergency grants of up to €250,000; special programme for the cultural and sports industry.</li> <li>• Guarantees: The maximum guarantee amount that can be provided by Bürgschaftsgemeinschaft Hamburg GmbH (BG) was increased to €2.5 million; the overall share of guarantees that can be granted by BG for equipment was increased to 50%; for loans for equipment, up to 80% of the financial risk are now being covered, increase in the Federal Government's share of the risk by 10 percentage points to now 49% and in Hamburg's share of the risk by 5 percentage points, with BG now assuming 31% of the risk; in addition, BG has been authorised to grant guarantees up to a sum of €250,000 which form part of existing programmes without prior approval.</li> <li>• Coronavirus circular on fees: Companies, trades, the self-employed and other institutions affected by the crisis are permitted to defer the payment of municipal fees and can even be completely exempted from them.</li> <li>• Assistance for commercial lessees: temporary interest-free deferral of leases available for lessees of real-estate owned by the <i>Land</i> of Hamburg</li> <li>• Making it easier to defer all other forms of outstanding payments by relaxing requirements for proving a situation of special hardship.</li> <li>• Financing assurance for beneficiaries: necessary funding will continue to be paid</li> </ul>	<p>Decision by the Senate of 27 March 2020.</p> <p>Approved by the Senate and the Parliament.</p> <p>Decision by the head of the borrowing commission of 19 March 2020.</p> <p>Coronavirus circular on fees of 23 March 2020.</p> <p>Circular sent by the fiscal authorities of 26 March 2020.</p> <p>Circular sent by the fiscal authorities of 26 March 2020.</p>
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	<p><b>Hesse</b></p> <p><u>Coronavirus protective shield with a total volume of €8.5 billion:</u></p> <ul style="list-style-type: none"> <li>• Authorisation to spend an additional €2 billion as part of the supplementary budget for 2020</li> <li>• Increase in the funds available for guarantees from €1.5 to now €5 billion and</li> <li>• tax-based immediate assistance (including in particular the swift reimbursement of special VAT advance payments) amounting to relief of up to €1.5 billion.</li> </ul> <p>Part of the funds provided as part of the coronavirus protective shield will be used for the Immediate Assistance Programme. This means that Hesse will use its own funds to supplement the assistance provided by the Federal Government. In total, more than €2 billion in Federal and regional funds will be provided for the benefit of own-account workers, freelancers, artists, and micro and small enterprises with up to 50 employees. The coronavirus immediate assistance is provided in the form of a one-off non-repayable grant. The grant amount depends on the businesses' number of employees and ranges from €10,000 to €30,000.</p> <p><u>Assistance for companies provided in cooperation with Wirtschafts- und Infrastrukturbank Hessen (WiBank):</u> WiBank has introduced a 'liquidity aid' instrument, providing small and medium-sized enterprises (SMEs) based in Hesse with subordinated loans of between €5,000 and €200,000 via their banks and taking over 100% of the risk. In addition, the programme requires the businesses' banks to co-finance the WiBank loan by providing a loan of at least 20% of the WiBank loan amount. 'Hesse micro-liquidity' funding programme: aims at improving the liquidity situation of own-account workers and individual entrepreneurs in small companies employing no more than 50 employees and of freelancers by granting these with a direct WiBank loan of between €3,000 and €35,000 with a repayment term of seven years.</p>	<p>Decision by the Landtag of Hesse of 24 March 2020.</p>
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		<p><b>Mecklenburg-Western Pomerania</b></p> <p><u>Protective fund worth €1.1 billion consisting not least of: €400 million for increasing Mecklenburg-Western Pomerania funds available for guarantees from €1.2 billion to now €1.6 billion and for increasing the share of the guarantees insured by the <i>Land</i>; 200-million-euro liquidity aid programme (repayable grants) for companies with up to 249 employees; €125 million for immediate assistance for small companies with between 11 and 100 employees (non-repayable grants); possibility for the <i>Land</i> to temporarily buy stakes in companies which are of structural importance; €25 million to support cultural facilities, artists, persons working in the cultural industry and voluntary work; €20 million to help volunteers, non-profit organisations, associations and social institutions, public services of general interest and social welfare bodies cope with income losses and additional costs incurred as a result of the coronavirus crisis. €100 million for investing in key companies. Continued payment of previously granted funding.</u></p>	<p>Cabinet decision of 24 March 2020. Included in the supplementary budget and budget supplement acts approved by the Landtag on 1 April 2020.</p>
		<p><b>Lower Saxony</b></p> <p><u>'Liquidity aid for small companies' grant programme</u></p> <ul style="list-style-type: none"> <li>• Up to €100 million to support businesses with up to 49 employees, freelancers and own-account workers which are facing a prospect of bankruptcy as a result of the coronavirus outbreak.</li> <li>• Support for micro-enterprises and own-account workers (implementation of the Federal funding programme) with up to 10 employees, which are facing a prospect of bankruptcy as a result of the coronavirus outbreak. Disbursement of a one-off grant for covering up to three months of running business costs (grant</li> </ul>	<p>Adopted by the Landtag as part of the supplementary budget on 25 March 2020, in effect since 26 March 2020.</p> <p>Published on 31 March 2020, in effect since 1 April 2020.</p> <p>The measure expires on 31</p>



		<p>amount depends on the number of employees; around €550 million in Federal funds available).</p> <ul style="list-style-type: none"> <li>• Financial support for small companies with 11 to 49 employees which are facing a prospect of bankruptcy as a result of the coronavirus outbreak. Disbursement of a one-off grant for covering up to three months of running business costs (with the grant amount depending on the number of employees; around €200 million in <i>Länder</i> funds available).</li> </ul> <p><u>Liquidity aid/loans provided by the <i>Land</i> of Lower Saxony for small and medium-sized enterprises:</u></p> <ul style="list-style-type: none"> <li>• Financial support for companies with up to 249 employees and freelancers whose business model is sustainable in cases where these are experiencing liquidity shortages as a result of the coronavirus crisis;</li> <li>• Loans of between €5,000 to €50,000; term of ten years;</li> <li>• No interest or instalments need to be paid in the first two years; afterwards, a market-based and risk-based interest rate is applied;</li> <li>• Initially, €60 million in funds of the <i>Land</i>;</li> <li>• Instruction on taking account of the effects of the COVID-19 pandemic in determining the assessment basis for trade tax for the purpose of calculating advance payments.</li> </ul>	<p>December 2020.</p> <p>Programme launched on 25 March 2020.</p> <p>Identically worded instructions of 19 March 2020 adopted by the highest <i>Länder</i> tax authorities on trade tax-related measures for taking account of the impact of the coronavirus outbreak.</p>
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		<p><b>Rhineland-Palatinate</b></p> <ul style="list-style-type: none"> <li>• ‘Starke Wirtschaft Rheinland-Pfalz’ fund (fund strengthening the economy of the Rhineland Palatinate) which is used to finance a programme by the <i>Land</i> to provide companies with up to 30 employees with emergency loans and grants.</li> <li>• Increase in the funds available for guarantees for business development by €2.2 billion; increase in the cash funds available for guarantees by €100 million</li> <li>• €50 million for strengthening the equity base of the Rhineland-</li> </ul>	<p>Adopted by the Ministerrat on 24 March 2020 and the Landtag on 27 March 2020.</p>

		<p>Palatinate's promotional bank ISB (due to an increase in its risk-bearing activities)</p>	
		<p><b>Saarland</b></p> <p><u>'Sofort-Kredit-Saarland' (Saarland emergency loan) programme to support businesses with funds worth €25 million:</u> Under this programme, loans of up to €500,000 can be granted for the financing of equipment. The <i>Land</i> provides guarantees for the loans to ensure issuance and attractive terms. The funds are being provided by the Saarland's investment bank (SIKB), which is working closely with the businesses' banks.</p> <p><u>„Kleinunternehmer-Soforthilfe“ (immediate assistance for small enterprises)</u> in accordance with the directive for supporting commercial undertakings and freelancers affected by the COVID-19 pandemic: To finance this measure, €30 million in budgetary funds is provided by making use of the special fund for future initiatives. Own-account workers and small enterprises can receive a grant (with the amount depending on the number of employees) to overcome liquidity shortages; it takes the form of an equitable payment to which there is no legal entitlement. The Saarland granted this financial aid as an advance payment for the Federal Government's Immediate Assistance Programme.</p>	<p>Announced on 12 March 2020, increased to €25 million on 19 March 2020, adopted by the Ministerrat on 24 March 2020.</p> <p>Directive adopted on 24 March 2020.</p>
		<p><b>Saxony</b></p> <p><u>Express guarantee provided by Saxony's guarantee bank</u></p> <ul style="list-style-type: none"> <li>• Funds available for guarantees increased from €250,000 to €500,000.</li> <li>• Guarantees are granted within one banking day.</li> </ul> <p><u>“Sachsen hilft sofort” (Saxony immediate assistance) programme</u></p> <ul style="list-style-type: none"> <li>• Financial support for individual companies (own-account workers), micro-enterprises and freelancers which are based in</li> </ul>	<p>In effect since 16 March 2020; applies only for the current and special aid measures adopted in the context of the coronavirus outbreak.</p>

		<p>Saxony and have an annual turnover or balance sheet total of no more than €1 million.</p> <ul style="list-style-type: none"> <li>• Liquidity aid for companies that – through no fault of their own – are facing a decline in turnover as a result of the impact of the coronavirus outbreak.</li> <li>• Interest-free and needs-based subordinated loans of between €5,000 and €50,000 and in individual cases of up to €100,000 for the purpose of overcoming liquidity shortages; repayment term of up to eight years; no repayments required for up to 36 months.</li> </ul>	<p>Adopted by the Cabinet on 20 March 2020; applies from 23 March 2020 up until 31 December 2020.</p>
		<p><b>Saxony-Anhalt</b></p> <p><u>Saxony-Anhalt guarantee bank (in coordination with the Federal level)</u></p> <ul style="list-style-type: none"> <li>• The guarantee bank now covers 90% of the loan risk carried by the businesses bank, up from previously 80%.</li> <li>• The maximum guarantee that can be granted to a borrower is €2,500,000. Within these boundaries, a single borrower unit within the meaning of the Banking Act can receive several guarantees.</li> <li>• The repayment term for the loan is up to six years and no repayments are required in the first two years.</li> <li>• Increase in the risk covered by back-to-back guarantees provided by the <i>Land</i> to now 33%, supplementing the increase in the risk covered by the Federal Government of 52%.</li> <li>• Deviating from these percentages, the guarantee bank will provide back-to-back guarantees for liquidity loans of up to €100,000 covering 100% of the financial risk (with 62% being assumed by the Federal Government and 38% by the <i>Land</i>).</li> <li>• Express guarantees with a volume of up to €250,000 covering 90% of the financial risk, to the extent that the relevant requirements are met.</li> </ul> <p><u>Saxony-Anhalt investment bank: 'Sachsen-Anhalt ZUKUNFT'</u>  <u>(Saxony-Anhalt FUTURE) immediate assistance programme: Own-</u></p>	<p>Supplement to the declaration on back-to-back guarantees made by the Federal Government will remain in effect up until 31 December 2020; Federal Government rules on guarantees expire on 31 December 2020.</p> <p>Directive on granting equitable payments for SMEs</p>

		<p>account workers, freelancers and companies employing up to 10 staff receive a one-off equitable payment from the Federal Government's Immediate Assistance Programme; payments for companies with up to 50 employees are being financed from funds of the <i>Land</i>.</p> <p><u>Sachsen-Anhalt ZUKUNFT – loan provided by Saxony-Anhalt's investment bank (IB) for small and medium-sized enterprises (de-minimis)</u>: The loan is to help companies that are experiencing economic difficulties as a result of the coronavirus crisis and through no fault of their own to secure their liquidity.</p>	<p>with up to 50 employees (full-time equivalents) including micro-enterprises, own-account workers and freelancers to help these deal with the economic impact of the coronavirus crisis (Immediate Assistance Programme) of 29 March 2020.</p>
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		<p><b>Schleswig-Holstein</b></p> <p>Establishment of a safety fund for SMEs with an initial volume of €300 million. The repayable grants (loans) provided under this fund are subject to the following conditions: First tranche of a total volume of €150 million: individual loans of between €15,000 and €50,000; repayment term of a maximum of 12 years; no repayments required for 24 months, interest-free for the first five years; streamlined and expedited procedure envisaged. Second tranche of a total volume of €150 million: individual loans of between €50,000 and €750,000; repayment term of a maximum of 12 years; no repayments required for 24 months, interest-free for the first five years; highly streamlined procedure envisaged. Applications can be submitted by hotels, accommodation and hospitality businesses which are facing a threat to the survival of their business or liquidity shortages as a direct result of the government regulations adopted in the context of the coronavirus crisis.</p> <p>The <i>Land</i> adopted an instruction, pre-empting rules later adopted by the Federal Government, which put into effect a number of different rules on deferral and enforcement measures and on adjustments relating to advance payments on income, corporation and trade tax. These include adjusting and deferring advance payments on income, corporation and trade tax.</p> <p>The <i>Land</i> is to suspend all enforcement measures directed at taxpayers who are directly and substantially affected by the crisis up until 31 December 2020 for all outstanding payments and payments due by this date. In these cases, no late payment charges shall be applied on these taxes up until 31 December 2020.</p>	<p>Cabinet decision of 27 March 2020.</p> <p>Instruction of 16 March 2020.</p>
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<p><b>Payment and insolvency arrangements as well as further legislative changes</b></p>	<p><b>Act on Mitigating the Impact of the COVID-19 Pandemic in Civil, Insolvency and Criminal Law</b></p>	<p>The measures include:</p> <ul style="list-style-type: none"> <li>a. Suspension of the obligation to file for insolvency if the possibility of the company’s financial rehabilitation cannot be entirely ruled out: The obligation to file for insolvency and payment prohibitions have been suspended until 30 September 2020 unless the insolvency is not related to the impact of the COVID-19 pandemic or there is no prospect of resolving the insolvency. The suspension of the filing obligation is tied to privileges in terms of liability and avoidance rights in order to be able to continue business relations with and grant loans to affected companies. Suspension of insolvency petitions by creditors: In addition, the creditor’s right to request the initiation of insolvency proceedings will be restricted for a three-month transitional period.</li> <li>b. Right to withhold performance for consumers (limited to 30 June 2020) in the case of ‘essential’ continuing obligations (contracts that are necessary in order to obtain basic public services, e.g. electricity, gas, telecommunications, and – where covered under civil law – water) concluded before 8 March 2020. Right to withhold performance for microenterprises in the case of ‘essential’ continuing obligations concluded before 8 March 2020 if performance is either currently impossible due to the consequences of the COVID-19 pandemic or would jeopardise the consumer’s livelihood or the economic foundations of the enterprise. ‘Essential’ in this context refers to those continuing obligations that are necessary in order to obtain such services that allow an adequate functioning of the enterprise. Consumers and microenterprises are not entitled to withhold performance if the failure to perform, inversely, jeopardises the creditor’s decent livelihood or the economic foundations of their enterprise. In that event, the debtor is entitled to terminate the contract. Rental or lease contracts, consumer loans and claims under labour law are exempted from the right to withhold performance.</li> <li>c. Deferral arrangement for consumer loan contracts concluded by 15 March 2020: Payment entitlements due between 1 April 2020</li> </ul>	<ul style="list-style-type: none"> <li>a. Applies retroactively from 1 March 2020. Suspension of obligation to file for insolvency until 30 September 2020, suspension of insolvency petitions by creditors for a period of three months after entry into force on 28 March 2020; both arrangements can be extended by ordinance until 31 March 2021.</li> <li>b. In effect until 30 June 2020; may be extended until 30 September 2020 by means of a Federal Government ordinance without requiring the approval of either Bundesrat or Bundestag. It may be extended further with the approval of the Bundestag.</li> <li>c. In effect since 1 April 2020 for payment entitlements due by 30 June 2020; may be prolonged to cover payments due by 30 September 2020 via a Federal Government ordinance without requiring the approval of the Bundesrat. It may be</li> </ul>
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		<p>and 30 June 2020 may be deferred for a duration of three months after the due date if the consumer cannot be expected to make the payment (without putting their decent livelihood at risk) owing to lost earnings caused by the COVID-19 pandemic.</p> <p>d. If a tenant or lessee is unable to make any rent or lease payments due between 1 April and 30 June 2020 on time for reasons related to the COVID-19 pandemic, their contract must not be terminated for the time being (until 30 June 2022) solely on grounds of their default. In principle, however, the tenant or lessee's obligation to pay the rent/lease remains in place.</p> <p>e. Temporary relaxations regarding legislation on companies, cooperatives, associations, foundations, residential property and transformations, including easier opportunities for holding meetings by means of telecommunications technologies. Changes in residential property law provide for an extension of the administrator's term of office and of the validity of the current economic plan.</p> <p>f. Interruption of criminal trials: a further inhibitory clause has been created to be able to extend the period of time during which a main hearing may be adjourned without having to suspend the trial.</p>	<p>extended further with the approval of the Bundestag.</p> <p>d. In effect since 1 April 2020. Applicable until 30 June 2022; tenants are protected for COVID-19-related rent or lease arrears incurred between 1 April 2020 and 30 June 2020. May be extended until 30 September 2020. It may be extended further with the approval of the Bundestag.</p> <p>e. In effect since 28 March 2020. Applies to sessions, meetings, orders, etc. in 2020. May be extended to 2021.</p> <p>f. In effect since 28 March 2020. Limited to 27 March 2021.</p>
<p><b>Social security and wage replacement benefits</b></p>	<p><b>Relaxations regarding short-time work</b></p>	<p>The proportion of a company's employees affected by a loss of work that is required for entitlement to short-time work allowances has been reduced from a third to 10%. The requirement to build up negative working time accounts before short-time work allowances are granted is waived completely. By means of lump sum payments, the Federal Employment Agency will reimburse employers in full for any social insurance contributions they would otherwise have to shoulder themselves for the duration of the short-time work allowances. Agency workers will temporarily be granted access to short-time work allowances. By the end of 2020, the entitlement period may be as long as 21 months. The Federal Employment</p>	<p>Applies retroactively from 1 March 2020; from 31 January 2020 concerning the entitlement period. Limited to 31 December 2020.</p>

		Agency has recourse to reserves totalling some €25.8 billion.	
	<b>Protective shield for own-account workers /simplified means testing procedure for basic social security benefits</b>	<p>Simplified means testing procedure for basic social security benefits; financial relief worth up to €9.6 billion (of which €7.5 billion provided by the Federal Government). Swift access to basic social security benefits (under Social Code II) for all employable persons:</p> <ul style="list-style-type: none"> <li>• For new applications: simplified means testing in the form of a self-declaration in which the applicant confirms that they do not possess any substantial assets; for six months</li> <li>• Housing and heating costs to be approved in full, without requiring an adequacy test, for a period of six months</li> <li>• Simplified income testing to ensure benefits are granted swiftly (provisional approval for the duration of six months)</li> </ul>	<p>Applies retroactively from 1 March 2020. Limited to 30 June 2020.</p> <p>The Federal Government is authorised to issue an ordinance, as needed, extending the arrangement until 31 December 2020.</p>
	<b>Expansion of possibilities to earn additional income during short-time work</b>	Pursuant to the new Section 421c of Social Code III, earnings from a job taken up during short-time employment – up to the original level of earnings prior to short-time employment – will temporarily not be offset against the short-time work allowance. This creates an incentive to take up temporary work in essential sectors such as agriculture.	In effect from 1 April 2020 until 31 October 2020.
	<b>Temporary expansion of marginal employment</b>	In order to address the challenges in seasonal work, particularly in the agricultural sector, caused by the coronavirus crisis, the maximum duration of short-term jobs has been extended to five months or 115 days. In addition, social insurance temporarily permits marginal jobs with a monthly pay exceeding the marginal employment threshold of €450 for a period of up to five months.	In effect from 1 March 2020 until 31 October 2020.
	<b>Special arrangement for the Child Supplement</b>	For the time being, certain Child Supplement requirements will be adapted to the current situation in order to be able to better support families who are suffering unexpected losses in earnings. From 1 April to 30 September 2020, assessing entitlement to the Child Supplement will temporarily not be based on parents' income over a six-month period prior to application, but on their current income in the month preceding the application. Furthermore, for a limited	In effect from 1 April 2020 until 30 September 2020.

		<p>period of time applicants' assets will not be taken into account. Likewise, a one-time unconditional extension for those individuals receiving the maximum level of the Child Supplement is intended to ensure the continuity of benefit payments. This applies to the period from 1 April to 30 September 2020. In these cases, there is no formal requirement to apply so that the benefit can be provided in a non-bureaucratic manner.</p>	
	<p><b>Adaptations to the parental allowance in response to the COVID-19 pandemic</b></p>	<p>The rules governing parental allowance are to be temporarily adapted in order to mitigate the impact of COVID-19 on families and continue providing effective financial support amid the current situation.</p> <p>Parents working in essential jobs may defer entitlement months between 1 March and 31 December 2020.</p> <p>Parents will not lose their partnership bonus if they are currently working more or less than planned for reasons related to the COVID-19 pandemic. The details indicated at the time of application shall apply.</p> <p>Parents are entitled to their usual rate of parental allowance even if they are receiving income replacement benefits, e.g. short-time working allowances or unemployment benefits, in compensation for income shortfalls caused by the COVID-19 pandemic. This applies to parents working part-time and receiving a parental allowance.</p> <p>When applying for the parental allowance, it is possible to request that lower-income months be excepted from the calculation. This applies to expectant parents who are experiencing losses in earnings due to the COVID-19 pandemic because they are working short-time or have been released from work.</p>	<p>In effect since 1 March 2020. The provisions apply to the period between 1 March 2020 and 31 December 2020.</p>
	<p><b>Act on the Deployment of Social Service Providers (SodEG)</b></p>	<p>Aid package for certain social service organisations:</p> <ul style="list-style-type: none"> <li>Funding agencies have been given a special, subsidiary mandate to ensure continuity of remuneration for social service providers and organisations providing services in accordance</li> </ul>	<p>In effect since 28 March 2020. Limited to 30 September 2020; can be extended by statutory ordinance to the end of 2020.</p>

		<p>with the Social Codes (except Social Codes V and XI) and other legal texts.</p> <ul style="list-style-type: none"> <li>• Social service providers and organisations are awarded a non-repayable grant. The amount of the grant is in principle limited to 75% of the average value of allocations received over the previous twelve months.</li> <li>• The arrangement only applies as long as collaboration between funding agencies and social service providers cannot function as usual due to public health measures. In return, social service providers are expected, wherever possible, to help tackle the crisis with all available resources (labour, facilities, equipment).</li> </ul>	
	<b>More flexible working hours</b>	<p>Exceptions to the Working Time Act allow more flexible working hours:</p> <ul style="list-style-type: none"> <li>• By ordinance, specific exceptions to the Working Time Act (ArbZG) have been enacted for certain activities. These exceptions must be necessary in terms of maintaining public security and order, medical and nursing care services, the provision of public services or the supply of essential goods.</li> <li>• The ordinance provides for longer working times and shorter rest periods: Employees may be deployed for up to twelve hours a day, as well as on Sundays and public holidays (60 hours max. per week). Rest periods may be shortened to nine hours at the most. These special arrangements may be applied until 30 June 2020.</li> </ul>	<p>In effect since 10 April 2020. Limited to 31 July 2020.</p>
	<b>Compensation for lost earnings in the event of temporary closures of/prohibitions to enter childcare facilities or schools</b>	<p>Pursuant to the amended Infection Protection Act, Section 56, parents or legal guardians of children in need of care will be compensated for any lost earnings in the event of school or nursery closures (estimated sum: €3.19 billion):</p> <ul style="list-style-type: none"> <li>• Eligibility applies to gainfully active parents or legal guardians of children who are either under the age of twelve or in need of care due to a disability.</li> <li>• Eligible individuals are entitled to claim partial compensation for</li> </ul>	<p>In effect since 30 March 2020.</p>

		<p>lost earnings from their employer, who in turn may request reimbursement from the competent authority.</p> <ul style="list-style-type: none"> <li>Limited to the duration of official school and nursery closures, and to a period of six weeks at the most. Capped to 67% of lost earnings or €2,016 per month at the most.</li> <li>The entitlement to compensation applies only if the lost earnings are solely due to a nursery or school closure imposed by the authorities.</li> </ul>	
	<p><b>Legal provision for higher additional earnings from activities directed towards mitigating the coronavirus crisis; ministerial instruction on continued federal training assistance (BAföG)</b></p>	<p>Recipients of federal training assistance (BAföG) who interrupt their training to help combat the COVID-19 pandemic in hospitals, care homes and other medical or social service organisations will continue to receive the full amount of funding, as specified in the Federal Educational Assistance Act, before and after their temporary occupation.</p> <p>The Federal Ministry of Education and Research has clarified that BaföG training assistance will also continue to be paid if teaching is disrupted due to precautionary measures related to the pandemic.</p>	<p>Adopted by the Federal Cabinet on 23 March 2020, approved by the Bundestag on 25 March 2020, approved by the Bundesrat on 27 March 2020.</p> <p>Clarification by means of ministerial instruction to the Länder on 13 March 2020.</p>
	<p><b>Measures adopted by the Länder</b></p>	<p><b>Baden-Württemberg</b></p> <p>Immediate financial assistance for women and children's shelters as well as counselling centres for victims of domestic or sexual violence, prostitution or human trafficking for the purpose of sexual exploitation. In order to maintain the network of assistance for women affected by violence and their children in times of increased demand and to ensure the availability of professional support, Baden-Württemberg has adopted an immediate aid programme for women and children's shelters as well as counselling centres worth up to €2 million.</p>	<p>Immediate assistance fund from 3 April 2020.</p>
		<p><b>Bremen</b></p> <ul style="list-style-type: none"> <li>Compensation for lost revenue from nursery fees due to COVID-19 in the City Municipality of Bremen (costs of around €770,000 per month)</li> </ul>	<p>Measures adopted between 30 March and 14 April 2020.</p>

		<ul style="list-style-type: none"> <li>• Increase in the loan fund provided by Studierendenwerk Bremen to support students in need</li> <li>• Expansion of women's shelter capacities by 30 places (+30 places in reserve); short-term hotel accommodation as an option to reduce the burden on women's shelters.</li> </ul>	
		<p><b>Hamburg</b></p> <ul style="list-style-type: none"> <li>• Waiver of nursery fees: Parents do not have to pay any fees for day care or school tutoring as long as the restrictions on the running of nurseries imposed by the Senate are in place.</li> <li>• Support for tenants (extension of deferral agreements, suspension of rental increases)</li> <li>• Support services for homeless people (expansion of overnight shelter services, additional shelter for women)</li> <li>• Suspension of power, gas and water cut-offs by municipal enterprises; option to reduce advance payments</li> <li>• Social security package: securing livelihoods, support with tenancy issues (housing costs can be taken over for six months, housing benefits paid in advance)</li> <li>• Protection of victims: rental of additional accommodation space to expand the capacities of women's shelters</li> </ul>	<p>Parental fees have already been disbursed to day care providers and child minders.</p> <p>Since 20 March 2020.</p>
		<p><b>Hesse</b></p> <p>Employees may be granted paid leave for longer than the standard three days to stay at home and take care of a child of theirs under the age of twelve, provided that the child's crèche, kindergarten or school has been closed for the purpose of containing the spread of infections. Equally, employees may stay at home to look after a close relative in need of care if the latter's day care facility has closed for the purpose of containing the spread of infections. The same arrangement applies to civil servants of the State of Hesse.</p>	<p>Cabinet decision of 13 March 2020.</p>
		<p><b>Mecklenburg-Western Pomerania</b></p> <ul style="list-style-type: none"> <li>• Continued financing for social organisations that are currently</li> </ul>	<p>Cabinet decision of 24 March 2020. Included in the supplementary budget and</p>

		<p>unable to provide their services.</p> <ul style="list-style-type: none"> <li>Investments in personal protective equipment, medical technology and hospital buildings on the basis of a supplementary budget</li> </ul>	budget supplement acts approved by the Landtag on 1 April 2020.
		<p><b>Saxony</b></p> <p><u>Special programme for commuters:</u> As a result of strict entry regulations imposed by Czech Republic and Poland on 26/27 March 2020, daily and regular commuters have no longer been able to travel to Saxony for work. In the health sector, particularly, the regulations are affecting around 630 people from Czech Republic and 160 people from Poland who are helping to maintain Saxony's healthcare system. The programme is intended to enable commuters to find accommodation in Saxony and continue their work in the healthcare sector (volume of funding: €25 million in 2020).</p>	Since 26 March 2020.
		<p><b>Saxony-Anhalt</b></p> <ul style="list-style-type: none"> <li>Reimbursement of parental fees waived or repaid due to nursery or after-school facility closures</li> <li>Channelling of resources to finance the State's share of payments pursuant to Section 56 (1a) of the Infection Protection Act</li> <li>Immediate assistance for artists and writers in the form of a one-off non-repayable grant (in accordance with Section 11a (5) of Social Code II)</li> </ul>	Instruction of 31 March 2020.
<b>Healthcare sector</b>	<b>Act on the Protection of the Population in the Event of an Epidemic Situation of National Significance</b>	<p>The Act is intended to mobilise comprehensive economic resources to ensure the functioning of the healthcare system in the event of an epidemic situation of national significance:</p> <ul style="list-style-type: none"> <li>To this end, the Infection Protection Act, among other things, has been amended to contain provisions governing an epidemic situation of national significance.</li> <li>The Bundestag assesses whether an epidemic situation of national significance exists.</li> </ul>	<p>In effect since 28 March 2020.</p> <p>Limited to 30 March 2021.</p> <p>The Bundestag declares an epidemic situation of national significance. It also repeals such a declaration.</p>

		<ul style="list-style-type: none"> <li>In the event of an epidemic of national significance, the Federal Ministry of Health is authorised, among other things, to enact ordinances without the approval of the Bundesrat for the purpose of measures directed towards ensuring the supply of medicines, anaesthetics, medical products, equipment for laboratory diagnostics, tools, personal protective equipment and disinfectant, as well as maintaining the provision of healthcare and nursing care services.</li> </ul>	
		<p>Establishment of a lead responsibility concept for data protection supervision as regards cross-state healthcare research (Social Code V, Section 287a), in line with the EU General Data Protection Regulation.</p>	<p>In effect since 28 March 2020.</p>
	<p><b>COVID-19 Hospital Relief Act</b></p>	<p>The Act supports hospitals in their effort to provide intensive care and ventilation capacities that are necessary for the treatment of a steadily growing number of patients infected with coronavirus and suffering from severe respiratory problems. Hospitals are awarded financial compensation if they postpone non-essential surgery and treatment in order to reserve capacities for the treatment of patients infected with coronavirus. From 16 March 2020 to 30 September 2020, a fixed rate of €560 per day will be paid for every bed that is unoccupied or patient whose treatment has been postponed. Funding will be provided by the liquidity reserve of the health fund and refinanced from the federal budget. A decrease in the occupancy rate of 10% sustained over a period of 100 days would require €2.8 billion of federal funding for the health fund; at present, the scope of the occupancy decrease to be expected cannot be estimated, but is assumed to be much higher. Until 30 September 2020, hospitals will be awarded a bonus worth €50,000 for every additional intensive care bed they create. The bonus will be financed from the liquidity reserve of the health fund at the expense of the statutory health insurance funds. Assuming that intensive care capacities are doubled, €1.5 billion will have to be spent. From 1 April to 30 June 2020, hospitals will receive an allowance of €50 per patient for additional costs, particularly concerning personal</p>	<p>In effect since 28 March 2020.</p>



		<p>protective equipment (totalling €240 million, €220 million of which at the expense of statutory health insurance funds).</p> <p>By ordinance, the above-mentioned measures may be extended in duration and the level of funding adapted as needed.</p> <p>To improve the liquidity of hospitals, the payment deadline for health insurance funds has been shortened to five days. In addition, the provisional healthcare fee level has been raised from €146.55 to €185 per day. The increase in the provisional healthcare fee level leads to a funding total of roughly €3.6 billion, €3.3 billion of which is at the expense of statutory health insurance funds. Moreover, the fixed cost degression deduction has been suspended for 2020. In future, there may be exemptions from the deduction for the treatment of patients infected with coronavirus, those suspected of being infected with coronavirus, and possibly for further treatment cases agreed upon by the contracting parties to avoid particular hardships. Likewise, supplementary payments due in 2020 or 2021 that are objected to following examination by the Medical Service will be suspended, leading to revenue shortfalls for the statutory health insurance funds worth €370 million annually. In addition, the rate of hospital bill examinations by health insurance funds has been reduced from 12.5% (as originally planned for 2020) to 5%. The introduction of structure examinations has been postponed by one year until 2021.</p> <p>Inpatient prevention clinics and rehabilitation establishments will be reimbursed for 60% of revenue shortfalls arising between 16 March 2020 and 30 September 2020 as a result of decreases in the occupancy rate. The payments will be financed via the liquidity reserve of the health fund. To reduce the burden on acute care hospitals, rehabilitation establishments designated by the <i>Länder</i> may also provide hospital services until 30 September 2020 (extendable by ordinance). They may also provide short-term care until 30 September 2020.</p> <p>If registered doctors and psychotherapists experience a significant</p>	
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		decrease in turnover, they will be supported by means of compensation payments and timely modifications to the fee distribution scale. Associations of Statutory Health Insurance Physicians will be reimbursed by the health insurance funds for any additional costs arising from the financing of any necessary extraordinary measures. Care facilities will be reimbursed via the long-term care insurance system for any additional expenditure or revenue shortfalls related to the pandemic (€250 million).	
	<b>Creation of a National Research Network of University Hospitals</b>	<p>Funding worth €150 million has been allocated to the creation of a research network in order to coordinate research activities by the medical departments of German universities in the fight against coronavirus. Among other things, a nationwide COVID-19 data infrastructure is being created. Throughout the country, all action plans as well as diagnostic and therapeutic strategies being used by university hospitals and other stakeholders in the health sector are being systematically pooled.</p> <p>Thus, university hospitals and other medical facilities will be able to take action in a quick, targeted and well-informed manner. This will permit a rapid, large-scale roll-out of innovative methods once these have been successfully tested.</p>	Decision of 26 March 2020. Being implemented.
	<b>Expansion of vaccine research</b>	An additional €140 million have been allocated to fund the development of a vaccine by CEPI (Coalition for Epidemic Preparedness Innovations). CEPI is pressing ahead with the development of a vaccine against coronavirus to ward off the epidemic in the medium term.	Unplanned expenditure approved on 12 March 2020 upon notification to the Budget Committee of the Bundestag on 11 March 2020.
	<b>Measures adopted by the <i>Länder</i></b>	<p><b>Baden-Württemberg</b></p> <p>Procurement of four laboratory devices for coronavirus smear tests (€340,000); expansion of laboratory capacity (€1 million); procurement of protective equipment (€48.7 million); procurement of protective equipment in collaboration with companies (€80 million); procurement of ventilators (€54.5 million).</p>	Financing covered by general budget as approved on 18 March 2020.

		<p><b>Brandenburg</b></p> <p>Procurement and financing of protective equipment in the health and care sectors (approx. €13.4 million); better equipment for hospitals, including ventilators (approx. €23.9 million); preventing hospital insolvencies.</p>	<p>Estimates based on financial needs identified in the context of the supplementary budget for 2020.</p>
		<p><b>Bremen</b></p> <ul style="list-style-type: none"> <li>• Procurement of additional personal protective equipment (PPE) worth approx. €6 million</li> <li>• Establishment of a central coordination body for orders, the procurement and distribution of PPE</li> <li>• Raising the staffing of public health authorities, especially for contact tracing ('containment scouts')</li> <li>• Establishment of coronavirus outpatient facilities to reduce the burden on registered doctors and emergency units</li> <li>• Expansion of hospital capacities for the treatment of COVID-19 patients (isolation units, ICU beds, ventilators)</li> </ul>	<p>Measures adopted between 30 March and 14 April 2020.</p>
		<p><b>Hamburg</b></p> <p><u>Aid package to fight the coronavirus crisis:</u> mobilisation of key emergency reserves, including an authorisation for the public health department to procure protective equipment and medical supplies and to commit material and human resources to local health authorities and other facilities (currently €13.5 million); financing commitment for ventilators in hospitals as required; financial securities for closed day care facilities.</p>	<p>Decision by the Senate of 27 March 2020.</p>
		<p><b>Mecklenburg-Western Pomerania</b></p> <p>Investment in health infrastructure worth €60 million.</p>	<p>Cabinet decision of 24 March 2020. Included in the supplementary budget and budget supplement acts approved by the Landtag on 1 April 2020.</p>

		<p><b>Lower Saxony</b></p> <p>Investments in personal protective equipment, medical technology and hospital buildings on the basis of a supplementary budget.</p>	<p>Decisions by the Lower Saxony Government of 17 March 2020 and the Landtag of Lower Saxony of 25 March 2020.</p>
		<p><b>North Rhine-Westphalia</b></p> <p>Unplanned expenditure of €24 million to procure medical equipment.</p>	<p>Ongoing.</p>
		<p><b>Rhineland-Palatinate</b></p> <p>Training in critical care for 3,600 nursing professionals.</p>	<p>Since 19 March 2020.</p>
		<p><b>Saxony</b></p> <p>Unplanned investment in personal protective equipment and medical technology.</p>	<p>Ongoing.</p>
		<p><b>Saxony-Anhalt</b></p> <ul style="list-style-type: none"> <li>• Provision of protective equipment for health authorities, particularly in the Public Health Service of the State's rural and urban districts</li> <li>• Provision of protective equipment for health authorities and other municipal facilities</li> <li>• Provision of financing for investment in hospitals</li> </ul>	<p>Ongoing.</p>
		<p><b>Schleswig-Holstein</b></p> <p>Investments in personal protective equipment, medical technology and hospital buildings on the basis of a supplementary budget.</p>	<p>Ongoing.</p>