

To households that are struggling for their living expenses due to temporary stoppage of work or unemployment caused by the ongoing COVID-19 pandemic spreads

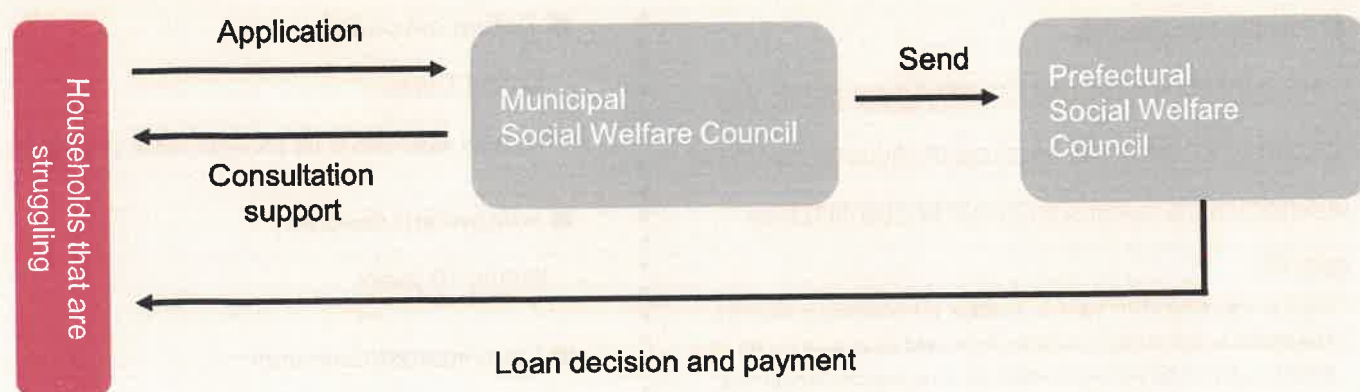
Guidance on Temporary Loan Emergency Funds

The Social Welfare Councils of all prefectures are providing a welfare fund loan system to lend necessary funds for living and other expenses to low-income households.

In light of the impact of the COVID-19 pandemic, the number of households that are eligible for loans under this system will be expanded to include non-low-income households. Special loans such as emergency small amount funds will be provided to households that are struggling for their living expenses as a result of temporary stoppage of work or unemployment.

Please see overleaf for detailed information about these special loans. Please use the contact information provided below for questions about specific contents.

Process of loan application



Contact

Himeji Municipal Social Welfare Council

Telephone: 079-280-2224

Opening hours: Monday to Friday 9:30 to 16:00

Text shown in red indicates where the conventional requirements have been relaxed.

Mainly for households that are facing temporary stoppage of work (emergency small amount fund)

Small loans will be made available to households facing urgent temporary difficulties in maintaining their livelihood.

■ Applicable households

Households facing a decrease in income due to temporary stoppage of work, etc. as a result of COVID-19, and who require an urgent temporary loan to maintain their livelihood

* This is an expansion of the previous limitation to low-income households.

* A household is eligible if its income has decreased because of COVID-19, even if the working persons' work has not temporarily stopped.

■ Loan amount upper limit

• Temporary stoppage of work at school, etc. or special loans for sole proprietors, etc.: ¥200,000

• Other cases: ¥100,000

* This is an expansion of the previous upper limit of ¥100,000.

■ Deferment period

Within 1 year

* This is an expansion of the previous period of 2 months.

■ Repayment deadline

Within 2 years

* This is an expansion of the previous period of 12 months.

■ Loan interest/Guarantor

0%/Not required

■ Apply to:

Municipal Social Welfare Council

Mainly for households who have become unemployed (general support funds)*

* Living support expenses from within general support funds

Loans will be made available for necessary living expenses until members of the household are able to recover their livelihood.

■ Eligible households

Households affected by COVID-19 pandemic that are suffering financially because of reduced income or unemployment, making it difficult to maintain their daily life

* This is an expansion of the previous limitation to low-income households.

* A household is eligible if its income has decreased because of COVID-19 pandemic, even if the working members have not lost their employment.

■ Loan amount upper limit

• (Two or more persons) ¥200,000/month

• (Single person) ¥150,000/month

Loan period: Within 3 months in principle

■ Deferment period

Within 1 year

* This is an expansion of the previous period of 6 months.

■ Repayment deadline

Within 10 years

■ Loan interest/Guarantor

0%/Not required

* Relaxation of conditions. Previously, a guarantor was required for 0% interest, or 1.5%/year interest was charged when there was no guarantor.

■ Apply to:

Municipal Social Welfare Council

Note: In principle, the household must receive continuous support in the form of self-reliant consultation support services.

As a new condition, under these special measures, households that are exempt from municipal tax and whose income continues to be reduced can be exempt from repayment.