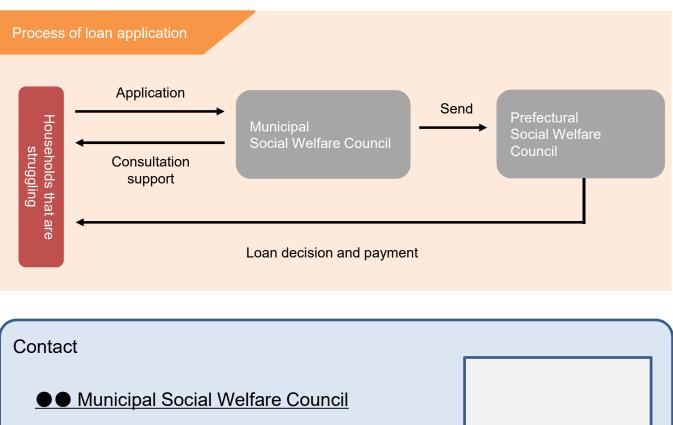
To households that are struggling for their living expenses due to temporary stoppage of work or unemployment caused by the ongoing COVID-19 pandemic spreads

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 <u>COVID-19 pandemic</u>, 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.





Opening hours: (Monday to Friday 9:00 to 17:00)

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

Deferment period Applicable households Within 1 year Households facing a decrease in income due to * This is an expansion of the previous period of 2 temporary stoppage of work, etc. as a result of COVIDmonths. 19, and who require an urgent temporary loan to maintain their livelihood Repayment deadline * 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 Within 2 years working persons' work has not temporarily stopped. * This is an expansion of the previous period of 12 Loan amount upper limit months. Temporary stoppage of work at school, etc. or Loan interest/Guarantor special loans for sole proprietors, etc.: ¥200,000 0%/Not required • Other cases: ¥100,000 Apply to: * This is an expansion of the previous upper limit of ¥100,000. Municipal Social Welfare Council

Mainly for households who have become unemployed (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.

Living support expenses from within general support funds

- 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.