

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

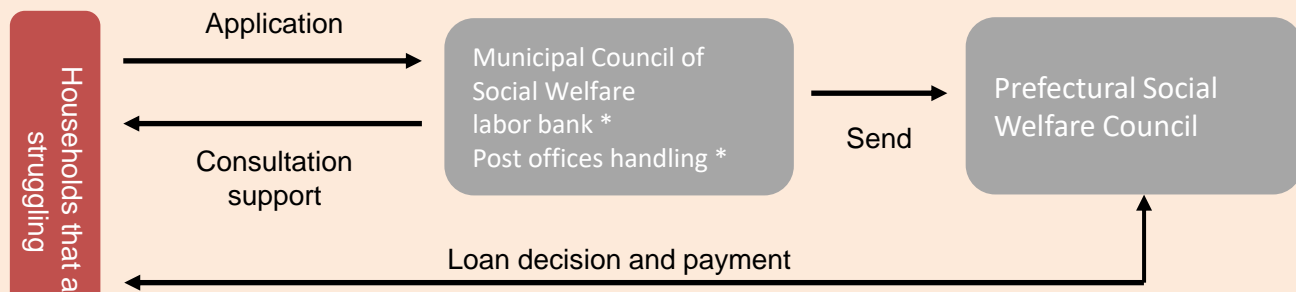
Guidance on Temporary Loan Emergency Funds

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 response to the impact of the new coronavirus infection, we expanded the scope of eligible households to include households with low income, and provided emergency petty loans with special exemptions for redemption for those who are suffering from living expenses due to absence from 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



*Applications for "labor bank" and "post office" are accepted only for emergency petty cash funds, and for general support funds, please consult your local social welfare council.

Contact

- For general inquiries, call centers 0120-46-1999
*9 : 00 ~ 21 : 00 (Including weekends and holidays)
- Applications are **accepted by the Kawagoe City Council of Social Welfare**
(Phone: **049-225-5703** Monday – Friday 9: 00 ~ 17: 00)

***You can also apply by mail.**

The website of the [Saitama](https://www.fukushi-saitama.or.jp/site/) Social Welfare Council has contact information and website of the municipal council.
<https://www.fukushi-saitama.or.jp/site/> ([Saitama](#) Council of Social Welfare website)
You can check the website of [Saitama](#) Council of Social Welfare with the QR code on the right.

[Saitama](#) Social Welfare Council Telephone number: 048-822-1192
Reception hours: (Monday – Friday 9: 00 ~ 17: 00)



This special measure newly exempts the redemption of households exempt from resident tax whose income continues to decrease at the time of redemption.

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

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

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

Up to 200,000 yen

*The existing limit of 100,000 yen will be expanded, and the maximum loan amount will be 200,000 yen or less for the following households.

- (i) In case that any household member is infected with a new coronavirus infection
- (ii) when a Person Requiring Long-Term Care is a Householder;
- (iii) When there are four or more household members
- (iv) When there is a worker in a household who needs to take care of a child attending a temporarily closed school, etc. as a measure to prevent the spread of a new coronavirus infection
- (v) When there is a worker in a household who needs to take care of a child who attends an elementary school, etc., where the child may have been infected with a new coronavirus such as a cold symptom
- (vi) When living expenses are insufficient due to a decrease in income due to the fact that an individual employer, etc. is included in the household members
- (vii) In other cases where it is necessary to provide a loan for living expenses due to a decrease in income due to absence from work, etc.

■ 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 councils

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