

Special loans such as emergency small amount funds based on the welfare fund loan system will be provided in light of COVID-19

—Applications will be accepted starting March 25 (Wed) at Municipal Social Welfare Councils nationwide—

The economic impact of the COVID-19 pandemic is causing temporary stoppage of work, which has led the government to put together "The Second Novel Coronavirus Disease (COVID-19) Emergency Response Package" on March 10, 2020. It includes the provision of special loans under the welfare fund loan system led by Prefectural Social Welfare Councils to meet the demand for funds among households facing a decrease in income as a result of COVID-19.

The Social Welfare Council will expand the number of households eligible for loans to include non-low-income households and provide loans such as emergency small amount funds to households that are in need of funds for living expenses as a result of temporary stoppage of work or unemployment due to the impact of the COVID-19 pandemic.

Applications will be accepted starting March 25 (Wed) at Municipal Social Welfare Councils nationwide.

Overview of special loans

主に休業された方向け（緊急小口資金）

赤字は従来の要件を緩和したもの。

緊急かつ一時的に生計の維持が困難となった場合に、少額の費用の貸付を行います。

■ 対象者

新型コロナウイルスの影響を受け、休業等により収入の減少があり、緊急かつ一時的な生計維持のための貸付を必要とする世帯

- ※ 従来の低所得世帯等に限定した取扱を拡大。
- ※ 新型コロナウイルスの影響で収入の減少があれば、休業状態になくても、対象となります。

■ 貸付上限額

- ・学校等の休業、個人事業主等の特例の場合、20万円以内
- ・その他の場合、10万円以内

- ※ 従来の10万円以内とする取扱を拡大。

■ 据置期間

1年以内

- ※ 従来の2月以内とする取扱を拡大。

■ 償還期限

2年以内

- ※ 従来の12月以内とする取扱を拡大。

■ 貸付利子・保証人

無利子・不要

■ 申込先

市区町村社会福祉協議会

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

• 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

主に失業された方等向け（総合支援資金）※

※総合支援資金のうち、生活支援費

生活再建までの間に必要な生活費用の貸付を行います。

■ 対象者

新型コロナウイルスの影響を受け、収入の減少や失業等により生活に困窮し、日常生活の維持が困難となっている世帯

- ※ 従来の低所得世帯に限定した取扱を拡大。
- ※ 新型コロナウイルスの影響で収入の減少があれば、失業状態になくても、対象となります。

■ 貸付上限額

- ・（二人以上）月20万円以内
 - ・（単身）月15万円以内
- 貸付期間：原則3月以内

■ 据置期間

1年以内

- ※ 従来の6月以内とする取扱を拡大。

■ 償還期限

10年以内

■ 貸付利子・保証人

無利子・不要

- ※ 従来、保証人ありの場合は無利子、なしの場合は年1.5%とする取扱を緩和。

■ 申込先

市区町村社会福祉協議会

注 原則、自立相談支援事業等による継続的な支援を受けることが要件となります。

今回の特例措置では新たに、償還時において、なお所得の減少が続く住民税非課税世帯の償還を免除することができることとしています。

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.

[* Please click here for Q&A regarding this loan.](#)

Please check the Prefectural Social Welfare Council website or contact your nearest Municipal Social Welfare Council for details.

[Prefectural/Designated City Social Welfare Council websites \(links\)](#)