

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

2020.8.5

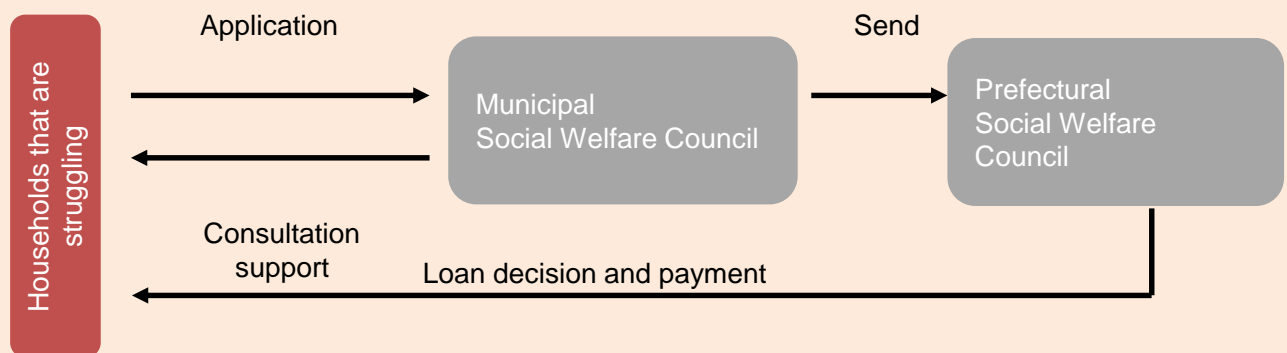
Guidance on Temporary Loan Emergency Funds

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 with living expenses as a result of temporary suspension 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



Applications to: **Sendai City Council of Social Welfare**
Please contact us and consult by telephone.
Do not visit the offices in person.

070-1398-1681 / 070-3105-3485

080-9190-5476 / 090-6088-4507

080-9190-2546 / 080-7998-2206

080-4478-5025 / 090-6071-5795

Operating hours: (Weekdays 9:00a.m. to 4:00p.m.)

*** Phone numbers valid through end of September 2020**

※ If you need interpretation support, please call the Interpretation Support Hotline of the Sendai Multicultural Center.

Telephone: (022) 224-1919 (Available from 9:00a.m. to 5:00p.m.)

Mainly for households that are facing temporary stoppage of work (Emergency Small 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 suspension of work, etc. as a result of COVID-19, and 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
 - ¥200,000: For households affected by a temporary suspension of work due to child's school closure or household with any members who are sole proprietors and their income has decreased.
 - ¥100,000: For other cases
- ※ Households may be able to borrow up to ¥200,000 only in exceptional cases.
- Grace 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:
 - Sendai City Council of Social Welfare
 - (Only Acceptance of Applications can be made at Tohoku Rokin Deposit Bank, and select consultation counters of Post Offices)

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
- Grace 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:
 - Sendai City Council of Social Welfare

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.