

Matters to be Considered when Applying for Special Loan for Welfare Fund (Emergency Small Amount Fund)

1. This Fund is for providing a loan based on the Outline of Welfare Fund Loan System.
2. Households eligible for this fund are “households facing a decrease in income due to temporary stoppage of work, etc. as a result of novel coronavirus infectious disease (COVID-19), and who require an urgent temporary loan to maintain their livelihood.” The loan is not provided for reasons not caused by occurrence of COVID-19.
3. The upper limit of the loan amount shall be 100,000 yen per household in principle. However, the upper limit shall be 200,000 yen when:
 - (1) a household has member(s) infected with the novel coronavirus;
 - (2) a household has member(s) in need of nursing care;
 - (3) a household has four or more members;
 - (4) a household has worker(s) who are required to take care of child(ren) falling under i) or ii);
 - i) child(ren) who attend facilities such as elementary schools which have been temporarily closed as a measure to prevent the spread of COVID-19; or
 - ii) child(ren) who attend facilities such as elementary schools and who are suspected to be infected with COVID-19, having cold symptoms, etc.
 - (5) a household is lacking in expenses necessary for living due to decrease in income because, for example, there is a sole proprietor in the household; and/or
 - (6) other than those mentioned above, a chairman of the Social Welfare Council approves especially that there is a demand for loan of funds.
4. A household is allowed to apply for this fund once. If multiple applications from a household are confirmed, no loan shall be provided for any of the applications, or the applicant shall be ordered to immediately pay back the amount of money that the applicant has already borrowed.

*Persons who share living expenses are considered to belong to the same household even if they have separate certificates of residence.
5. The application shall be made by a person himself/herself who desires the loan.
6. Documents necessary for the application for the loan
 - ① Application for Loan (original)
 - ② Written Acknowledgment of Debt (original)
 - ③ Descriptions of Important Matters (original)
 - ④ Declaration Concerning the State of Decrease in Income (original)
 - ⑤ Certificates of residence for all members of a household (Each certificate is not required to contain a legal domicile and an individual number and required to contain family relationship. Within three months after the date of issue. No copy allowed.)

*Certificates of residence for all members included in the “Household Conditions” in the Application for Loan must be submitted. If members who are living together are registered separately as residents of different households in the certificates of residence, submit all of the certificates of residence for each household together.
 - ⑥ Copy of a “bankbook” or a “cash card” by which a bank account for the transfer (in the applicant's name) can be confirmed
 - ⑦ Copy of an identity verification document

*Any of driver's license (if the address has been changed, copies of both sides), passport, health insurance card, or individual number card (copy of the front side being kept in a protective case). Residence card (special permanent resident certificate) in the case of a foreign national.
 - ⑧ Checklist for confirmation (*Only in the case of application by mail)
 - ◆ If the above-described documents necessary for the application cannot be confirmed or if information including names, birth dates, addresses described in the identity verification documents is different from that described in the application, the application cannot be accepted.
7. Please apply for the loan by mail to help us prevent the spread of COVID-19.
 - (1) Obtain the above-described documents ① to ④ and ⑧ necessary for the application by downloading them from the website of Kanagawa Prefectural Social Welfare Council or by mail from the Social Welfare Council of your municipality.

- (2) Read the “Matters to be Considered when Applying for Special Loan for Welfare Fund (this document)” and the “③ Descriptions of Important Matters.”
 - (3) By referring to the entry examples, fill out and affix the applicant’s seal on the necessary documents ① to ④. Additionally, prepare the necessary documents ⑤ to ⑦.
 - (4) Use the “⑧ Checklist for Confirmation” to confirm that there is no missing documents and/or omission of entry.
 - (5) The applicant for the loan shall make copies of the necessary documents ① to ④ and keep them.
 - (6) Send the necessary documents ① to ⑧ by mail to the Social Welfare Council of the municipality where the applicant lives. Please note that the applicant shall bear the postage.
8. If any fraud including false entry has been recognized, the application form shall not be received. Furthermore, if such an act is recognized after reception of the application, the loan shall not be approved, or if after the loan is provided, the applicant shall be ordered to pay back all of the loan.
 9. After reception of the application, Kanagawa Prefectural Social Welfare Council shall examine the application for the loan. If the loan has been approved (or disapproved), Kanagawa Prefectural Social Welfare Council shall notify the applicant of the approval (or disapproval) of the loan. Furthermore, if the loan has been disapproved, Kanagawa Prefectural Social Welfare Council shall responsibly discard the submitted Written Acknowledgment of Debt. Note that we cannot provide the applicant with the detailed reason for the disapproval.
 10. This loan shall not be provided on the same day as the approval. The loan receivable shall be transferred to the prescribed bank account (in the applicant’s name).
 11. For rebuilding of livelihood after decrease in income, a grace period (deferment period) of up to twelve months until the start of repayment after the provision of the loan has been set.
After the grace period (deferment period) expires, the repayment shall be completed within 24 months. If the applicant’s life has become settled, he/she may, at his/her desire, repay early or in a lump before the start of or during the repayment. In such a case, contact Kanagawa Prefectural Social Welfare Council.
 12. The loan shall be free of interest.
 13. If the address of the applicant has been changed because of change of residence, contact Kanagawa Prefectural Social Welfare Council to notify it of the new address using the “Notification of Change of Address and Name.” Furthermore, if, even after that, the address and/or name of the applicant have been changed or the situations of the household including employment and/or living situations have been significantly changed, the applicant must immediately notify the Prefectural Social Welfare Council of it.
 14. Upon receiving the application for the loan, Kanagawa Prefectural Social Welfare Council may make inquiries to Japan National Council of Social Welfare and other Prefectural Social Welfare Councils to confirm facts pertaining to matters described in the Application for Loan and the attached documents.
 15. If the applicant uses or conducts threatening and/or violent words or deeds when applying for the loan or after the provision of the loan, we shall cooperate with the police to take necessary measures.
- ◆ **This special measure newly provides that households exempt from the inhabitant tax, of which income is still decreasing at the time of repayment, can be exempt from the repayment.**

Section in charge of livelihood support at Kanagawa Prefectural Social Welfare Council
Address: 3-17-2 Tanmachi, Kanagawa-ku, Yokohama City, Kanagawa Prefecture, 221-0825
TEL: 045-534-6082
FAX: 045-314-3472

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