

Information on Livelihood Support

*This information is made as of May 1, 2020. We will make future update as necessary.

In times of financial difficulty (living expenses, business funds, etc.)

1. Housing Security Benefit (Rent)

Benefits will be expanded to include the provisions of rent for a certain period to those who are in danger of losing their residences due to a decline in income caused by temporary leave deemed equivalent to losing their jobs or having their businesses discontinued.

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2. Emergency Small Funds/Comprehensive Support Funds (Living Expenses)

Loan such as necessary living expenses will be provided to those who are in need of living expenses due to temporary leave, unemployment, etc. affected by COVID-19.

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3. Sustainable Benefit (for Small and Medium Enterprises, Sole Proprietors)

To support the continuance and restart of business, benefits that can be used widely throughout the entire business will be provided to business operators who are greatly affected by the spread of COVID-19.

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4. Virtually No Interest/Unsecured Loan (Business Funds)

Virtually no-interest/unsecured loans will be provided to sole proprietors, including freelance workers with business feasibility, experiencing worsening business conditions as a result of COVID-19.

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5. Special Fixed Cash Benefit (Special Cash Payments)

One hundred thousand (100,000) yen will be paid per person to those who recorded in the basic resident register on the base date (April 27, 2020). *Applications are due within 3 months from the date in which we start accepting applications.

6. Temporary Special Benefit for Households with Children (for Households with Children)

As one of the efforts to support livelihood of households with children affected by COVID-19, temporary special benefit (single sum) will be paid to households receiving child allowance (benefit under this regulation).

7. Deferment of Social Insurance Fee, etc.

Under one of the emergency measures, a relief plan is provided to those who are concerned about their livelihood in which such people may qualify to defer payment of social insurance fee, national tax, public utilities charge, etc.

8. Consultation Support Service for Self-support of Needy Person

Comprehensive support that caters to individual need is being provided to those who are having various problems in securing their livelihood.

9. Welfare Benefit (Public Assistance)

With the aim of guaranteeing minimum standard of living and assisting self-support, necessary guarantees such as living expenses, housing expense, etc. are being provided to those who are currently having a problem securing their livelihood according to the degree of individual need.

[Remarks] Should you have any questions regarding 5 to 9 stated above, please feel free to contact Kanagawa Housing Support Center for Foreign Residents.

1. Housing Security Benefit (Rent)

In consideration of the situation amid the spread of COVID-19, benefits will be expanded to include the provision for a certain period to those who are in danger of losing their residence due to a decline in income caused by temporary leave deemed equivalent to losing their jobs or having their businesses discontinued before they reach such a state.

■ Housing Security Benefit

Person eligible for benefit (Current)

- A person who went through loss of job/ discontinuation of business within the last two years



After expansion

- A person who went through loss of job/ discontinuation of business within the last two years
- A person who is in a situation equivalent to losing a job or discontinuation of business caused by a decrease in opportunity to obtain a salary for reasons not attributable to the person or not based on their circumstances.

Eligible Person: A person whose income has decreased due to loss of job or discontinuation of business within the last two years or due to temporary leave and is in a situation equivalent to losing a job.

Payment Period: In principle three months (a person who is earnestly seeking a job is eligible for a three-month extension (for a maximum of nine months))

Payment Amount: (Special wards of Tokyo standard) Single-person household: 53,700 yen,
Households with two members: 64,000 yen
Households with three members: 69,800 yen

Payment Requirements:

- Income Requirements: Total households income may not exceed 1/12 + rent (housing assistance special base amount is the upper limit) of income amount in which municipal inhabitant tax on per capita basis are being exempt.
(Special wards of Tokyo standard) Single-person household: 138,000 yen,
Households with two members: 194,000 yen Households with three members: 241,000 yen
- Asset Requirements: Total amount of deposits and savings of household may not exceed the following (amount may not exceed 1,000,000 yen)
(Special wards of Tokyo standard) Single-person household: 504,000 yen,
Households with two members: 780,000 yen Households with three members: 1,000,000 yen
- Job search Requirements: A person must earnestly and enthusiastically engage in job search. etc.
*Registration for job search with Hello Work (Public Employment Security Office) is not required at the time of application (April 30 -)



● For inquiry/application:

Please visit the Self-Reliance Support Centers in your area.

List of the Self-Reliance Support Centers
<https://www.mhlw.go.jp/content/000614516.pdf>



2. Emergency Small Funds/Comprehensive Support Funds (Living Expenses)

The Social Welfare Councils of all prefectures are providing special loan to those who are in need of living expenses due to temporary leave, unemployment, etc. affected by COVID-19.

■ Temporary Loan Emergency Small Funds

(A person in need of temporary funds [mainly person on temporary leave])

A loan for a small amount of expenses will be provided to those who have difficulty securing their livelihood on an emergency and temporary basis.

Eligible Person: Households affected by COVID-19 in need of loans to support their livelihoods because of decline in income due to temporary leave
*If a person's income declines due to the impact of COVID-19, they will be covered by this loan without undergoing temporary leave.

Upper Limit of Loan: Special cases such as closed school, sole proprietors, etc.: within 200,000yen
Other case: within 100,000 yen

Deferment Period: within one year

Repayment Deadline: within two years **Loan Interest/Guarantor:** No interest/Not required

■ Comprehensive Support Funds

(A person in need of reestablishment of livelihood [mainly unemployed person])

Living expenses will be loaned as needed until the reestablishment of their livelihood.

Eligible Person: Households experiencing deterioration of their quality of life as a result of a decline in income or unemployment due to COVID-19.
*If a person's income declines due to the impact of COVID-19, they will be covered by this loan without undergoing unemployment.

Upper Limit of Loan: (two or more people) within 200,000 yen per month
(single-person) within 150,000 yen per month
(Loan Period: in principle within three months)

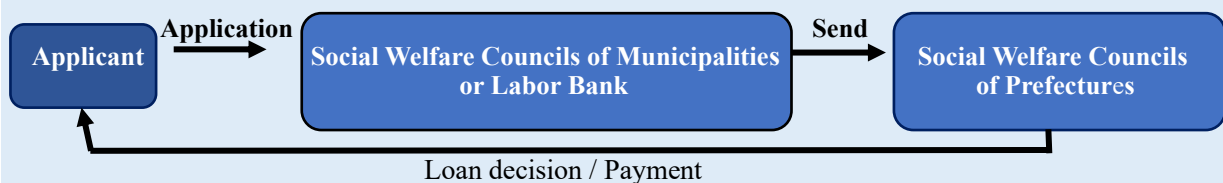
Deferment Period: within one year

Repayment Deadline: within ten years **Loan Interest/Guarantor:** No interest/Not required

*1 Under this special measure, additional measures are being provided that will allow inhabitant tax-exempt households who are still experiencing ongoing declines in income at the time of repayment to be exempt from repayment.

*2 First, it will be handled by Temporary Loan Emergency Small Funds with maximum amount of 200,000 yen. If the decline in income continues, the maximum amount of 200,000 yen will be loaned for three months to households made up of two or more people through Comprehensive Support Funds. (800,000 yen at maximum)

Process of Loan Application



- **For general inquiry:** Please contact the **Consultation Call Center**
0120-46-1999 *9:00~21:00 (including Saturdays, Sundays/holidays)
- **You can apply at the Social Welfare Councils of Municipalities in your area**
or **Labor Bank**. *You can also apply by post.



*In many websites of Social Welfare Councils of prefectures/designated cities, "Social Welfare Councils of Municipalities website" is being published as "Link Collections" and "Social Welfare Councils of Municipalities List (list of names)". Please confirm it by QR code to the right. If it does not appear, please search it by using search engine on internet.

3. Sustainable Benefit

To support the continuance and restart of business, benefits that can be used widely throughout the entire business will be provided to business operators who are greatly affected by the spread of Novel Coronavirus Disease (COVID-19).

Eligible Person

- Business operator whose sales in one month has decreased by **more than 50%** compared with the same month of the last year due to the influence of COVID-19.

*The benefit covers **small and medium enterprises and sole proprietors** excluding large enterprises with capital of more than 1,000,000,000 yen. Furthermore, the benefit covers wide scope of juridical persons other than company such as **Medical Corporation, Agricultural Corporation, Incorporated Nonprofit Organization (NPO), etc.**

Benefit Payment Amount

Corporation **2,000,000 yen**, Sole proprietor **1,000,000 yen**

(A decreased portion from the sales for the whole of last year will be the upper limit.)

Calculation method of decreased portion of the sales:

Total sales of last year (business revenue) – (year-on-year ▲50% sales for month x 12 months)

*Amount is in unit of 100,000 yen. If there is fraction less than 100,000 yen, such fraction will be rounded off.



● For inquiries:

Small and Medium Enterprises Financing/Benefit Payment Consultation Counter:

0570-783183 *weekdays/Saturdays, Sundays and holidays 09:00 ~ 19:00

Although details of system is under consideration, basic policy is stated in the website of Ministry of Economy, Trade and Industry concerning the contents related to many inquiries such as start time of application/benefit and information needed for application.

Please confirm by the below URL or QR code to the right.

<https://www.meti.go.jp/covid-19/>



4. Virtually No Interest/Unsecured Loan (Business Funds)

Virtually no-interest/unsecured loans will be provided to sole proprietors, including freelance workers with business feasibility, experiencing worsening business conditions due to the impact of COVID-19. Financial support for business funds is being provided by substantial no-interest loans that combine the “COVID-19 Special Loan” and the “Special Interest Subsidies System”.

COVID-19 Special Loan

► An additional loan commitment system is being established for business operators (including freelance workers with business feasibility) who experienced a temporary worsening of business conditions (i.e., sales of most recent month had decreased by more than 5% compared with that of the same month of the last year or two years earlier) due to the impact of COVID-19. Uniform interest will be provided irrespective of creditworthiness or collateral, by cutting the interest rate to 0.9% for three years after the loan has been provided.

*Loan providers will respond flexibly to sole proprietors (limited to small-scale business operators, including freelance workers with business feasibility) even if they only provide a qualitative explanation of the influence of COVID-19.

Purpose for Funds : Operating funds, Equipment funds **Security** : Unsecured

Loan Period: within 20 years for Equipment, within 15 years for Operation

Deferment Period: within 5 years

Loan Limit Amount (additional loan) :	Small and Medium Enterprise Business	300,000,000 yen
	National Life Business	60,000,000 yen

Rate Interest : Initial 3 years Basic interest rate▲0.9%, Basic interest rate after 4 years
(Limit amount of decrease in interest rate: Small and Medium Enterprise Business 100,000,000 yen
National Life Business 30,000,000 yen)



● Consultation on weekdays:

Japan Finance Corporation Business Funds Consultation Dial: 0120-154-505
The Okinawa Development Finance Corporation Second Loan Department First Loan Group
for Small and Medium Enterprises: 098-941-1785

● Consultation on Saturdays, Sundays/ holidays:

Japan Finance Corporation: 0120-112476 (National Life Business)
0120-327790 (Small and Medium Enterprise Business)
The Okinawa Development Finance Corporation: 098-941-1795

Special Interest Subsidies System



Acceptance of application has not started. As soon as details are finalized, payment requirements, application procedures, etc. will be announced as quickly as possible.

► Financial support will be provided by interest subsidies to sole proprietors (including freelance workers with business feasibility) who have borrowed through the “COVID-19 Special Loan” under the Japan Finance Corporation.

Interest Subsidies Period : First 3 years after receiving loan

Upper Limit of Amount Covered by Interest Subsidies:

Small and Medium Enterprise Business	100,000,000 yen
National Life Business	30,000,000 yen



● Small and Medium Enterprises Financing/Benefit Consultation Counter

0570 – 783183

(weekdays/holidays 09:00 ~ 17:00)