

## Overview

# Outline of the Living and Welfare Fund Loan Program

**【Foundation】** FY1955

**【Entity in Charge】** Prefectural Councils of Social Welfare

### **【Persons Eligible for This Program】**

- Low-income households . . . Households that find it difficult to borrow necessary money from other sources (non-taxable households for municipal)
- Households with people with disabilities . . . Households to which people who have been issued with physically disabled person's certificates, medical rehabilitation handbooks, or health and welfare handbooks for people with mental disorders belong
- Households with the elderly needing care . . . Households to which the elderly aged 65 or older needing medical treatment and care in daily living belong
- Households supported by unemployed persons . . . Households with the elderly at the age of 65 or older

### **【Classification of Fund】**

General Support Funds (living support expenses, housing expenses, temporary livelihood rehabilitation expenses), Welfare Funds (welfare expenses, fund of emergency small amount), Education Support Funds (education support expenses, school entering expenses), Living Funds of Real Property Security Type (living funds of real property security type, living funds of real property security type for families in need of welfare)

### **【Interest Rate】**

No interest in case of being co-signed  
Interest rate is 1.5% in case of not being co-signed

- ① No interest for fund of Emergency Small Amount and Education Support Funds
- ② For Living Funds of Real Property Security Type and living funds of real property security type for families in need of welfare, 3% annually or long-term prime rate, whichever is lower