

# Living and Welfare Fund Loan Program

## Overview

### Outline of the Living and Welfare Fund Loan Program (As of August 1, 2009)

**【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 . . . Households to which the elderly aged 65 or older needing medical treatment and care in daily living belong
- Households supported by unemployed persons . . . Households that have become difficult to maintain their livelihood because of loss of a job by their main wage earner

#### **【Classification of Fund】**

Rehabilitation (living expenses), welfare fund (housing fund), educational fund, emergency small-amount fund, disaster relief fund support fund for the unemployed, long-term living support fund

#### **【Interest Rate】**

3% annually

- ① Educational fund and treatment and care fund are provided on no-interest-bearing basis
- ② For long-term living support fund and long-term living support fund for the households requiring public assistance, 3% annually or long-term prime rate, whichever is lower