

# Livelihood and Welfare Funds: Special Loans for COVID-19 Repayment Forgiveness Procedures

Repayments for special loans (temporary loan emergency funds/comprehensive support funds) will begin in 2024.

However, if you meet the requirements set by the government, your repayments may be forgiven. Please read this document carefully and perform any required procedures.

## 1. Procedures for Repayment Forgiveness

As specified by the national government, applications for repayment forgiveness must be made separately for each year, and each type of fund borrowed.

In 2023 procedures can be carried out for the first portion of temporary loan emergency fund and comprehensive support fund repayments (first three month portion). Applications for forgiveness of additional comprehensive support funds can be made in 2024. Information will be sent by post prior to the application period.

## 2. Requirements in 2023

As specified by the national government, if you (the borrower) and the head of your household are exempt from per capita municipal tax and the income portion of the municipal tax in fiscal year 2023, you are eligible for repayment forgiveness.

**If you are unsure of your eligibility, please read pages 2 to 3.**

## 3. How to Apply: Procedures for those Meeting the Requirements for Repayment Forgiveness

- **Application Deadline: August 31, 2023** **Note: Postmark by Aug. 31**
- **Where to Send Application:** Hyogo Council of Social Welfare: Special Loans Call Center
- **Required Documents:** The following three types of documents must be submitted. Incomplete documents or applications must be resubmitted if they are incomplete. Please see the example of how to fill in the Repayment Forgiveness Application Form

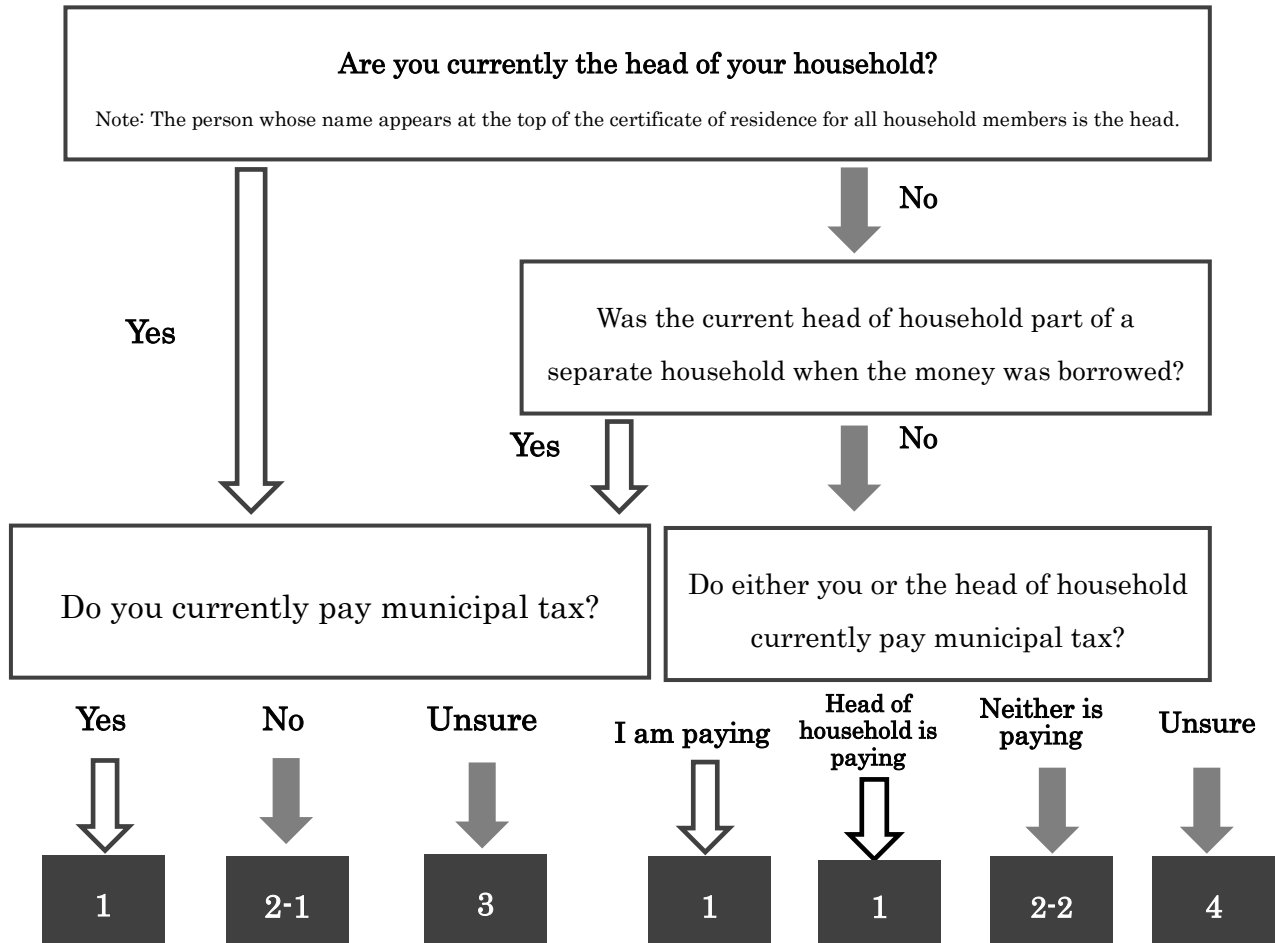
<b>Important:</b> Documents to be submitted	
1.	Repayment Forgiveness Application Form (Enclosed Document(s) <u>2</u> / - Those with multiple copies should submit all of them)
2.	Certificates of residence for all members of the household (must have head of the household printed and be <b>issued within the last three months</b> , must not have My Number printed) Note: Issuance fee is at the applicant's expense.
3.	Proof of tax exemption (for you and the head of household/if you are the head of household, only for you) Note: Certificates of Tax Exemption or Taxation Certificate must show that you are exempt from per capita municipal tax and the income portion of the municipal tax. Note: Issuance fee is at the applicant's expense.

Note: If you are applying for repayment forgiveness for both temporary loan emergency funds and comprehensive support funds at the same time, you only need to submit one copy of 2.3.

Note: Place the form in the blue return envelope included with these documents and mail it unstamped.

## 4. Confirming Your Eligibility for Exemption

Please answer for your situation with either "Yes", "No", or "Unsure".



### 1 Repayment is required.

Please reconfirm whether you are subject to municipal tax for fiscal 2023. If you are exempt for this year, your repayments will be forgiven.

If repayment is required, please see section 7

2-1 Since you are exempt from municipal tax you are eligible for repayment forgiveness.

2-2 Since you and the head of household are exempt from municipal tax you are eligible for repayment forgiveness.

Please see  
section 3

3 Please confirm whether you are exempt from municipal tax. ⇒ Go to 5

4 Please check if you and the head of household are exempt from municipal tax. ⇒ Go to 5

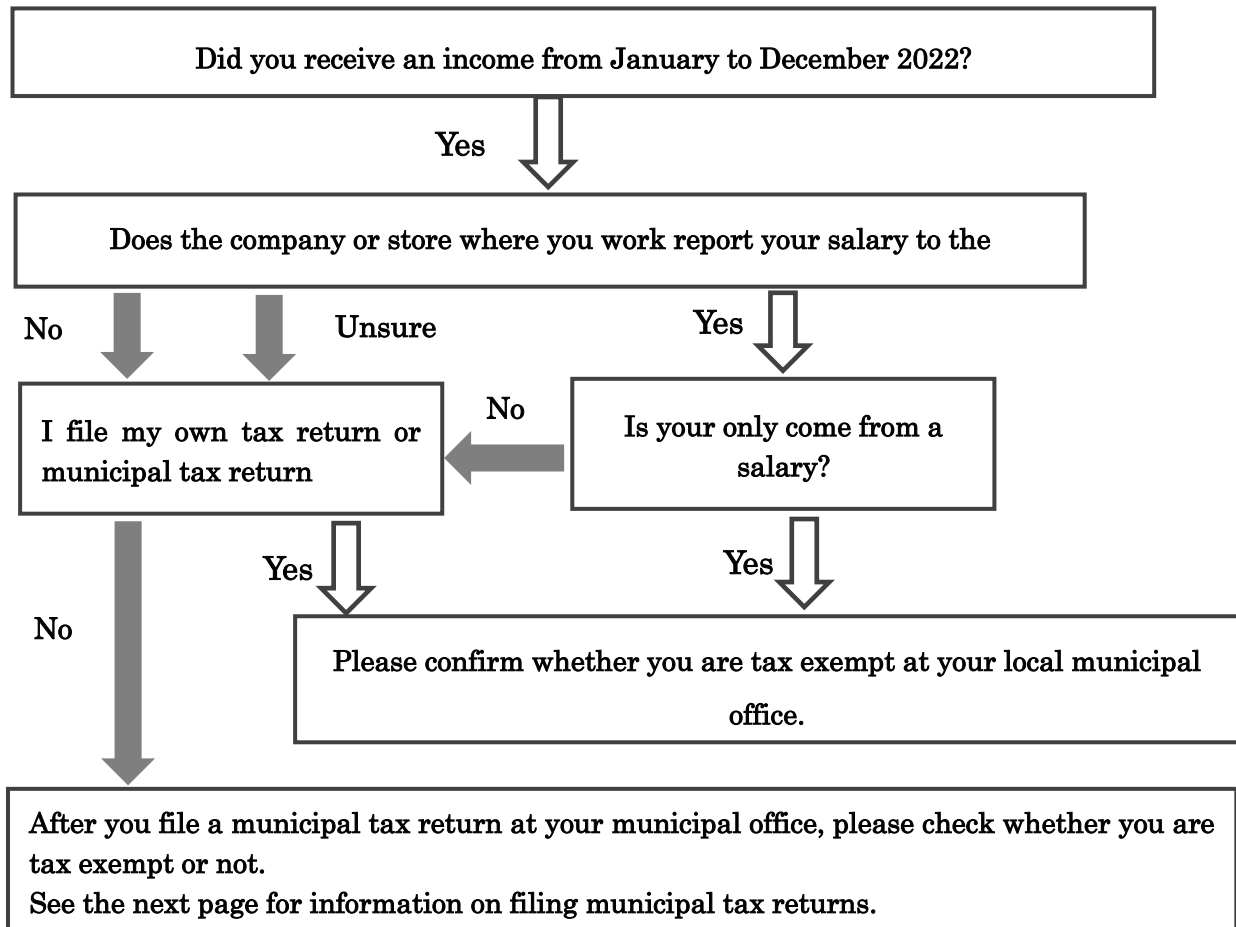
★Some municipal offices may issue a Taxation Certificate as proof that you are exempt from taxation instead of a Certificate of Tax Exemption.

★If you have not filed a municipal tax return, you must file one at your local municipal office (see page 4)

## 5. Confirming municipal tax

Please answer for your situation with either "Yes", "No", or "Unsure".

Note: If your only income is from a pension, please check whether it is tax exempt at your local municipal office.



### Tax exempt

Obtain proof of tax exemption for yourself and the head of the household (not applicable if you are the head of the household) in the form of a Certificate of Tax Exemption or a Taxation Certificate showing exemption from per capita municipal tax and the income portion of the municipal tax.

Tax exemption certificates can be obtained from the local municipal office where your certificate of residence was registered on January 1, 2023. \*The Issuance fee is at your own expense.

**If you are unsure, please ask your local municipal office.**

Note: The Social Welfare Council cannot confirm whether you or the head of household are tax exempt or not, or the details of the documents required to prove taxation.

### Paid tax

Repayment is required. **Please see section 7**

## Municipal Tax Return

You can file your tax return at the tax division of the municipal office where your certificate of residence was registered on January 1, 2023, or by mail. **If you are unsure, please ask the tax division of your local municipal office.**

Note: The Social Welfare Council cannot assist you with municipal tax filing procedures or inquiries.

### [Documents Required for Municipal Tax Returns]

- Municipal Tax Return Note: Form differs depending on your city/ward/town.
- Identification Documents
- My Number Note: Confirm using your My Number card, My Number notification card, residence certificate, etc.
- Documents proving income
  - If you are working for a company or a store: certificate of withholding tax or salary statements for the year.
  - If you are receiving a public pension: certificate of withholding tax
  - Those running a business as a sole proprietor: Proof of income such as account books, receipts, etc.
- Deduction Documents
  - \*Those who wish to reduce their amount of taxable income should prepare these documents. These documents are not required if you will not make any deductions.
  - Receipts of social insurance premiums, etc. that you paid for
  - Deduction certificates for life insurance, earthquake insurance, etc.
  - Deduction statement for medical expenses, medical expense receipts
  - Donation receipts
  - Disability certificate, etc.

## 6. Notice of Results of Application

**We will notify you by mail from October 2023 regarding the success of your application for repayment forgiveness.** The Hyogo Council of Social Welfare will notify applicants of their results by mail. Results cannot be provided by telephone. We will do our best to send you the result as soon as possible, so please refrain from inquiring about the status or result of the screening.

In the event that a loan is found to be fraudulent, such as when a loan was used while receiving public assistance, when duplicate loans were made in the same household, or when there were falsehoods regarding the use of the loan, the applicant will not be exempted and will be required to make a lump-sum repayment.

## 7. If Repayment is Required

Repayments will begin from January 2024. **Please read document 4 and specify your payment account.** You will be notified of the starting month for repayments and the monthly amount shortly.

**Hyogo Council of Social Welfare: Special Loans Call Center**

**0120-552-039**

\*Call center receives high volumes of calls at certain times of the day. It may take time to connect to an operator. If you the line is congested try to call back at a later time.

Website: <https://www.hyogo-wel.or.jp/topics/coronatokurei.repayment1.php>