

Special loans such as emergency small amount funds due to the impact of the COVID-19 pandemic
Special loans for which repayment forgiveness will be applied in FY 2023

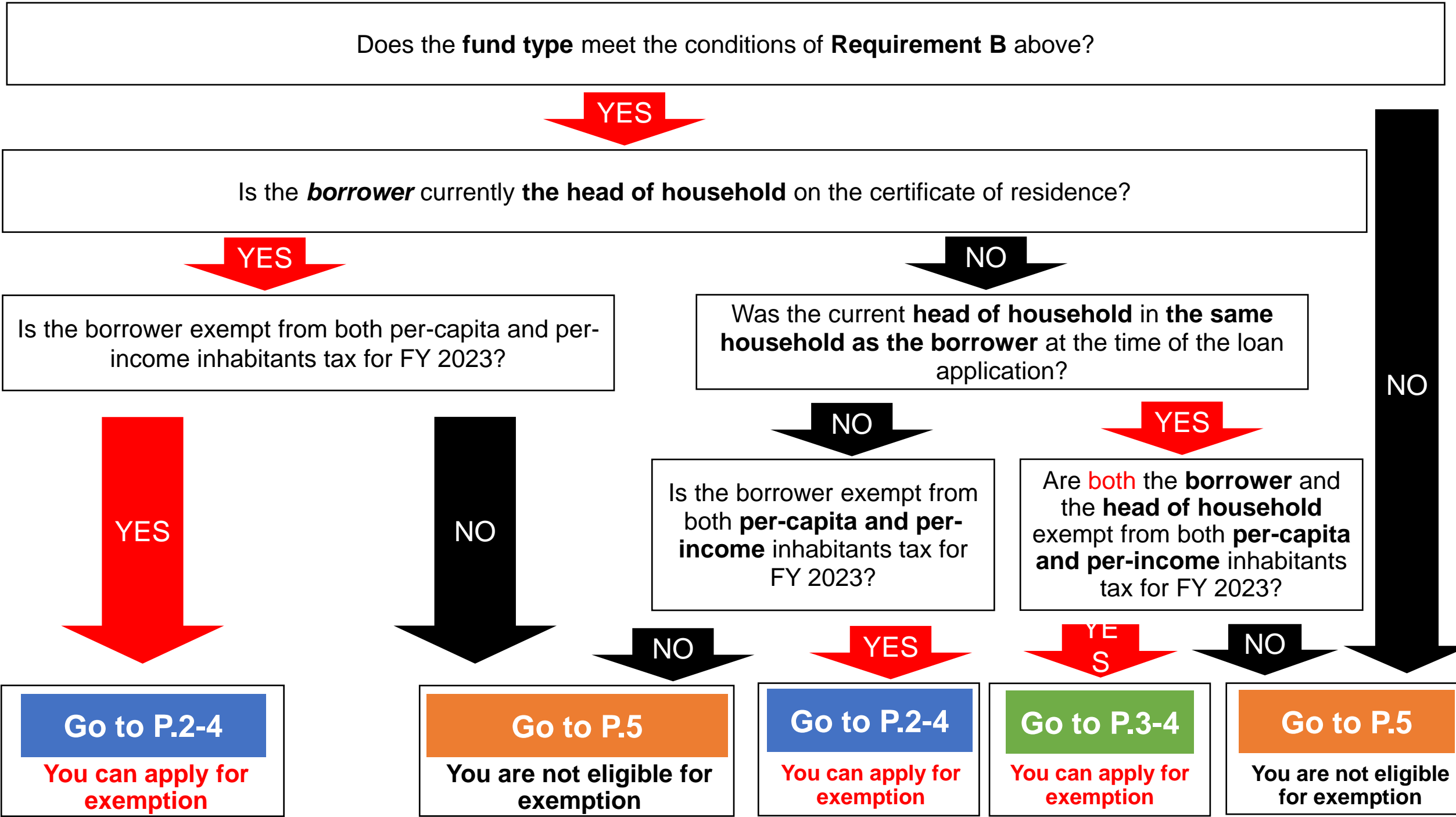
- Even if you were “not exempt from inhabitants tax” in FY 2021 and FY 2022, you can apply for repayment forgiveness if you meet both requirements A and B below.

Requirement A: The borrower and the head of the household are exempt from inhabitants tax (per-capita and per-income) for FY 2023.

Requirement B: The type of funds meets the following conditions

Fund Type	Condition (1): Loan application date	Condition (2): Final repayment date
Emergency small amount funds	Applications must be made by March 31, 2022	On or after January 1, 2024
Comprehensive Support Fund (Initial Loan)	Applications must be made by March 31, 2022	On or after January 1, 2024

● **Flowchart for checking whether a borrower is eligible for exemption**



● **Information in this guide**

1. Applying for repayment forgiveness (**for those who are eligible for** exemption) P.2-P.4
2. Deferment and other exemptions (**for those who are not eligible for** exemption) P.5
3. Other information P.6
4. For those who do not understand Japanese (**For Foreigners**) P.7

[For Applications and Inquiries]

Saitama Prefectural Council of Social Welfare, Repayment and Exemption of COVID-19 Special Loan Section

[Phone number] 050-2018-1839 [Office hours] Weekdays 9:00-17:00 https://www.fukushi-saitama.or.jp/site/problem_33.html



1 Applying for repayment forgiveness (for those who are eligible for exemption)

For those guided to P.2 as a result of the flowchart

- Please send the required documents (1) to (3) in the enclosed return envelope by the application deadline below.

No. No.	Necessary documents for application	Self-check column
(1)	Certificate of Residence * Be sure to send a certificate of residence that meets the following conditions. <ul style="list-style-type: none"> It bears the name of the head of the household It states that it is "certified to be an authentic copy of the original certificate of residence for all members of the household". It does not include the applicant's Individual Number (MyNumber). It was issued within the last 3 months 	<input type="checkbox"/>
(2)	Certificate of tax exemption for FY 2023 (for borrower only) * Both per-capita and per-income tax are exempted	<input type="checkbox"/>
(3)	Application for repayment forgiveness * Right side of the enclosed A3 form	<input type="checkbox"/>

Note If you received more than one notice (envelope), you will need multiple copies of all (1), (2) and (3). If you are submitting multiple applications at the same time, one **original copy** of (1) and (2) and a photocopy of the others are acceptable.

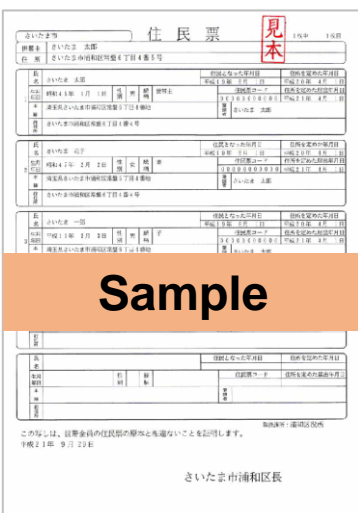
Application deadline

By Friday, September 29, 2023 * Postmarked

* If the application deadline has passed, there may be a difference in the exempted amount. Please see P.4 for details.

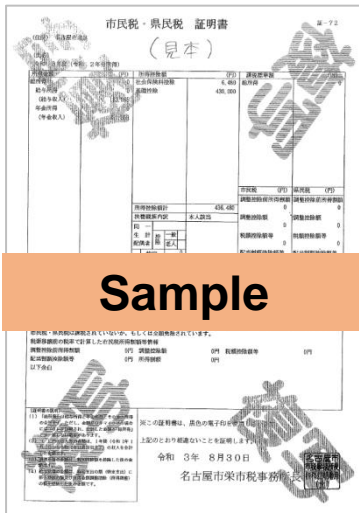
✓ Please mail the following documents in the enclosed return envelope.

(1) Certificate of residence



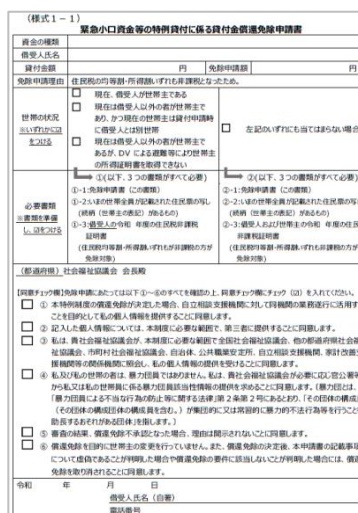
Sample

(2) Certificate of tax exemption

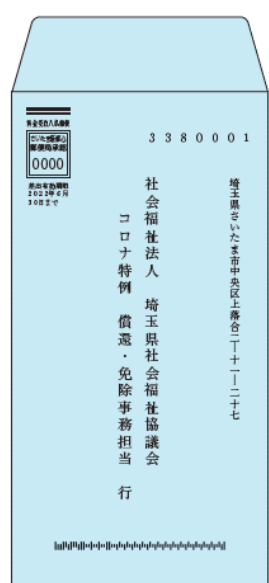


Sample

(3) Application form for repayment forgiveness



Return envelope



1 Applying for repayment forgiveness (for those who are eligible for exemption)

For those guided to P.3 as a result of the flowchart

● Please send the required documents (1), (2), and (3) in the enclosed return envelope by the application deadline below.

No. No.	Necessary documents for application	Self-check column
(1)	Certificate of Residence * Be sure to send a certificate of residence that meets the following conditions. <ul style="list-style-type: none"> It bears the name of the head of the household It states that it is "certified to be an authentic copy of the original certificate of residence for all members of the household". It does not include the applicant's Individual Number (MyNumber). It was issued within the last 3 months 	<input type="checkbox"/>
(2)	Certificate of tax exemption for FY 2023 (for both the borrower and the head of household) * Both per-capita and per-income tax are exempted	<input type="checkbox"/>
(3)	Application for repayment forgiveness * Right side of the enclosed A3 form	<input type="checkbox"/>

Note If you received more than one notice (envelope), you will need multiple copies of all (1), (2) and (3). If you are submitting multiple applications at the same time, one **original copy** of (1) and (2) and a photocopy of the others are acceptable.


● Application deadline

By Friday, September 29, 2023 * Postmarked

* If the application deadline has passed, there may be a difference in the exempted amount. Please see P.4 for details.

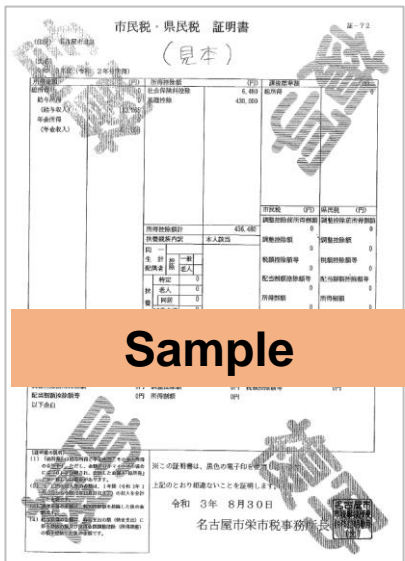
✓ Please mail the following documents in the enclosed return envelope.

(1) Certificate of residence



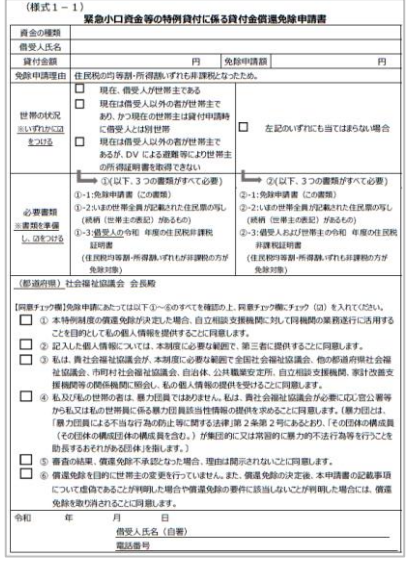
Sample

(2) Certificate of tax exemption

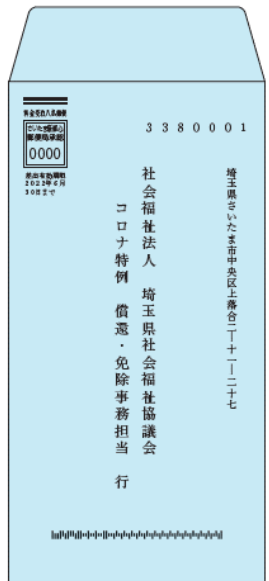


Sample

(3) Application form for repayment forgiveness



Return envelope



For those guided to P.2
as a result of the flowchart

For those guided to P.3
as a result of the flowchart

● Scope of exemption amounts covered

- Scope of exemption amount: The remaining amount of the repayment plan after the first month of repayment after the application for exemption.

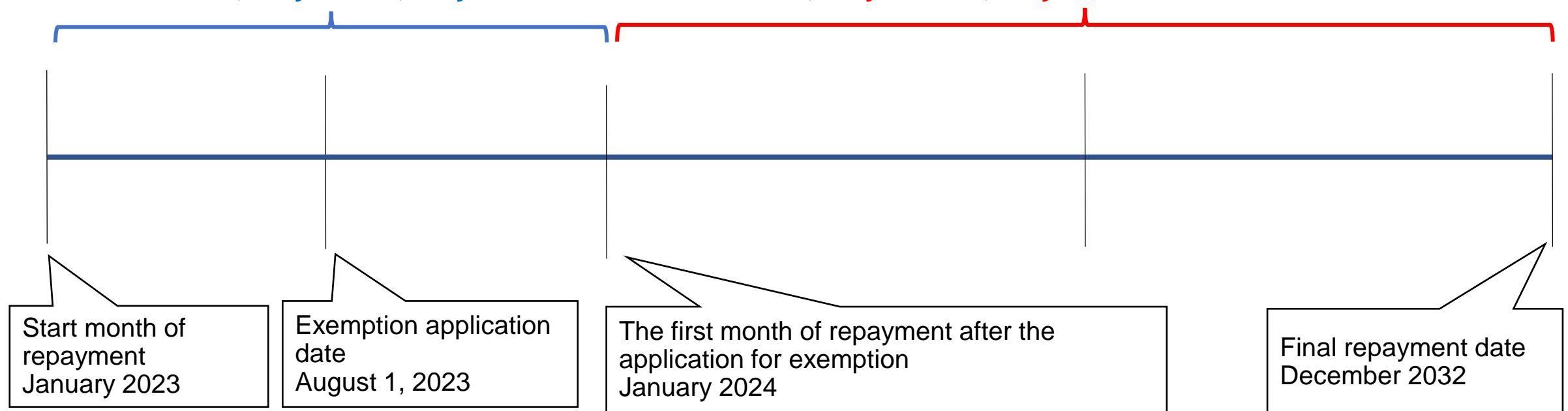
[Scope of Exemption Amount: Example]

<In the case of Comprehensive Support Fund Initial Loan of 600,000 yen 120 payments of 5,000 yen per month for repayment>

- For those who applied for exemption in August 2023, the full amount of the repayment plan for the repayment starting in January 2024 will be exempted.

The scope of repayment required
12 months x 5,000 yen = 60,000 yen

The scope of repayment plan amount
to be exempted
108 months x 5,000 yen = 540,000 yen



● Certificate of tax exemption

- Please contact the taxation department of the municipal office in your area for information on how to file inhabitants tax returns.
- If you have not filed an income tax return or made a year-end tax adjustment, a certificate of tax exemption may not be issued unless you file an inhabitants tax return.

● Certificate of residence

* **Be sure to send a certificate of residence that meets the following conditions.**

- It bears the name of **the head of the household**
- It states that it is "certified to be an authentic copy of the original certificate of residence for all members of the household".
- It does not include the applicant's Individual Number (MyNumber).
- It was issued within the last 3 months

For those guided to P.5 as a result of the flowchart

● Repayment deferment

- Even if you are not eligible for repayment forgiveness, you may be able to defer repayment if you have difficulty in repaying the loan due to illness, unemployment, decreased income, or other circumstances.

[How to apply]

- Please contact us via the information below.

* The deadline for application is the 15th of the month prior to the month of repayment.

● Other exemptions

- Exemption can be applied for if any of the following conditions are met **after the start of repayment**.
 - If you have received public assistance
 - If you have been issued the Mental Health and Welfare Handbook (Level 1) or the Physically Handicapped Persons Handbook (Level 1 or 2)

[How to apply]

- Please contact us via the information below.

[For Applications and Inquiries]

Saitama Prefectural Council of Social Welfare Repayment and Exemption of COVID-19 Special Loan Section

[Address] 2-11-27 Kami-ochiai, Chuo-ku, Saitama-shi, Saitama 338-0001

[Phone number] 050-2018-1839 [Office hours] Weekdays 9:00-17:00

https://www.fukushi-saitama.or.jp/site/problem_33.html



[Requests]

- **We do not accept documents directly. Please refrain from bringing your documents to this office.**
- **Please note that it may be difficult to get through by phone immediately after receiving this notice.**
- **Please note that documents will not be returned once submitted.**

● **If you have changed your name, address, etc., please submit a "Notification of Change of Name, etc." along with the required documents listed below.**

• **List of Required Documents**

* The notification of change of name form can be downloaded from the URL in the **Application and Inquiries** section below.

No.	Details of change	Required documents
1	Change of address	<ul style="list-style-type: none"> • Certificate of Residence (issued within the last 3 months) showing all members of the household at the previous address and current address * Important note: If there have been multiple changes of address, please submit a certificate of removal of residence or a supplementary family register showing the history of changes up to the current address.
2	Change of first/last name	Certificate of residence (issued within the last 3 months) with all members of the household listed with their new and former family names
3	The borrower dies	Certificate of removal of residence or copy of death certificate (Certificate of residence must be issued within the last 3 months)

● **Frequently Asked Questions Q&A**

• The list will be posted on the Saitama Prefectural Council of Social Welfare's website and will be updated as needed.
https://www.fukushi-saitama.or.jp/site/problem_33.html

● **List of self-reliance support consultation agencies**

• "Self-reliance support consultation agencies" are consultation services for all kinds of problems in daily life, and are located throughout Japan.

If you have any problems in your daily life, such as wanting to work but not being able to, or not having a place to live, please consult with your local consultation office.

<https://www.mhlw.go.jp/content/000707280.pdf>



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