

Emergency Small Amount Fund / Comprehensive Support Fund (COVID-19 Special Loan)

Guide on Loan Money Repayment Exemption Procedures

The repayment for the Comprehensive Support Fund (relending) special loan that you borrowed will begin in 2025.

Households that are **exempt from resident tax (both per capita rate and income rate) for both the loanee and the head of the household** are exempt from repayment if they submit the required documents and are approved for exemption.

1 Repayment Exemption Procedures

The repayment exemption procedures are to be completed in different years for each type of fund borrowed. Repayment exemption procedures for the Comprehensive Support Fund (relending) will be available in 2024.

Types of Funds	Emergency Small Amount Fund	Comprehensive Support Fund (initial loan)	Comprehensive Support Fund (extended loan)	Comprehensive Support Fund (relending)
	* For applications filed out in April 2022 or later			
Year of repayment exemption procedures (determined fiscal year)	2023		2024	

2 Repayment Exemption Requirements for 2024

If both “you (the borrower)” and “your (the borrower’s) head of the household” are “exempt from both the per capita rate and the income rate of resident tax (do not need to pay resident tax)” in fiscal year 2024, you can apply for repayment exemption.

See point 10 on page 9 for the other exemption requirements.



What are the “per capita rate” and “income rate” of resident tax?

The resident tax consists of a “per capita rate” and an “income rate.”

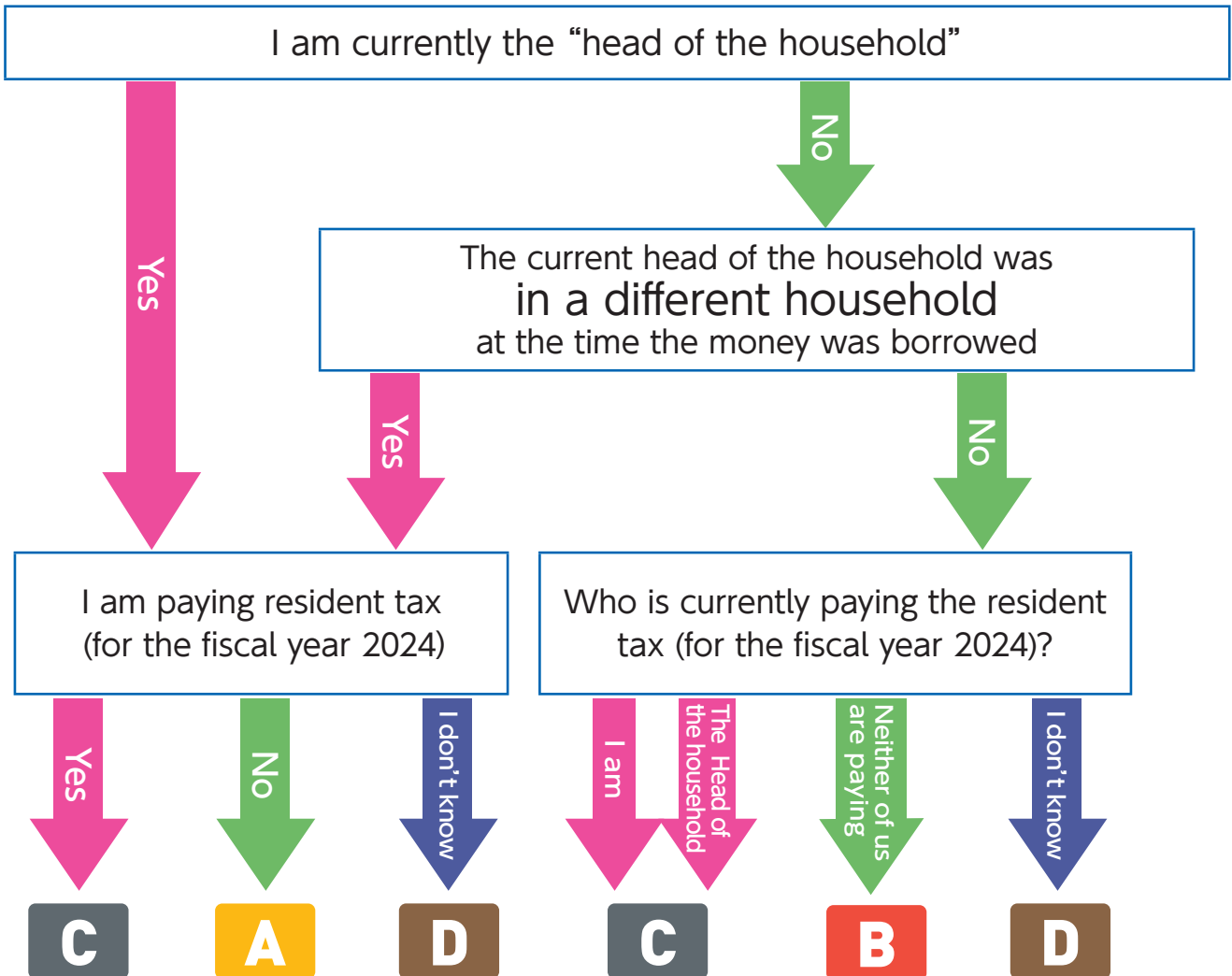
“Per capita rate” : tax imposed in equal amounts regardless of the amount of income

“Income tax rate” : tax imposed according to the previous year’s income

* The “per capita rate” is not imposed on those whose income in the previous year was below a certain amount or those who receive public assistance under the Public Assistance Act.

3 How to Confirm If You Are Exempt from Repayment

Please answer “Yes,” “No,” or “I don't know” for your situation.



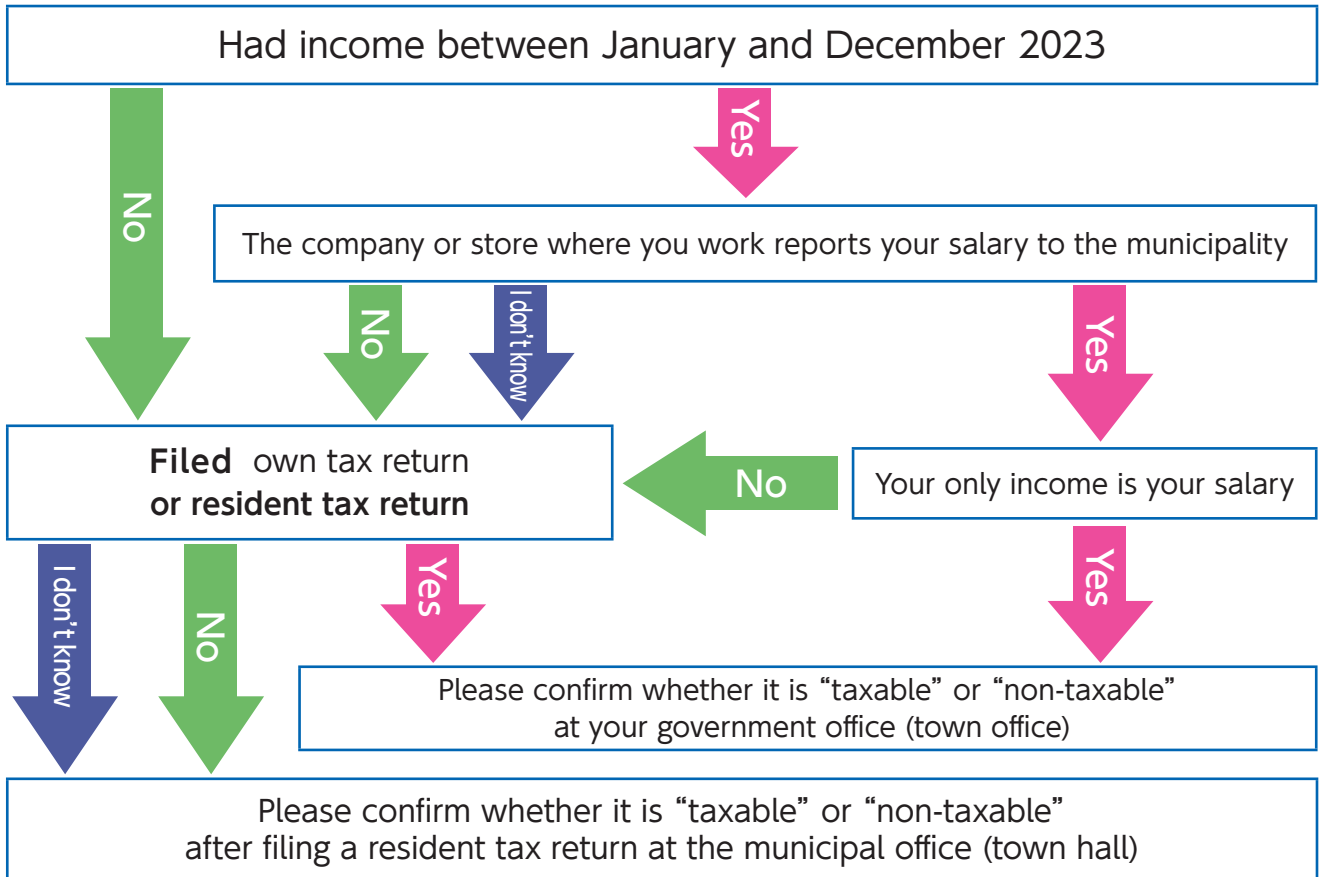
“I am paying resident tax” should be considered as “I am subject to resident tax” and “I am not paying resident tax” considered as “I am exempt from resident tax.”
 Even if the applicant falls under A or B on the flowchart, the application may be rejected or additional documents may be required.

- A
B
 → You are **eligible** for repayment exemption. → See page 4
- C
 → You are **not eligible** for repayment exemption. → See page 9
- D
 → Please confirm whether you (and the head of the household) are exempt from resident tax for fiscal year 2024. → See page 3

4 How to Confirm your Resident Tax

Please answer “Yes,” “No,” or “I don't know” for your situation.

*If your annual income is only a pension, please confirm whether it is “tax exempt” or “taxable” at your government office (town office).



Back to page 2 **Once you have confirmed the resident tax status of the loanee (and the head of the household), turn to the flowchart on page 2**

How to File Your Resident Tax Return (For Fiscal Year 2024)

You can file your tax return at the Tax Section counter of the city hall (town or village office) where your resident record was in January 2024, or send it by post. If you cannot prepare the documents or are unsure, ask the Tax Section at your city hall (town or village office).

Please confirm with your local city hall (town or village office) for the [Documents Required for Filing a Resident Tax Return].

- Contact information for each municipality in Okayama Prefecture is listed on page 7.
- For those outside of Okayama Prefecture, please confirm the information on your own.

*The Council of Social Welfare is not aware of an individual's resident tax status. A guide on exemptions is sent to all eligible persons in the determined fiscal year. Please confirm your resident tax status to see if you are eligible for the exemption, as we also provide information for those who are not eligible for the exemption.

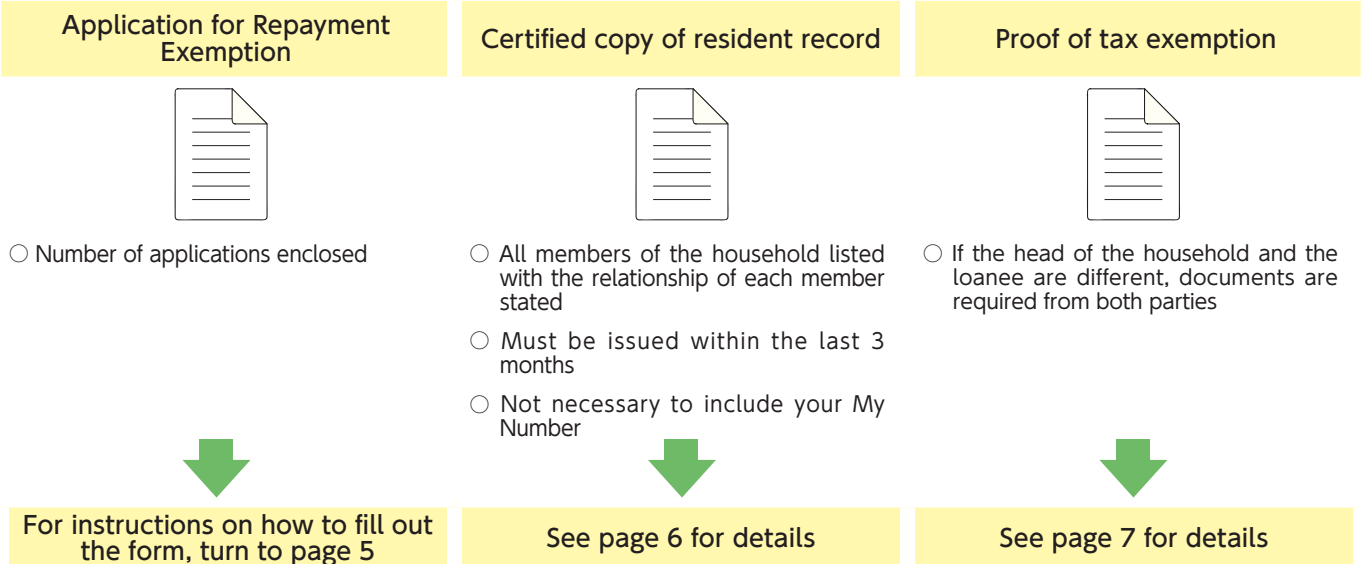
5 Those Falling under **A** and **B** in the Flowchart to Determine Repayment Exemption

Complete the application procedures for repayment exemption

Required Documents	Please send the following three documents ①, ②, and ③ together by post	Required Number
	<p>① Repayment Exemption Application Form *Documents enclosed (Form 1-1) Comprehensive Support Fund (relending) *Only applications for eligible fund types are enclosed.</p>	Number of repayment exemption applications enclosed
	<p>② Copies of resident records for all members of the household *Requires all members of the household listed with the relationship of each member stated *Issued within 3 months from the time of application *Individual Number (My Number) is not required *Photocopies are allowed</p>	One copy
	<p>③ Original copy of any proof of tax exemption document (showing that the resident is exempt from resident tax) If the head of the household and the loanee are not the same person, Proof of Tax Exemption is required for each person. If you fall under B, Proof of Tax Exemption is required for both the head of the household and the loanee. *If you fall under A, the head of the household portion may still be required. In such cases, we will notify you in writing.</p>	If the head of the household and the loanee are the same person ▶ Loanee only If they are not the same person ▶ Loanee and head of the household

Application Period Effective when postmarked from the date that you received this guide until **August 30, 2024 (Fri.)**

Address for Application Okayama Prefecture Council of Social Welfare — Repayment Processing Center
 700-0826 Okayama Togyacho Building 7F, 1-6, Togyacho, Okayama, Japan
 *Please send the enclosed envelope to the above address.



6 How to Fill Out the Application for Repayment Exemption

★様式 1-1 償還免除要件①の方

令和 6 年度 緊急小口資金等の特例貸付に係る貸付金償還免除申請書
 総合支援資金(再貸付) 分 <社協記入欄>

資金の種類	総合支援資金(再貸付)	貸付金額	450,000 円
借受人氏名	おかやま たろう		
免除申請額	当該資金種類の償還免除上限額	免除申請理由	住民税の均等割・所得割いずれも非課税

※太枠内をすべてご記入ください。

世帯の状況 ※いづれかひとつに 印をつける	<input checked="" type="checkbox"/> 現在、私（借受人）が世帯主である	<input type="checkbox"/> 左記のいずれも当てはまらない場合
	<input type="checkbox"/> 現在、私（借受人）以外の者が世帯主であり、かつ現在の世帯主は貸付申請時に借受人とは別世帯（現在は同一世帯）	
	<input type="checkbox"/> 現在、私（借受人）以外の者が世帯主であるが DV による避難等により世帯主の非課税証明書を取得できない	

必要書類

<ul style="list-style-type: none"> ●免除申請書 様式 1-1 (この書類) ●現在の世帯全員が記載された住民票の写し (世帯主の氏名・続柄の記載があるもの) ●借受人および世帯主の令和 6 年度の住民税[均等割・所得割いずれも]が非課税とわかる証明書 	<ul style="list-style-type: none"> ●免除申請書 様式 1-1 (この書類) ●現在の世帯全員が記載された住民票の写し (世帯主の氏名・続柄の記載があるもの) ●借受人および世帯主の令和 6 年度の住民税[均等割・所得割いずれも]が非課税とわかる証明書
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岡山県社会福祉協議会 会長 殿
 【同意チェック欄】

免除申請にあたっては、以下①～⑥のすべてを確認の上、同意チェック欄にチェック (○) を入れてください。

① 本特例制度の償還免除が決定した場合、自立相談支援機関に対して同機関の業務遂行に活用することを目的として私の個人情報を提供することに同意します。

② 記入した個人情報については、本制度に必要な範囲で、第三者に提供することに同意します。

③ 私は、貴社会福祉協議会が、本制度に必要な範囲で全国社会福祉協議会、他の都道府県社会福祉協議会、市町村社会福祉協議会、自治体、公共職業安定所、自立相談支援機関、家計改善支援機関等の関係機関に照会し、私の個人情報の提供を受けることに同意します。

④ 私及び私の世帯の者は、暴力団員ではありません。私は、貴社会福祉協議会が必要に応じ官公署等から私又は私の世帯員に係る暴力団員該当性情報の提供を求めることに同意します。(暴力団とは、「暴力団員による不当な行為の防止等に関する法律」第 2 条第 2 号にあるとおり、「その団体の構成員 (その団体の構成団体の構成員を含む。) が集団的に又は常習的に暴力的不法行為を行うことを助長するおそれがある団体」を指します。)

⑤ 審査の結果、償還免除不承認となった場合、理由は提示されないことに同意します。

⑥ 償還免除を目的に世帯主の変更を行っていません。また、償還免除の決定後、本申請書の記載事項について虚偽であることが判明した場合や償還免除の要件に該当しないことが判明した場合には、償還免除を取り消されることに同意します。

記入年月日	令和 6 年 6 月 20 日	←こちらの申請書を作成した日付を記入ください
借受人氏名 (自署)	おかやま たろう	←借受人本人が記入してください(代理の場合は)と捺印ください
電話番号	086-226-2822	←日中連絡のとれる電話番号を記入ください

※以下については、申請者は記入しなくても構いません。

※	資金コード	貸付コード	受付番号	事務処理 C 受付
	SX	4123456	12345	R 年 月 日 R 年 月 日

In cases where Proof of Tax Exemption for the head of the household cannot be obtained due to the loanee being displaced as a result of domestic violence, or where the address listed on the resident record is different from the current place of residence, or where there are other unavoidable circumstances that require careful consideration, the resident tax exemption of only the loanee will be handled on an individual basis.

In the above situation, please put a in the box stating “A person other than the loanee is currently the head of the household, but Proof of Tax Exemption for the head of the household cannot be obtained due to having escaped domestic violence, etc.”

*You may be asked to fill out a questionnaire to confirm the status of domestic violence, etc.

- (1) Household situation
Please place a in any (box) that applies to you.
- (2) Agreement Checklist
Please agree to points ① through ⑥ by placing a in all (boxes).
- (3) Date of entry, name of loanee (signature), and telephone number
 - ▶ Date of entry → Date when the exemption application form was filled out
 - ▶ Name of loanee (signature) → Write your full name by hand
 - *If for some reason the loanee is personally unable to fill out the form, please contact us.
 - ▶ Telephone number → Provide a telephone number where you can be reached during the day

Please fill out the form with a black ballpoint pen.

7 Required Documents: “Copy of Resident Record” and “Proof of Tax Exemption”

Certified copy of resident record

- ① Documentation marking the family relationship as **the head of the household**
 *We will not be able to review applications with “omissions,” “ (blank boxes),” “/ (slash marks),” or other such markings.
- ② Documentation showing that **all members of the household are listed**
 *Even if you are a single-person household (living alone), please issue the form including all members of the household.
- ③ **Issued within 3 months from** the time of applying for exemption
 *Based on the date of arrival at the Processing Center

A “Certificate of Items on the Resident Record” is not accepted for review because it cannot certify all members of the household.

***** 住 民 票 (1 枚中 1 枚目)

世帯主	*****				
住所	*****				
氏名	****	性別	生年月日	住民となった年月日	続柄
****	*****	男	*年*月*日	*年*月*日	*****
前住所	*****				
備考	*****				

この写しは、世帯全員の住民票の原本と相違ないことを証明する。

***** *年*月*日 ***** ** ** 印

- Items not required to be listed
 - One’s permanent address
 - Name of the head of the household
 - My Number (Individual Number)
 - Resident record code

We recommend that the documents be issued at the counter of a public institution, such as a city hall or town hall. Documents issued at a convenience store are acceptable as long as they can be reviewed. If the contents are incomplete, the application will need to be resubmitted.

Original document of tax exemption (0 yen) from both the per capita rate and the income rate of resident tax (municipal and prefectural taxes)

(1) Document for fiscal year 2024

*Depending on the household situation, documents for the same fiscal year are required for both the loanee and the head of the household.

(2) Filed a resident tax return for the previous year (from January to December 2023)

*Make sure to file a tax return before issuing your document, regardless of whether or not you have income.

*Documents that are determined to be undeclared will need to be resubmitted.

Example: Documentation with such notation as “no taxable materials” have not been declared for the previous year.

(3) Documentation showing that both amounts (per capita rate and income rate) of resident tax (municipal and prefectural taxes) are 0 yen

[Typical Document Names]

“Certificate of Municipal and Prefectural Resident Tax (Income/Tax Payment),” “Certificate of Income/Tax Payment,” “Certificate of Tax Exemption,” etc.

*Please issue documentation that satisfies all of the above conditions (1), (2), and (3).

*Names differ according to each municipality.

We recommend that the documents be issued at the counter of a public institution, such as a city hall or town hall. Documents issued at a convenience store are acceptable as long as they can be reviewed.
If the contents are incomplete, the application will need to be resubmitted.

If you are unsure, please bring these documents to your city hall or town office and have them issued upon being confirmed.

Municipal Offices in Okayama Prefecture

Okayama City Hall	Municipal Tax Offices, Management Section	Asakuchi City Hall	Tax Division, General Branch Offices
Kurashiki City Hall	Tax Division, Tax Offices, Branch Offices	Wake Town Hall	Tax Division
Tsuyama City Hall	Tax Division		Saeki Branch, General Affairs and Business Division
Tamano City Hall	Tax Division	Hayashima Town Hall	Tax and Accounting Division
Kasaoka City Hall	Tax Division, Branch Offices, etc.	Satosho Town Hall,	Tax Division
Ibara City Hall	Tax Division, Citizen Division, Branch Offices	Yakage Town Hall	Tax Division
Soja City Hall	Tax Division	Shinjo-son Village	General Affairs and Planning Division
Takahashi City Hall	Tax Division	Kagamino Town Hall	Resident Tax Division
	Regional Bureaus, Regional Civic Centers	Shouou Town Hall	Tax and Resident Department
Niimi City Hall	Tax Division	Nagi Town Hall	Tax and Resident Division
Bizen City Hall	Tax Division	Nishiwakura-son Village Hall	General Affairs and Planning Division
Setouchi City Hall	Tax Division	Kumenan Town Hall	Tax and Resident Division
Akaiwa City Hall	Tax Division, Branch Offices, Local Offices	Misaki Town Hall	Tax Division
Maniwa City Hall	Tax Division, Promotional Bureaus	Kibichuo Town Hall	Resident Section
Mimasaka City Hall	Tax Division, Branch Offices		Kamogawa General Office, Branch Offices, Local Offices

8 Notification of Change of Address/Name

If there is a change of address or name, please fill out the enclosed “Change of Address/Name Form” and send it together with your resident record to the Okayama Prefecture Council of Social Welfare — Repayment Processing Center.

- ▶ Please be sure to submit a “Change of Address/Name Form,” as the address data at the Okayama Prefectural Council of Social Welfare remains unchanged even if you have notified the municipalities of your relocation.
- ▶ If you do not report your change of address/name, you will not receive important notices.

(新型コロナウイルス感染症の影響による特例貸付)

住所・氏名変更届

(届出者 → 岡山県社協 償還事務処理センター)

記入日: 令和6年 5月 5日

岡山県社会福祉協議会長 殿

届出者 ※該当する内容に☑をいれてください。

氏名	岡山 桃子	対象者との関係	<input checked="" type="checkbox"/> 本人 <input type="checkbox"/> その他 ()
	借受人氏名		倉敷 桃子
連絡先住所	〒 700 - **** 住 所 岡山市北区南方〇丁目〇〇 TEL 090 - **** - ****		

※貸付コード

111444

〒 700 - ****

住 所

岡山市北区南方〇丁目〇〇

TEL 090 - **** - ****

下記のとおり、変更となりましたので届出いたします。※該当する内容に☑をいれてください。

変更の内容	<input checked="" type="checkbox"/> 住所変更 <input checked="" type="checkbox"/> 改姓・改名 (理由 結婚し、転居したため)
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住所変更	借受人氏名	岡山 桃子	
	生年月日 (和暦)	<input type="checkbox"/> 大正 <input checked="" type="checkbox"/> 昭和 <input type="checkbox"/> 平成	〇〇年 〇〇月 〇〇日
	旧住所 ※以下に、旧住所を記入ください。	〒	710 - ****
	倉敷市****町〇丁目〇〇		
新住所 ※以下に、新しい住所を記入ください。	〒	700 - ****	
岡山市北区南方〇丁目〇〇			

添付書類 転居後の住民票原本 (世帯全員分、マイナンバー不要、発行後3月以内のもの)

姓・改名	フリガナ	クラシキ モモコ	フリガナ	オカヤマ モモコ
	旧・氏名	倉敷 桃子	新・氏名	岡山 桃子
	添付書類	<input checked="" type="checkbox"/> 住民票原本 (世帯全員分、マイナンバー不要、発行後3月以内のもの) <input type="checkbox"/> その他 ()		

共通-920②202210 版

Please provide information about the person submitting the form.

Please put a ✓ in the ☐ where applicable.

Please fill in if there is a change of address.

Please indicate if you have changed your last name.

Please fill out the form with a black ballpoint pen.

9

Those Falling under **C** in the Flowchart to Determine Repayment Exemption

You are **not eligible for exemption** in determined fiscal year 2024.

Process until Start of Repayment

We will send you a notice of the start of repayment approximately 3 months prior to the start of repayment.



Please select a repayment method. (Direct deposit or convenience store payment slip)

*If you have previously performed repayment by direct deposit, repayment will automatically be performed by direct deposit.

*If no direct deposit request form is submitted, convenience store payment slips will be prepared automatically.

Start of Repayment



If you have difficulty with repayment due to your living conditions after the start of repayment, you can apply for a deferment.

*We will send a deferment guide along with the notice of the start of repayment. There are also other exemption conditions. See point **10** below.

10 Other Exemption Conditions

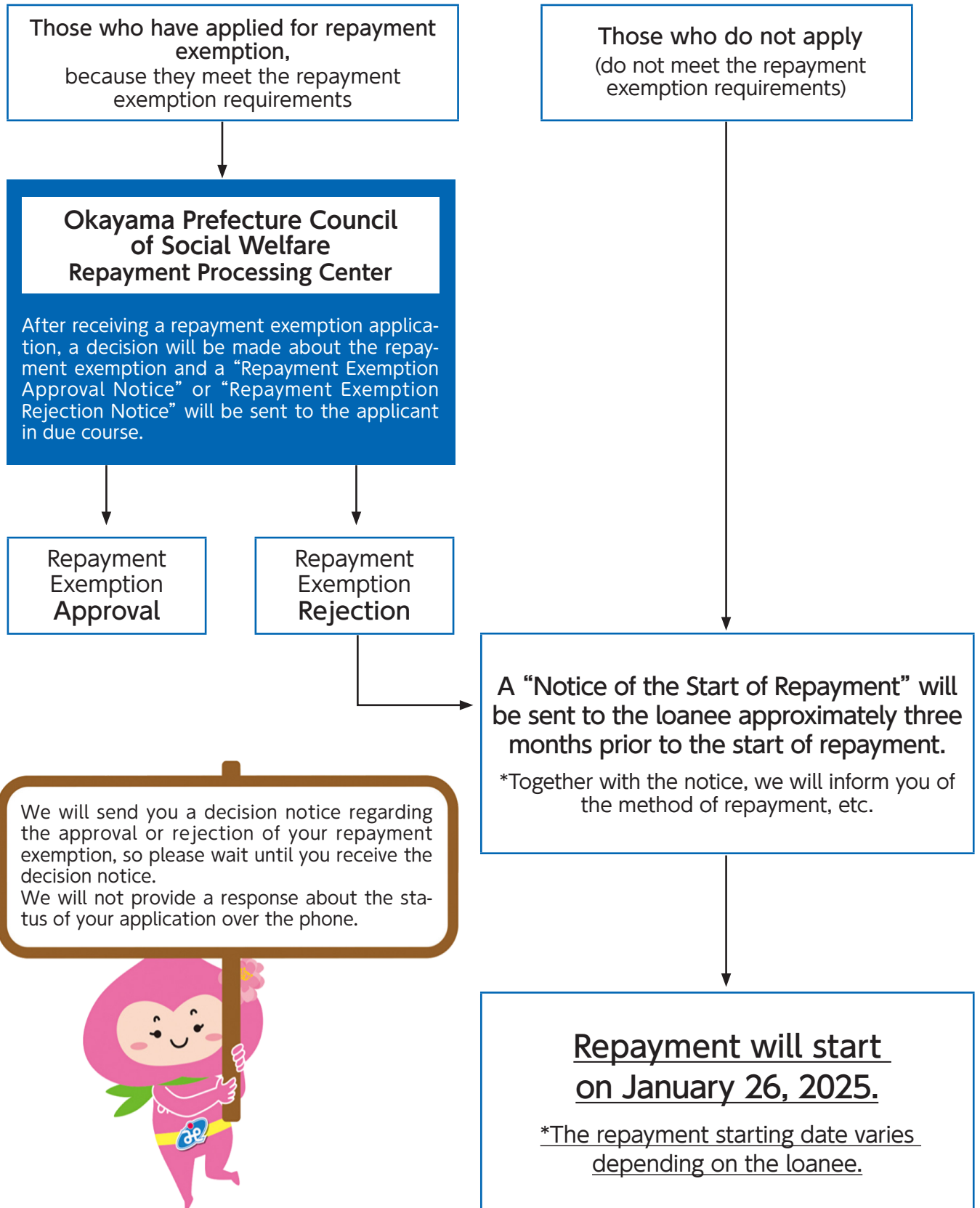
The following conditions are exemptions that are accepted outside of the requirements for Resident Tax Exemption.

- If the loanee has died
- If the loanee has been declared missing
- If you have declared for bankruptcy or individual rehabilitation and your exemption has been finalized.
- If there is a request to reduce or exempt all or part of the debts based on the “Guidelines for Debt Consolidation of Natural Disaster Victims,” and the debt consolidation has been approved.

If any of the above applies to you, please contact the Okayama Prefecture Council of Social Welfare — Repayment Processing Center for personal guidance on required documents and procedures.

11

Notice of Repayment Exemption Decision Results and the Start of Repayment



12 If There Is a Change of Address, Name, etc.

If there is a change of address or name, please fill out the enclosed “Change of Address/Name Form” and submit it together with your attached document (a copy of your resident record) to the Repayment Processing Center.

*You can also download the form from the website below.

*In the case of a change of address, a certified copy of the resident record for the new address (relocation address) is required, and in the case of a change of name, a certified copy of the resident record for the new name is required.

Please submit your completed “Change of Address/Name Form” and a certified copy of your resident record to the Okayama Prefecture Council of Social Welfare — Repayment Processing Center.

▶ Please refer to point **8** on page 8 for the “Change of Address/Name Form.”

Website: <http://www.fukushiokayama.or.jp>

1) Search for “Okayama Prefectural Council of Social Welfare” on a search site.

Okayama Prefectural Council of Social Welfare

Search

2) Visit the Okayama Prefecture Council of Social Welfare’s website and click on the “Okayama Prefecture Council of Social Welfare — Repayment Processing Center Guidance” banner at the top of the website’s opening page.

新型コロナウイルス感染症の影響に伴う緊急小口資金等特例貸付に係る

岡山県社会福祉協議会 償還事務処理センターのご案内

3) At the bottom of the Repayment Processing Center’s webpage:

○ If there is a change of the address/name of the loanee:

▶ “Change of Address/Name Form (For Special Case Loan)”

○ In the event of the death of the loanee:

▶ Click on “Death Certificate (For Special Case Loan)”

to download the file.

You can also view it using this QR code.



*This website is in Japanese only.

13 Other Points to Note

[Application Form]

- For the application form, do not use a ballpoint pen or other pen filled with ink with special properties that make the ink colorless when the temperature changes. (e.g. ballpoint pens with FRIXION ink, etc.)
- Please submit the original, not a photocopy, of the filled-out loan repayment exemption application, and keep a copy for your own records.

[Sending by Post]

- Please be sure to confirm that all required documents are enclosed using the “Checklist for Repayment Exemption Documents to Submit.”
- Please use the enclosed return envelope to send it to us.
- Please incur your own postage. In addition, please send by “Certified Mail” or some other means that allows the delivery status to be recorded.

[Deadline for sending in application forms for repayment exemption, etc.]

Must be postmarked by August 30, 2024 (Fri.)

14 Contact Us

- Matters related to repayment exemption
- Matters related to repayment deferment
- Matters related to the repayment of loan money

If you have any further questions, please contact us at:

Okayama Prefecture Council of Social Welfare
— Repayment Processing Center

TEL.050-5526-9479

Opening Hours: 9:00–17:00 (weekdays)

