

Repayment Forgiveness of Special COVID-19 Loans

In June 2024, those who borrowed Comprehensive Support Funds (Relending) were sent information about loan repayment forgiveness



Who can apply?

Based on information from the Hokkaido Council of Social Welfare website

1 Those exempt from residence tax (both per capita rate and income rate) for the 2024 fiscal year



*Other conditions apply

2 Those who are receiving public assistance (livelihood protection)



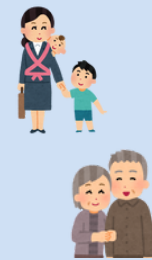
3 Those who have received a:

- Mental Disability Health and Welfare Certificate (Grade 1)
- Physical Disability Certificate (Grade 1 or 2)
- Medical Rehabilitation Handbook (Grade A severe)



4

- Disabled households
- Single-parent households
- Elderly-only households etc.



*Where there is a delinquency of 12 months or more from the start of the loan + partial payments are being made but the amount of the delinquency is increasing + the "income percent" of the residence tax is exempt

When is the application deadline?

Those who meet the requirements of **1** should **apply by 31 July, 2024**

*Applications will be accepted after the deadline, but loan repayments may begin if there are delays in processing
*The results of your application will be mailed to you after August.



Those who meet the requirements of **2** ~ **4** can apply once they meet the criteria

*However, the results will be mailed out after the repayment period begins (after 26 January 2025 in most cases.)

Are there any other loan forgiveness programs?

Repayment of the Temporary Loan Emergency Funds Loan and the Comprehensive Support Funds (Initial loan / Additional loan) has already begun but the following exemptions are available.

• **Exemption due to residence tax:** Even if you were ineligible for the residence tax exemption in the 2022 or 2023 fiscal years, you may be exempt from repayment for payments due next year (usually from January 2025.)

*Details about the application process will be mailed out after September 2024 along with information about the repayment amount.

• **Exemption due to livelihood protection/disability:** Those who meet criteria **2** ~ **4** can apply for an exemption.

CAUTION

Money that has already been paid towards loan repayment cannot be refunded.



INQUIRIES

Application Process

Special COVID-19 Loan Administrative Center
Hokkaido Social Welfare Council
0120-540-085 (Free Dial)
MON ~ FRI 9:00 am ~ 6:00 pm (Japanese only)

Conditions / General Inquiries

Emergency Small Amount Funds and General Support Funds (Special COVID-19 Loans) Call Center
0120-46-1999 (Free Dial)
MON ~ FRI 9:00 am ~ 5:00 pm (Japanese only)

If you want to know more or need an interpreter, please contact the Hokkaido Foreign Resident Support Center.

011-200-9595

Mon-Fri 9:00~12:00, 13:00~17:00



We offer interpretation services for English, Chinese, Korean, Vietnamese, Tagalog, Thai, Russian, Spanish, Portuguese, Nepalese, Indonesian, Burmese, and Khmer.

***Please use this English form only as a reference. When actually applying for the loan repayment forgiveness, please use the Japanese application form that was mailed to you along with the notification.**

(様式 1 — 1)

Application for Repayment Forgiveness of Temporary Loan Emergency Funds and Other Special Loan Funds

Fund Type: <差込・資金種類>

<社協記入欄>

* All sections enclosed in bold line must be completed.

Fund Type	<差込>		
Borrower's Name	<氏名・差込>		
Amount of Loan	¥ <金額・差込>	Amount Applied For	Upper limit amount for repayment forgiveness of such loan fund
Reason for Application	I am deemed to be exempt from municipal tax (both on a per capita basis and an income-based basis).		

Household Condition * Check one of the four boxes	<input type="checkbox"/> I, the borrower, serve as the head of the household. <input type="checkbox"/> A household member other than the borrower currently serves as the head of the household, and he/she had been a member of another household at the time of application for loan. <input type="checkbox"/> A household member other than the borrower currently serves as the head of the household, but it is not possible to obtain the certificate of income of the head of the household because of the borrower's escape from domestic violence.	<input type="checkbox"/> None of the categories on the left apply to the borrower.
--	---	--

Required Documents	(1) (All of the following three documents are required.) 1-1: Application for repayment forgiveness (this form) 2-2: Copy of residence certificate <u>that lists the names of all current household members</u> (and that also contains the name of the head of the household and his/her relationship with the borrower) 3-3: Tax certificate of <差込> for the borrower (showing that the borrower is exempt from municipal tax) * A person who is exempt from both a per capita portion and an income-based portion of municipal tax is eligible for forgiveness.	(2) (All of the following three documents are required.) 2-1: Application for repayment forgiveness (this form) 2-2: Copy of residence certificate <u>that lists the names of all current household members</u> (and that also contains the name of the head of the household and his/her relationship with the borrower) 2-3: Tax certificate of <差込> for the borrower and the head of its household (showing that the borrower is exempt from municipal tax) * A person who is exempt from both a per capita portion and an income-based portion of municipal tax is eligible for forgiveness.
--------------------	---	---

To: Chairperson of (都道府県) Prefecture Council of Social Welfare

[Check Box] To apply for repayment forgiveness, you are required to confirm all statements below, from (1) through (6), and then check the boxes (e.g.).

- (1) If my application is approved for repayment forgiveness under this special measure, I consent to my personal data being provided to independence consultation and support centers to be used for performing their business.
- (2) I consent to my personal data that was entered being provided to a third party to the extent necessary to implement this measure.
- (3) I consent to your organization contacting the Japan National Council of Social Welfare, other municipal social welfare councils, local government, public employment security offices, independence consultation and support centers, household improvement support centers or other relevant organizations to obtain my personal data to the extent necessary to implement this measure.
- (4) Neither I nor other household members are members of organized crime groups. I consent to, when necessary, your organization obtaining information about whether I or other household members belong to organized crime groups from government and municipal offices or other organizations. (An organized crime group means a group that is likely to induce its members [including members of its sub-groups] to engage in illegal acts of violence collectively or habitually as provided in Article 2, Paragraph 2 of the Act on Prevention of Unjust Acts by Organized Crime Group Members.)
- (5) If my application is denied as a result of screening, I consent to the reason for the denial not being provided to me.
- (6) No change of the head of the household is to be made in order to qualify for repayment forgiveness. If any false information is detected in this application form or I am deemed not to meet the requirements for forgiveness after the application is approved, I consent to the approval being withdrawn.

[Month] [Day], [Year] * Fill in the date of completion of this form.

Borrower's Name (Signature) _____

Phone Number: — —

* Please provide a daytime phone number where we can reach you.

* Please leave the following sections blank.

※	資金コード	貸付コード	受付番号	都道府県社協受付	市町村社協受付
<差込>	<差込>	<差込>		令和 年 月 日	令和 年 月 日

Please use this English form only as a reference. When actually applying for the loan repayment forgiveness, please use the Japanese application form that was mailed to you along with the notification.

(様式 1 — 2)

Application for Forgiveness of Temporary Loan Emergency Funds and Other Special Loan Funds

Fund Type: <差込・資金種類>

<社協記入欄>

* All sections enclosed in bold line must be completed.

Borrower's Name	<氏名・差込>	
Amount Applied For	All applicable amounts based on the following reasons for application for temporary loan emergency funds and other special loan funds	
Reason for Application (1) <u>Check one box that applies to you earlier if both the options apply to you</u>	<input type="checkbox"/> Currently am on welfare <input type="checkbox"/> Have a mental disability certificate (grade 1) or physical disability certificate (grade 1 or 2)	If you apply to any of the options on the left, you are eligible for Full Forgiveness .
Reason for Application (2) <u>Not required to check the box if you apply to any of the options in "Reason for Application (1)" above</u>	<input type="checkbox"/> Have not repaid loan for 12 months or more since the beginning of the repayment period; have repaid in installments and in a small sum, but the delinquent amount has increased; and live in an elderly, disabled or single parent household <u>that is exempt from an income-based portion of municipal tax</u>	If you apply to the option on the left, you are eligible for Partial Forgiveness (of the amount that has not been repaid since the beginning of the repayment period) .
<p>⇒ Please see the Guideline for Repayment Forgiveness of Social and Welfare Special Loan Funds that are Granted to Address the Impact of the COVID-19 pandemic to learn about the necessary documents for application.</p> <p>To: Chairperson of (都道府県) Prefecture Council of Social Welfare</p> <p>[Check Box] To apply for repayment forgiveness, you are required to confirm all statements below, from (1) through (6), and then check the boxes (e.g. <input checked="" type="checkbox"/>).</p> <p><input type="checkbox"/> (1) If my application is approved for repayment forgiveness under this special measure, I consent to my personal data being provided to independence consultation and support centers to be used for performing their business.</p> <p><input type="checkbox"/> (2) I consent to my personal data that was entered being provided to a third party to the extent necessary to implement this measure.</p> <p><input type="checkbox"/> (3) I consent to your organization contacting the Japan National Council of Social Welfare, other municipal social welfare councils, local government, public employment security offices, independence consultation and support centers, household improvement support centers or other relevant organizations to obtain my personal data to the extent necessary to implement this measure.</p> <p><input type="checkbox"/> (4) Neither I nor other household members are members of organized crime groups. I consent to, when necessary, your organization obtaining information about whether I or other household members belong to organized crime groups from government and municipal offices or other organizations. (An organized crime group means a group that is likely to induce its members [including members of its sub-groups] to engage in illegal acts of violence collectively or habitually as provided in Article 2, Paragraph 2 of the Act on Prevention of Unjust Acts by Organized Crime Group Members.)</p> <p><input type="checkbox"/> (5) If my application is denied as a result of screening, I consent to the reason for the denial not being provided to me.</p> <p><input type="checkbox"/> (6) No change of the head of the household is to be made in order to qualify for repayment forgiveness. If any false information is detected in this application form or I am deemed not to meet the requirements for forgiveness after the application is approved, I consent to the approval being withdrawn.</p>		
<p>[Month] [Day], [Year] * Fill in the date of completion of this form.</p> <p style="text-align: center;"><u>Borrower's Name (Signature)</u> _____</p> <p>Phone Number: _____ * Please provide a daytime phone number where we can reach you.</p>		

* Please leave the following sections blank.

※	資金コード	貸付コード	受付番号	都道府県社協受付	市町村社協受付
<差込>	<差込>	<差込>		令和 年 月 日	令和 年 月 日

Repayment Forgiveness of Temporary Loan Emergency Funds and Other Special Loan Funds that are Especially Granted to Address the Impact of the COVID-19 Pandemic

Key points for repayment forgiveness

- A loan borrower may be entitled to repayment forgiveness for all loans of the same type at once: (1) Temporary Loan Emergency Funds; (2) Comprehensive Support Funds (Initial Loan); (3) Comprehensive Support Funds (Additional Loan); and (4) Comprehensive Support Funds (Relending)
- If a loan borrower and the head of its household are exempt from municipal tax (both per capita and income-based portions), the loan borrower is deemed to be eligible for repayment forgiveness, regardless of whether other household members are exempt from municipal tax. (Any amounts already repaid by the time of the repayment forgiveness decision will not be returned.)
- The requirements for forgiveness vary depending on the type of fund (see the figure below).
- **In addition to the above, any outstanding debts will be forgiven in whole if a loan borrower and the head of its household come to be exempted from municipal tax after the fiscal year of the decision. Similarly, a loan borrower may be entitled to repayment forgiveness in whole or in part if, during repayment, a loan borrower becomes unable to continue to make repayment due to circumstances such as death, disappearance or personal bankruptcy.**
- **You need to apply for repayment forgiveness.** (The forgiveness is not given automatically.) Please read the notice from the Council of Social Welfare carefully and file an application by the deadline.

If, for the reason of relocation or others, your residence has changed since the time of your loan application, please contact the Council of Social Welfare with which you filed the application.

Exemption requirements and exemption cap

Fund type	Requirements	Maximum sum of repayment forgiveness	Repayment start * If forgiveness is not given, etc.
Temporary Loan Emergency Funds Loan applied for by the end of March 2022	Exempt from municipal tax for FY2021 or FY2022	¥200,000	January 2023
Temporary Loan Emergency Funds Loan applied for in or after April 2022	Exempt from municipal tax for FY2023	¥200,000	January 2024
Comprehensive Support Funds (Initial Loan) Loan applied for by the end of March 2022	Exempt from municipal tax for FY2021 or FY2022	¥450,000 (single-member household) ¥600,000 (≥2 members)	January 2023
Comprehensive Support Funds (Initial Loan) Loan applied for in or after April 2022	Exempt from municipal tax for FY2023	¥450,000 (single-member household) ¥600,000 (≥2 members)	January 2024
Comprehensive Support Funds (Additional Loan)	Exempt from municipal tax for FY2023	¥450,000 (single-member household) ¥600,000 (≥2 members)	January 2024
Comprehensive Support Funds (Relending)	Exempt from municipal tax for FY2024	¥450,000 (single-member household) ¥600,000 (≥2 members)	January 2025

*1 Repayment forgiveness of Temporary Loan Emergency Funds and Comprehensive Support Funds (Initial Loan) applied for in or after April 2022 will be decided on the basis of municipal tax exemption in FY2023, and the deferment period will last until the end of December 2023.

*2 We will follow up to ensure that eligible people continue to be supported by independence consultation and support centers or other organizations after they become exempt from repayment.

*3 This shall not apply to cases in which the borrower has opted for a shorter deferment period.

If you need to repay and you have difficulty in doing so, please refer to the information on the reverse side about relevant organizations.

Are you having difficulty in repaying? These organizations are ready to assist.

Assistances for employment, family finances, etc.

Together with you, the adviser will review your family finances, make suggestions for improvement or debt rearrangement. They will also coordinate with Hello Work to help you start working.

[Eligible for consultation] Individuals who have concerns about income or family finances

Major consultation desk	Assistances
Independence consultation and support centers	Family finances improvement assistance and any other problems in your overall living. https://minna-tunagaru.jp/ichiran/
Hello Work	Not only employment counseling and placement but also assistances for work preparation and vocational training https://jsite.mhlw.go.jp/hokkaido-hellowork/list.html



List of independence consultation and support centers



List of Hello Work offices (MHLW website)



Consultation on multiple debts and legal matters

The desk will refer you to legal professionals for consultation or debt rearrangement (individual rehabilitation, personal bankruptcy, etc.).

[Eligible for consultation] Individuals who are in trouble with financial liabilities other than the government's special loan funds

Major consultation desk	Phone	Assistances
Consumer Hotline (consumer consultation contact points)	188	Will direct you to the nearest consumer consultation contact point to discuss your consumer troubles.
Japan Legal Support Center (Houterasu Support Dial)	0570-078374	Will guide you to free legal consultation for those who cannot afford it as well as to available programs such as advance payment of lawyer's or shiho-shoshi (judicial scrivener)'s fee.
Japan Federation of Bar Associations (Himawari Consultation Hotline)	0570-783-110	Will direct you to the legal counseling center operated by the bar association near you and will guide you to make a consultation appointment, etc.
Shiho-shoshi Consultation Centers		The Shiho-shoshi Consultation Center in your area will help you look into any excessive repayment you may have made. https://www.shiho-shoshi.or.jp/activity/consultation/center_list/
Multiple-debt consultation counters		A list of multiple-debt consultation counters across the country is found on the official website of the Financial Services Agency. https://www.fsa.go.jp/soudan/

List of Shiho-shoshi Consultation Centers (Japan Federation of Shiho-shoshi's Associations website)



A list of multiple-debt consultation counters (FSA official website)



Consultation on repayment of the special loan funds



Forgiveness during the repayment period or some other alleviation measures may be available in some cases. We can also refer you for needed assistance by an appropriate organization/institution.

[Eligible for consultation] Individuals not eligible for the present repayment forgiveness measures but having difficulty in the repayment

[Consultation desk] Depends on the prefecture of your residence. For more information, please read the repayment forgiveness notice sent to you from the prefectural Council of Social Welfare, or visit its official website.

[Other inquiries] Monetary Assistance for Everyday Life Call Center

0120-46-1999 (9:00–17:00, except Sat, Sun, and Holidays)