Revised in October 2026

Guide to Public Assistance

”If you are having financial difficulties,
please feel free to contact us for a consultation!”



This Guide explains the Public Assistance System.
If you have any questions or would like to discuss anything, please feel free to contact the Owariasahi City Welfare Office.
The Owariasahi City Welfare Office supports individuals receiving Public Assistance so they can live independently.

The Owariasahi City Welfare Office
(Owariasahi City Hall, Department of Health and Welfare,
Community Welfare Division, Daily Living Support Section)

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Ⅰ What Is Public Assistance?

Public Assistance is a system implemented under the Public Assistance Act, which is based on the principles of Article 25 of the Constitution (Guarantee of the Right to Life). It provides necessary assistance to households in financial distress, commensurate with the severity of their hardship, with the aim of guaranteeing a "healthy and culturally enriching minimum standard of living" and helping them achieve self-reliance.

We provide support aimed at "rebuilding lives" and "promoting self-reliance" by addressing financial shortfalls to ensure a stable daily life.

Applying for Public Assistance is a "right of every citizen." Anyone may find themselves in a situation where they need Public Assistance, so please do not hesitate to contact us for assistance.

"Financial hardship consultations" and "applications for Public Assistance" are handled at the City Hall, Community Welfare Division [Counter No. 6, 1st Floor of the South Building].

【Foreigners】

Because foreigners do not qualify as a "citizen" as defined by the Public Assistance Act, they are not eligible for Public Assistance.

However, as an administrative measure, individuals holding the status of Permanent Resident, Special Permanent Resident, Spouse of a Japanese National, Spouse of a Permanent Resident, or Long-Term Resident, as well as those recognized as refugees, will be treated in a manner equivalent to Public Assistance recipients.

【Organized crime group members】

Applications will be rejected on the grounds that the applicant does not meet the "eligibility requirements" set forth in the Public Assistance Act, except in cases of urgent need. In addition, if it is discovered that a recipient is a member of an organized crime group while receiving Public Assistance, their benefits will be terminated.

2 Procedures for Applying for Public Assistance

① Consultation: Please start by discussing your concerns with the Community Welfare Division [Counter No. 6, 1st Floor].
Detailed consultations and application procedures will be handled following your initial consultation.



* You can also consult with us by phone. Please rest assured that the details of your consultation will remain confidential.

② Application: To receive Public Assistance, you must personally submit an application. To apply, fill out the application form available at the Welfare Office and submit it. In addition, when submitting an application, you may be required to provide documents necessary for the investigation, as well as other materials verifying your financial status. If, for any reason, the individual is unable to file the application, a relative or other representative may file it on their behalf.

* In cases where a person is clearly in dire need, the Welfare Office may decide to grant Public Assistance even without an application from the individual.

③ Survey: After you submit your application, a designated staff member (case worker) will investigate your financial situation and other relevant circumstances, and will conduct a home visit to verify your living conditions in detail.

After the investigation, we will assess whether support through Public Assistance is necessary.



④ Decision: According to the findings of the survey, eligibility for Public Assistance is determined within 14 days (or within 30 days in cases of special circumstances) from the date of application.

* When a decision is made to grant Public Assistance, benefits will begin retroactively from the date of application.

3 Principles of Public Assistance

● The Household-Based Principle

Decisions regarding Public Assistance are made on a household basis, reflecting the actual household in which you reside.

Household status is determined not by family registers or resident records, but by treating all individuals living together in the same home as a single household.

Therefore, as a general rule, we cannot provide Public Assistance only to specific members of a household; instead, we determine whether all members of the household require Public Assistance.

* As a general rule, non-relatives living together are also recognized as members of the same household.

* If it is deemed inappropriate to recognize an individual as a member of the same household due to domestic violence or similar circumstances, that individual may be recognized as belonging to a separate household.

● The Principle of Protection of Residence

Public Assistance is provided based on actual residence, not on resident registration. Even if you have not transferred your resident registration, you can consult with the local government where you actually live regarding assistance.

* We also accept inquiries regarding Public Assistance for people without housing (including those experiencing homelessness). Please note that you should contact the local government office with jurisdiction over the area where you are currently located (your current location).

* If you are currently hospitalized, or residing in a facility for people with disabilities or a long-term care facility, the procedures may differ, so please contact us for individual consultation.

4 Requirements for Public Assistance

To receive Public Assistance, you are required to make use of all available assets, abilities, and other resources. If you have access to any available resources, you should first make use of them (such as pensions, unemployment insurance benefits, and other assets).

● Asset Holdings

While receiving Public Assistance benefits, there are certain restrictions on the assets you may hold.



Cars, Motorcycles

There are certain restrictions on owning cars, motorcycles, and other vehicles. However, ownership may be permitted in cases where a vehicle is necessary to maintain a minimum standard of living (such as when a vehicle is required for medical appointments due to illness or disability, or for commuting to work).

In addition, ownership of motorcycles and mopeds with a total engine displacement of 125cc or less may be permitted in some cases. Please contact us for more details.

Life Insurance

Life insurance policies with high savings components or high premiums may not be permitted. Please contact us for details on the eligibility requirements.



Real Estate

As a general rule, you may retain land and homes used for residential purposes; however, if they have significant resale value, they may be subject to sale. Additionally, you are not permitted to use Public Assistance benefits to repay a mortgage. Please contact us for more details.

Others

There may be restrictions on holding items of monetary value, such as high-value precious metals and securities; please contact us for more details.

● Utilizing One's Abilities

Individuals who are able to work must make an effort to find employment and earn an income in accordance with their abilities and circumstances. The Welfare Office provides support, such as employment assistance and vocational training, to help individuals with their job search.



● Utilizing Other Programs

In addition to Public Assistance, there are various public programs designed to support daily living, such as pensions, various allowances, medical expense subsidies, and other forms of social security. If there are programs you are eligible for, please make use of them first. Please contact us for more details.





● Regarding the Duty to Support Dependents

Financial support from relatives is not a requirement for receiving Public Assistance benefits, so you can still receive assistance even if you have relatives who could potentially support you. However, if you receive financial support such as remittances or child support from relatives, this will be considered “income,” so we may ask your relatives about the extent of their ability to provide assistance.

When it comes to support from relatives, we are not just asking about financial assistance; we would also like to hear about non-financial forms of support, such as acting as an emergency contact or accompanying you to administrative appointments.

Please note that if, after hearing your story, we determine that your relatives cannot reasonably be expected to provide financial support due to special circumstances (such as Domestic Violence (DV), abuse, or a long-standing estrangement), we will not contact your relatives. Please consult with your assigned case worker in advance.

5 Understanding Public Assistance Benefits（Minimum Living Expenses）

（1）Public Assistance Benefits

The “minimum cost of living,” calculated based on standards set by the Minister of Health, Labor, and Welfare, is compared with “income.” If income falls short of the minimum cost of living, the difference between the minimum cost of living and income is paid as Public Assistance benefits. If your own income exceeds the minimum cost of living, you are not eligible for Public Assistance.

Please note that “Public Assistance benefits” are not a fixed amount, as they fluctuate monthly depending on changes in a household’s income. In addition, the “minimum cost of living” set by the national government is subject to change based on revisions to the standards.

<table>
<tr><td colspan="2">Minimum Living Expenses (Determined based on factors such as the number of people in the household and their ages.)</td></tr>
<tr><td>Household income (employment income, pensions, benefits, remittances, among others.)</td><td>Insufficient living expenses</td></tr>
</table>



Public Assistance Benefits

（2）Treatment of Income

You must report all income received while receiving benefits, including not only salary income but also pensions, allowances, insurance payouts, inherited assets, proceeds from the sale of property, lottery winnings, and loans.

* Income includes bonuses and part-time earnings of high school students; if any member of the household has income, it must be reported.
* Loans (including not only those from financial institutions but also those from acquaintances or relatives, as well as cash advances) are treated as household income.
* For salary income, the amount of the deduction (which is treated as a work-related expense deduction) is determined based on income, so the more you earn, the more of your income you are permitted to keep (i.e., the greater your earned income deduction).

If you file your tax return correctly, you may be eligible for certain deductions or an exemption from income assessment.

* If you receive any income, be sure to report it. For details, please see page 10.

Deductions from Earned Income	
①Basic Deduction	If you have earned income, a fixed amount will be deducted based on your total earned income.
② Deduction for Persons Under 20	If a person under the age of 20 is employed, a certain amount is deducted in addition to the basic deduction.
③Other Necessary Expenses	Necessary expenses such as social insurance premiums, income tax, and commuting expenses are deducted.
High School Students' part-time income	
With regard to high school students' part-time income, amounts recognized as being used to support early financial independence (such as covering tuition shortfalls, school trip expenses, cram school fees, and admission fees for universities or vocational schools) are not counted as income. * You must submit the required documents, such as the Self-Reliance and Rehabilitation Plan, and obtain prior approval from the Welfare Office.	

(3) Methods of Paying Public Assistance Benefits

Monthly Public Assistance Benefits	Temporary Public Assistance Benefits
As a general rule, Public Assistance benefits are deposited into the designated financial institution on the 5th of each month (or on the immediately preceding business day if the 5th falls on a Saturday, Sunday, or national holiday). 	For one-time Public Assistance benefits required for unexpected expenses -such as apartment lease renewal fees or commuter passes- they will either be included with the following month's welfare benefits or provided as a separate, one-time payment.

6 Types of Public Assistance

Expenses incurred in daily life	Types of Assistance	Benefits Provided
Food, clothing, utility bills, among others. 	Living Assistance	・Food expenses and other costs are calculated based on factors such as an individual's age and the number of people in the household. ・This is calculated by adding up household-wide expenses such as utility bills. ・Certain households are eligible for an additional payment. ・Winter Surcharge (All Households, from November to March Every Year) ・Child-Rearing Allowance (Households Raising Children Under 18) ・Single-Parent Household Surcharge (for households where a single parent (whether a mother or father) is raising a child) ・Disability Supplement (for households with a person with a disability who meets certain requirements), among others.
Apartment rent, among others.	Housing Assistance	We provide financial assistance for rent, land rent, home repairs, and other related expenses, up to a specified limit.
Expenses for school supplies and school lunches required for compulsory education, among others.	Educational Assistance	We will provide the minimum necessary expenses as specified. 
Cost of Medical Services Medical expenses, transportation costs for medical appointments, among others.	Medical Assistance	The Welfare Office will pay the medical facility directly.(As long as it is covered by insurance, you will not have to pay anything out of pocket.) 

Costs of Long-Term Care Services	Long-Term Care Assistance	The Welfare Office will pay the long-term care facility directly. (As long as it is covered by insurance, you will not have to pay anything out of pocket.)
Childbirth Costs	Childbirth Assistance	We will provide actual expenses up to the specified limit.
Costs associated with acquiring the skills and qualifications necessary for employment, as well as costs related to high school education, among others.	Skills Development and Livelihood Assistance 	• We will provide actual expenses or pay a standard amount within the specified limit. • There are various financial aid programs available to help cover the costs of attending university or vocational school, so please feel free to contact us for more information.
Funeral expenses required when a household member passes away	Funeral Assistance	We will provide actual expenses up to the specified limit.

* In addition, you may be eligible for reductions or exemptions on National Pension premiums, municipal and prefectural taxes, NHK broadcasting fees, and fees for obtaining copies of your resident registration certificate, so please feel free to consult with us.

7 Rights and Obligations Under Public Assistance

(1) Rights of Public Assistance Recipients



As a recipient of Public Assistance, you are guaranteed the following rights

- As long as you meet the eligibility requirements, you are equally entitled to receive Public Assistance benefits.
- The Welfare Office will not reduce your Public Assistance benefits or terminate your eligibility for Public Assistance without a valid reason.
- Taxes will not be levied on the welfare benefits or goods you receive, nor will such benefits or goods be subject to seizure.

* We will notify you in writing of any changes, suspensions, or terminations of your Public Assistance benefits. If you disagree with a decision, you may file a request for review with the Governor of Aichi Prefecture within three months of the day after you became aware of the decision. However, **foreign nationals are not eligible to file such a request.**

(2) Rules You Must Follow When Receiving Public Assistance

As a recipient of Public Assistance, you have the following obligations to help you maintain your livelihood and lead an independent life.

● Obligations in Daily Life

・Please make an effort to manage your expenses carefully and work toward maintaining and improving your standard of living.

・If you are able to work, please make an effort to work and earn an income in accordance with your abilities. If you have the potential to work, we will provide advice and guidance to help you find employment.

・If you are unable to work due to illness or injury, please see a doctor, focus on your treatment, and make every effort to maintain and improve your health.

● Obligation to File a Report

If there are any changes in your living situation, you must report them, as your Public Assistance benefits will need to be adjusted.



<When There Are Changes in Income>

・When you receive income (bonuses, severance pay, back pay, one-time income, previously unreported loans, among others.)

・When your regular income, such as your pension, increases or decreases

<When There Are changes in your household or living situation>

・When the number of family members increases or decreases (due to births, deaths, moving in, moving out, among others.)



・When you change your address or are away from home for an extended period of time

・When you start, quit, or change jobs

・When you enroll in social insurance as a dependent of your employer or a relative

・When rent or land rent changes

・When you begin or discontinue outpatient treatment, or when you are admitted to a hospital

・When you obtain, renew, or lose a medical assistance for independent living certificate or a designated intractable disease medical assistance certificate

・In addition, when there is a significant change in your living situation.

● Obligation to Follow Guidance, Instructions, and Directives



The Welfare Office may provide guidance or instructions in accordance with the law when necessary to achieve the goals of supporting your livelihood and promoting self-sufficiency. If you do not comply with these instructions, your benefits may be suspended or terminated following the prescribed procedures.

(3) When You Must Repay Public Assistance Benefits

● Repayment of Benefits

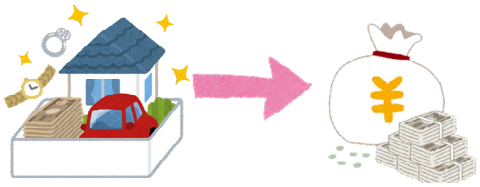
If any of the following situations occur, you may be required to repay the Public Assistance benefits you received.

・ If your income changes or you receive new income

⇒ If, after recalculating your Public Assistance benefits based on your actual income, it is determined that you received an overpayment, you will be required to repay the benefits already received.

・ If you convert financial resources into cash through the sale of assets — such as real estate or automobiles—held at the time you began receiving Public Assistance Benefits

⇒ You may be required to repay Public Assistance benefits (including medical expenses) received since you began receiving Public Assistance.



・ If you receive back payments of pensions or benefits

⇒Depending on the amount of Public Assistance paid during the corresponding period, you may be required to repay a portion of that assistance.

● Restitution of Improperly Claimed Benefits

If you intentionally make a fraudulent claim, fail to report your income or provide a false explanation, this may be deemed fraud. If a claim is determined to be fraudulent, the amount fraudulently received will be recovered, and in some cases, an additional penalty of up to 40% of that amount may be imposed. In addition, imprisonment for up to three years or a fine of up to ¥1,000,000 may be imposed.

8 Please note: Important considerations when receiving Public Assistance benefits

(1) Medical Assistance



● Medical Visits Before the Decision to Grant Public Assistance

If you have applied for public assistance and need to visit a medical facility during the investigation period (before a decision is made to grant Public Assistance), please consult with your assigned case worker before your appointment. Please be sure to consult with us in advance, as some medical facilities may not accept medical vouchers, or may charge you the full amount of medical expenses even if they do accept them. Please note that this requirement applies in all cases except emergencies.

● How to Use Medical Vouchers

Once you are approved for Public Assistance, you will lose your eligibility for National Health Insurance and the Medical Care System for the Elderly, and during the period you receive benefits, you will need to use “medical vouchers and prescription vouchers” to receive treatment at medical facilities.

As "medical vouchers and prescription vouchers" are issued separately for each hospital and renewed monthly, you must notify your assigned case worker before any medical appointment so that the appropriate voucher can be prepared.



● Treatment Materials

If, based on a doctor’s judgment, items such as eyeglasses, back braces, or dentures are necessary for medical treatment, the costs for these items may be covered as part of the treatment expenses. If your doctor determines that this is necessary, please consult your case worker before making a purchase.

* If there are services available for people with disabilities or for long-term care, we will prioritize using those services.



● Principles for the Use of Generic Drugs

Please use generic drugs unless there are special circumstances regarding your prescribed medication.

● Duplicate Medical Appointments

Regarding medical visits, patients are not permitted to visit multiple medical facilities for a single illness or injury. Unless you have a referral

letter or similar documentation, the general rule is to receive treatment for a single injury or illness at a single medical facility.

● Transportation Expenses for Medical Appointments

If you require assistance with transportation costs to visit a medical facility, please consult with your assigned case worker in advance.

(2) Housing Assistance



● When a welfare office or similar agency requests that you move, initial expenses such as security deposits and moving costs will be covered up to a certain limit.

● There is a cap on the amount of housing assistance, which is determined by the number of people living in the household.

● If rent exceeds the standard amount set by the Public Assistance program, it may put a strain on living expenses and make it difficult to maintain a minimum standard of living; in such cases, the individual may be asked to move.



● When You Are Admitted to a Medical Facility

If you or a member of your household is admitted to a medical facility, please be sure to report it to the Welfare Office.

If the hospital stay exceeds one month, the standard amount for Public Assistance will change.

Please note that if you are living in your own home and are admitted to a hospital, your Public Assistance benefits will be recalculated, and you may be required to repay any amount overpaid, including medical expenses covered in full.

● Using Your Home to Support Your Living

Properties that are currently occupied or in use may be retained. However, retention is not permitted if the market value is significantly greater than the use value.

In addition, if you have debts such as a mortgage, your application will generally not be approved.

Households consisting solely of seniors aged 65 or older that own real estate above a certain value are encouraged to use the real estate-secured

living expense loan program (reverse mortgage). This program is available to households eligible for Public Assistance.

Please note that in order to take advantage of this loan program, the residential property must not be encumbered by any rights of use (such as a leasehold interest) or security interests (such as a mortgage).

(3) Long-Term Care Assistance

● Seniors aged 65 or older, and individuals aged 40 or older but under 65, who have difficulty maintaining their daily lives independently due to conditions such as cerebrovascular disease (among other specified diseases) may be eligible to use long-term care insurance services*. Please consult your assigned case worker.



* To use the service, you must be certified as requiring long-term care (or support), and a care manager must create a care plan. Please note that individuals aged 40 or older but under 65 who are eligible for benefits under the Comprehensive Support Act for Persons with Disabilities should prioritize the use of disability welfare services.

(4) Others

● Out-of-Pocket Expenses for Medical and Long-Term Care Costs

For individuals with income above a certain level, there may be out-of-pocket expenses for medical and long-term care costs. For more details, please consult your assigned case worker.

● Travel Abroad

The procedures for travel abroad vary depending on the purpose and duration of the trip. If a trip lasts for an extended period, public assistance may be suspended or terminated. Be sure to consult with your assigned case worker in advance.



● Driving a Car

There are certain restrictions on owning and driving a car. The same applies to vehicles registered in someone else's name (such as rental cars or vehicles owned by acquaintances). Be sure to consult with your assigned case worker in advance

● Air Conditioner Installation



There are eligibility requirements (such as maximum payment amounts and timing*) for receiving financial assistance toward the purchase of heating and cooling equipment (such as air conditioners), so please consult with your case worker and submit your application as soon as possible. (If you do not meet the eligibility requirements, we will refer you to other programs.)

* Through the first summer requiring heatstroke prevention measures

9 Consultation desk

● Case Worker (Employee of the Welfare Office)

A case worker is someone who works with individuals receiving Public Assistance to help them find solutions to their problems and determine the best path toward self-sufficiency. In addition, case workers will visit your home on a regular basis to check on your living situation and provide counseling.

If you have any problems in your daily life, please don't hesitate to contact us.

● Community Welfare Commissioners and Child Welfare Commissioners

In each community, there are community welfare commissioners and child welfare commissioners who keep an eye on people facing hardships and offer them advice. Since the Welfare Office works in cooperation with them, please feel free to consult with your local community welfare and child welfare commissioners as well.



Please rest assured that we strictly protect your personal information.

MEMO

QR Code for Related Pages

Japanese page

Owariasahi City Hall: Public Assistance	Owariasahi City Hall Poverty Assistance Counseling

Owariasahi Council Of Social Welfare	Public Employment Security Office Seto

If you would like to consult with us in person, please make a phone appointment in advance.

If you come without an appointment, you may have to wait.

Inquiries and Consultations

Owariasahi City Welfare Office

(Owariasahi City Hall, Department of Health and Welfare,
Community Welfare Division, Daily Living Support Section)

〒488-8666

2600-1 Harata, Higashidaido-cho, Owariasahi City

☎ **0561-76-8141**(Direct Dial Number)

Counter No. 6 on the 1st Floor of the South Building

From Monday to Friday

(Excluding holidays and the year-end and New Year's holidays)

From 9:00am to 4:00pm