



Tsukuba!

Vol. 1

JUNE 2024

English



Topic: Municipal/Prefectural Tax (Residential Tax) and National Health Insurance Tax

【市・県民税(住民税)と国民健康保険税について】

Welcome Back!

Our foreign language newsletter has always shared the latest news from Tsukuba City, along with information about seasonal events and festivals. This year, we are updating our content! From now on, each issue will cover relevant topics to better fit for your daily life. The topic for this issue is “Municipal/Prefectural Tax (Residential Tax) and National Health Insurance Tax.”



To begin with, what is the tax money being used for in Japan?

Tax money is used to support everyone’s daily lives, such as garbage disposal, police and fire departments, maintenance of parks and roads.

It is also used to provide public services, covering medical expenses when visiting a hospital due to injury or illness, elderly care etc. In other words, “tax” is the money we all contribute to cover the costs of these services.

About the Municipal/Prefectural Tax (Residential Tax) and National Health Insurance Tax



1. Who pays Residential tax and for what ?

Everyone, including foreign nationals, who is registered as a resident of a municipality in Japan as of January 1st, is obliged to pay the Municipal/Prefectural Tax (Residential Tax) for that municipality. Even if you leave Japan after January 2nd, the tax needs to be paid. The Residential Tax is used to fund essential public services, such as education, welfare, fire/emergency services, and garbage disposal.

2. What is the National Health Insurance Tax ?

In Japan, all residents must enroll in a medical insurance system for coverage in case of injury or illness. Generally, everyone with a residence card must enroll in a health insurance system (except for those ineligible). If you are covered by a company insurance, fees will be automatically deducted from your salary. Others must enroll in the National Health Insurance and pay the "National Health Insurance Tax" to the municipality. Upon enrolling, you receive an insurance card, which allows you to pay only a portion of medical expenses at healthcare facilities.



How to enroll in the National Health Insurance?

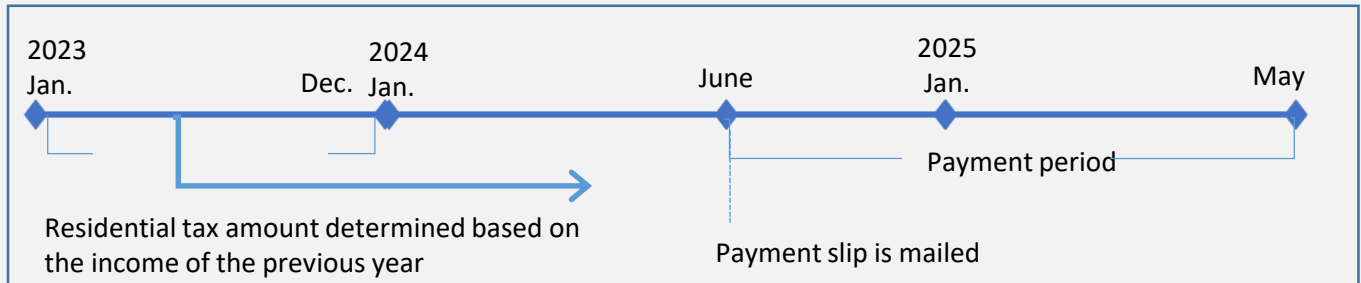
You can enroll in the National Health Insurance at the municipal office of your registered residency. Please note that residents who have a company insurance (social insurance), are over 75 years old or are covered by Livelihood Protection are not eligible to enroll in the National Health Insurance.

About Municipal/Prefectural Tax (Residential Tax) Payment

Payment made to: The municipality where you are registered as a resident as of January 1st of the payment year.

When: Payments start in June every year.

Amount: Determined based on your **income** from January 1st to December 31st of the previous year.



(e.g.) If you arrived in Japan on June 1, 2023:

You will be charged your residential tax from June 2024.

The amount of your tax will be calculated based on your income in 2023.



If you received a tax payment slip

Around mid-June every year, Tsukuba City sends a letter in a brown envelope with a tax notice and payment slip to those required to pay Residential Tax individually.

In Tsukuba City, **Residential Tax for the year is paid in 4 installments.**

A Tax Treaty may apply !

What is a Tax Treaty: It is a bilateral agreement between Japan and partner countries to avoid double taxation.

Individuals who meet certain criteria may be exempted from income tax and municipal tax.



About Tax Treaty
(Official website of Tsukuba City)

Be careful in these situations!

When you quit your job or leave Japan, it is important to take care of your residential tax payments.

If you are unable to pay Residential tax before leaving Japan, you must appoint a person (tax agent) residing in Japan to handle your taxes on your behalf and report to your municipality.



About Residential Tax for foreigners
(Official website of MIC)



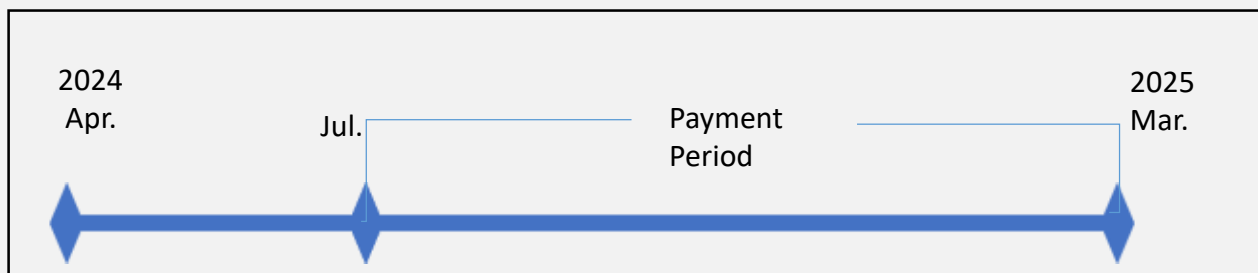
About tax agents
(Official website of Tsukuba City)

About National Health Insurance Tax Payment

Payment made to: The municipality where you are registered as a resident at the end of the month.

When: Around mid-July every year you receive a letter in a dark blue envelope from Tsukuba City with a tax notice and payment slip for the current fiscal year (April 1 to March 31 of the following year). In Tsukuba City, you can pay (1) **the full amount at once** or (2) **in 9 installments**.

Amount: Annual tax is calculated for each household. **Even if the householder is not enrolled in National Health Insurance, the tax payment slip will be sent to the householder.**



(e.g.) If you enroll in May 31, 2024:

Payments start from July 2024. The taxable period will be 11 months, from May 2024 to March 2025.

Be careful in the following cases !

1. **When you arrive Japan: You will be eligible for a tax reduction by declaring that you had no income in the country during the previous year.** Make sure to submit this declaration form to the National Health Insurance division when you complete your moving-in procedures.
2. **When you have renewed your period of stay or changed address:** You should get a new insurance card from the National Health Insurance division.
3. **While you are in the process of renewing your period of stay:** If your insurance is about to expire before receiving the new residence card, please visit the City Hall with a certificate stating that you are in the process of renewing your residency period.
4. **When you leave Japan (move out to other municipality): You should complete the procedures to leave the National Health Insurance at the City Hall.**

You need to report your income every year !

Regardless of whether you have an income or not, you need to report your income every year. If you report that you do not have an income or are on low-income, you may be eligible for **reduction of the National Health Insurance tax or waiver of childcare fees.**

Payment Options

(Applicable to both Residential and National Health Insurance Taxes)

Make sure to pay before the due date.

*Fine will be applied if the deadline has passed. In case of difficulties to pay on time, please consult with the City Hall.

(1) Payment Slip:

You can pay at the financial institutions and convenience stores mentioned on the payment slip.

(2) Transfer to account (automatic transfer):

You can apply online or visit a financial institution.

(3) Paying by smartphone or computer:

<Using a smartphone payment app>

You can pay by scanning the two-dimensional code on the payment slip.

<Using credit card/internet banking>

*You will be charged a payment handling fee

You can pay through "eLTAX for Payment."

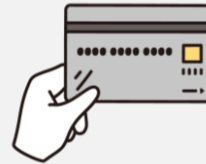


Online account transfer service

Official website of Tsukuba City



"eLTAX for Payment" website



Be careful in the following case!

When you apply to renew your period of stay or change the status of your residence, you are required to submit to the immigration bureau a certificate of taxation (or tax-exemption) of residential tax and certificate of tax payment.

This is to ensure there were no overdue payments during your residency.

How to apply for these certificates

You may apply for the Tax (or Tax-exemption) and Tax Payment Certificates at the municipal office where you are registered as a resident as of January 1. You may also apply through the post. For details, refer to the homepage.

Official website of Tsukuba City



Certificate of taxation



Scan here for application form.

Translator's Note

翻訳者から一言

Despite the hot summer in Japan, I am looking forward to Bon-Odori and fireworks.

日本の夏は暑いですが、盆踊りと花火大会を楽しみにしています。



Official X account for Global
City Promotion Division:
@tkb_CityInfo



Multilingual Newsletter
"Tips for Living in Tsukuba!"

