



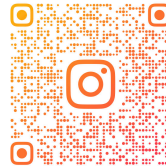
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Pick Up

01

Begins in February

Contact: Residential Tax Division ☎ 435-1036

Citizen and Prefectural Tax Filing for FY 2025

The filing period for the FY 2025 Citizen and Prefectural Tax declarations will begin in February at City Hall and branch offices. Please check the schedule below for details. To help reduce congestion, we kindly ask those who can file by mail to do so.

Filing at City Hall (2nd Floor, Window #4)

Filing Period: Feb 17 (Mon) – Mar 17 (Mon)

Filing at Branch Offices

Hours: AM: 9:30 AM – 12:00 PM

PM: 1:00 PM – 4:00 PM



Branch	Date	AM	PM
Yasuhara	2/4	○	○
Yamaguchi	2/4	○	—
Okazaki	2/5	○	○
Kawanaga	2/5	○	○
Nishiwaki	2/6	○	○
Ogura	2/7	○	○
Nishiwasa	2/7	○	—

Branch	Date	AM	PM
Higashi-Sando	2/10	○	—
Wasa	2/10	○	○
Nishi-Sando	2/12	○	○
Kii	2/12	○	○
Isao	2/13	○	○
Nogawa	2/14	○	—
Kada	2/14	○	—

Main Tax Reforms Effective from FY 2025

■ Expansion of Mortgage Deductions

For child rearing households (households with dependent children under 19 years old) or young couple households (married couples where at least one spouse is under 40 years old), the mortgage limit will be increased as outlined in the table to the right for those who move into a home in FY 2024.

Additionally, for individuals with a total income below ¥10,000,000, the minimum floor area requirement for new housing will be relaxed to 40 m² or more. The construction confirmation deadline for this has been extended to December 31, 2024.

	Newly Built or Resale Homes	Certified Homes	ZEH-Level Energy-Saving Homes	Energy-Saving Standards Conformant Homes
Loan Limit	Child-Rearing or Young Couple Households	¥ 50,000,000	¥ 45,000,000	¥ 40,000,000
	Other households	¥ 45,000,000	¥ 35,000,000	¥ 30,000,000

※If you claim a housing loan deduction under income tax and there is an amount that cannot be fully deducted, the remaining deduction may be eligible for the Citizen and Prefectural Inhabitants Tax, up to a certain limit.

■ Flat Tax Reduction for Spouses in the Same Household

For individuals with a total income between ¥10,000,000 and ¥18,050,000 (or between ¥11,950,000 and ¥20,000,000 if their income is solely from salary and includes income adjustment deductions), a ¥10,000 flat tax reduction will be applied. This **only applies** to those who pay Citizen and Prefectural Tax based on income and have a spouse in the same household who is not considered a "claimable spouse for deduction."

Contact: Wakayama Tax Office ☎ 424-2131

Pick Up

02

Notice Regarding Tax Filing for FY 2024

The filing period for FY 2024 income tax returns is from Feb 17, 2025 (Mon) to Mar 17, 2025 (Mon). ※From January 6, 2025 (Mon) to February 4, 2025 (Tue), in-person consultations at the Wakayama Tax Office will be available by appointment only. If you wish to have a consultation during this period, please make a reservation by phone in advance.

You can prepare and submit your tax return from the comfort of your home by using e-Tax on your smartphone or other devices!

For more details, please visit the National Tax Agency's official website.



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Contacts: National Health Insurance & Pension Division ☎ 435-1055 Wakayama East Pension Office ☎ 474-1841

National Pension Enrollment at Age 20

FY 2024 Pension Premiums

The National Pension system is designed to support your livelihood in times of need, such as during old age, illness, or injury, by pooling contributions from those of working age. All residents of Japan aged 20 to under 60 are required by law to enroll in the National Pension.

The monthly premium will be ¥16,980. If you are a student or face financial difficulties, you may qualify for payment deferrals or exemptions. Please consult your local pension office for details.

- **Category 1 Insured Persons:** Students, self-employed individuals, and those without employment.
- **Category 2:** Company employees and public servants.
- **Category 3:** Spouses who are financially dependent on Category 2 Insured Persons.

Save with Advance Payments!

Paying premiums in advance can save you money through discounts. You can enjoy even greater savings by paying via bank transfers. If you have any questions, reach out to the pension office for assistance!

Tax & Insurance Premium Deadlines

Jan 31(Fri)

Fixed Asset Tax - City Planning Tax (4th installment)

※ **Contact:** Tax Revenue Division ☎ 435-1038

National Health Insurance Premiums (8th installment) ※

Contact: National Health Insurance and Pension Division ☎ 435-1214

Nursing Care Insurance Premiums (8th installment)

※ **Contact:** Nursing Care Insurance Section ☎ 435-1334

Advanced Elderly Medical Insurance Premiums (7th installment) ※

Contact: Insurance General Affairs Division ☎ 435-1062

※A notice regarding the insurance premiums paid between January 2024 and December 2024 will be sent out in late January 2025.

Business Start-Up Support Seminar

Seminar	Date
Management	Feb 1 (Sat), 1:00 PM – 3:00 PM
Finance	Feb 1 (Sat), 3:15 PM – 5:15 PM
Human Resource Development	Feb 8 (Sat), 1:00 PM – 3:00 PM
Market Development	Feb 8 (Sat), 3:15 PM – 5:15 PM

Location: Wakayama Chamber of Commerce and Industry, 4th Floor Meeting Room

Registration & Inquiries: Wakayama Chamber of Commerce and Industry ☎ 422-1111 ※For more details, please check the city's official website (ID: 1003194) or scan the QR code.



Application for Pre-Enrollment Assistance under the School Subsidy Program

The School Subsidy Program provides financial support for school-related expenses such as school supplies and lunch fees. Assistance for school supplies will be provided before the start of the elementary school year.

Eligibility: Applicants must meet the following criteria:

1. The child is scheduled to enter a municipal elementary school or a compulsory education school in FY 2025, or resides in Wakayama City and is scheduled to enter the elementary school attached to Wakayama University's Faculty of Education.
2. The applicant is either a full recipient of the Child Rearing Allowance or meets the income requirements for the School Assistance Program.
※Recipients of social assistance are not eligible.

Application Period: Jan 14 (Tue) – Jan 24 (Fri)

- Weekdays: 8:30 AM – 5:15 PM
- Weekends: 9:00 AM – 4:00 PM

Application and Inquiries: Education Support Division ☎ 435-1139

Online Wakayama Company Research & Networking Event (via ZOOM)

Dates: Jan 18 (Sat) – Jan 25 (Sat), 1:00 PM – 4:00 PM

Eligibility:

- Students graduating in March 2026
- Students graduating in March 2025, recent graduates (second new graduates), and general job seekers are also welcome.

Participating Companies:

- January 18: 16 companies
- January 25: 15 companies

Event Details: Company Research Sessions & Networking Sessions

How to Participate: Scan the QR code to register.

Contact: Wakayama City UIJ Turn Employment Support Office, Wakayama Manager's Association ☎ 431-7376



The 37th Ryuo Championship, Wakayama Competition

Special Picks from Sota Fujii (Ryuo Champion) & Yuki Sasaki (Challenger)

Battle Meals, Battle Snacks and Battle Brews!



General sales of items listed in the menu book will be available until Jan 13!
For more details about the menu book, check the city website (ID:1058413)!

