

# Comprehensive Guide to the Welfare System

This guide explains the structure of the welfare system, as well as the applications and various procedures surrounding it. If you have any concerns or if there is something you do not understand, do not hesitate to consult with the Social Support Services Division of the Health and Welfare Center at any ward office.



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List of Health and Welfare Centers in Chiba City



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## 1. What is the Welfare System?

The welfare system was created in compliance with Article 25 of the Japanese Constitution which states that “Citizens have the right to enjoy a minimum standard of healthy, cultural life.” Welfare is assistance that the government provides to households facing financial difficulties, guaranteeing a minimum standard of living, with the goal of helping the household become financially independent.

If you have no savings and/or no income and are having trouble paying for medical or daily life expenses, the government can help you maintain a basic standard of living by providing financial assistance.

It is a citizen’s right to receive welfare when they are facing financial difficulties, so any one can apply.



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## 2. Applying for Welfare



### Consultation

If you want to apply for welfare because of financial difficulties, go to the Health and Welfare Center. If you or your family cannot apply in person because of a medical issue, etc. you can begin the application process by phone.

### Welfare Application

Welfare application forms will be given anyone wishing to apply, so please fill out and submit the application. If circumstances do not allow you to apply in person, your family can apply instead. If you are evidently in urgent need of welfare, you may begin receiving aid under the authority of the City without needing submit an application.

### Document Submission

After your application is processed, you will be given the following forms: An agreement form, income report form, assets report, pension report, status report on any household members who have a duty to support the family, proof of housing/rental status, etc.

### Investigation/Screening

A caseworker from the Health and Welfare Center will come to your home and talk to you about your financial situation, investigate your bank, life insurance company, etc., and conduct a screening to see if you meet the criteria for receiving welfare.

### Application Result

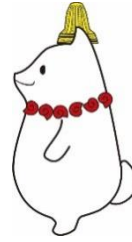
If you are eligible to receive welfare: You will receive a “Welfare Approval Notification.” The form will tell you what type and amount of assistance you will receive.

If you are not eligible to receive welfare: you will receive a “Welfare Refusal Notification.” It will list the reason(s) why you are not eligible for welfare.

Typically a 14 day process, in special cases, it may take up to 30 days for a decision to be made

\*If your application results are late, if you do not understand something sent to you, etc., please ask a caseworker. If you are still not satisfied with the results, you have 3 months after you receive the notice to request an investigation to the Governor of Chiba Prefecture.

### 3. How Are Applications Decided?



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#### 1) House Visit

Once your application has been submitted, a regional caseworker from the Health and Welfare Center will come to your home to talk to you about your current situation and lifestyle. There may be things you do not wish to talk about or have known, but the caseworker will protect your right to confidentiality, so you can be open with them about your life.

#### 2) Investigation of Family and Your Assets

In addition to an application, inquiries will also be made at your bank, with your life insurance company, and family. Please understand that this is a required part of the application process and cooperate when asked.

#### 3) Results

When the investigation is complete, you will receive a notice in the mail with your application results. Typically, you will know the results within 14 days of applying (30 days at most if your application requires more time).

#### 4) Structure of Welfare (Determining the Necessity of Welfare)

Generally, whether you need welfare and the amount of welfare you can receive will be determined using the number of people living with you in household. The assistance provided will be the difference between your income and what the government has established as the minimum income necessary to maintain a healthy standard of living. The minimum income necessary will differ by the age and number of people in your household, as well as your household's situation and income.

\*Assistance given to meet the basic standard of living (decided by the government) is used to meet expenses in the following categories: daily living costs (food, clothing), housing costs (rent), educational costs (school lunch, supplies), nursing care, and medical care.

\*Income is defined as the money you and everyone in your household earns (salary, assistance, remittances, pension, and insurance, bonuses, etc.). Of this, there is a designated set amount to be deducted from your income earned from working, which will be used to determine if you are eligible for welfare.

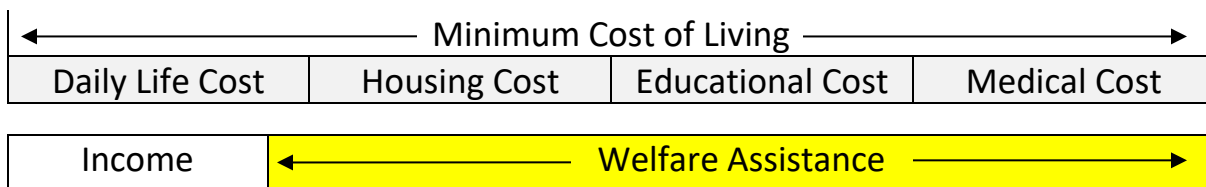
## [A Comparison of Minimum Cost of Living and Income]



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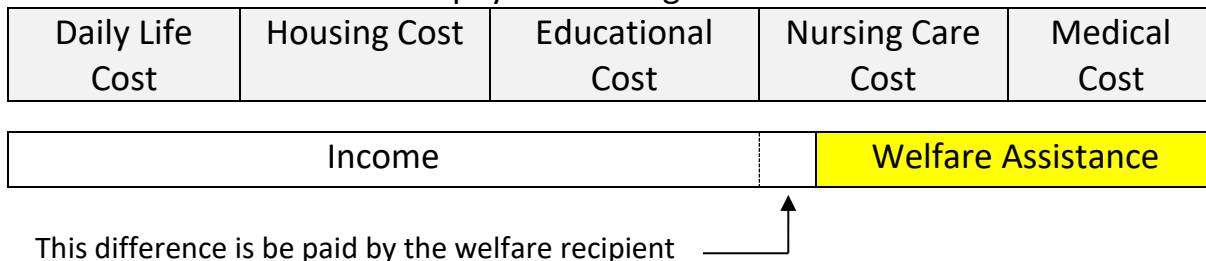
1. When you are eligible for welfare:

(1) Your income is less than the minimum cost of living

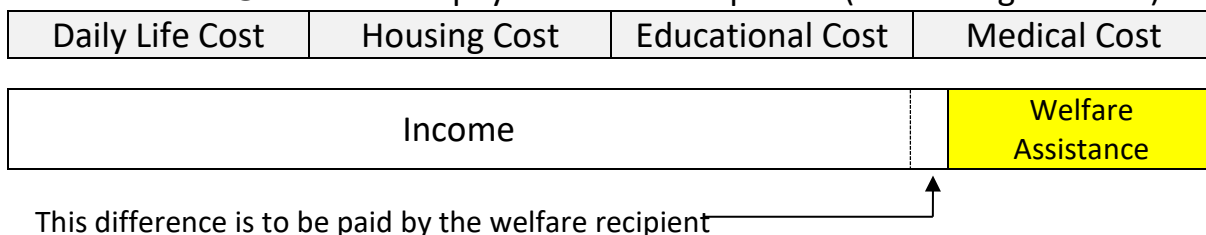


(2) When you have an income, but face financial difficulties because of medical/nursing care costs.

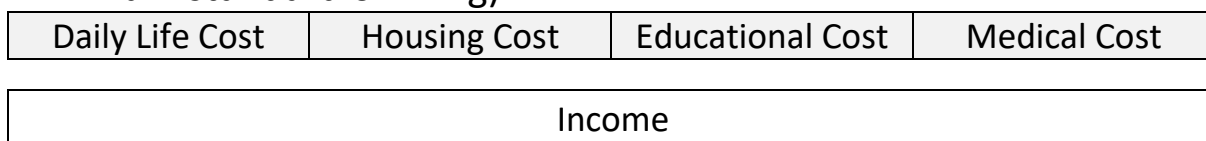
① You cannot pay for nursing care services



② You cannot pay for medical expenses (no nursing care use)



2. If you are not eligible for welfare (your income is high enough to guarantee a minimum standard of living):



## 4. The Different Types of Welfare

Welfare falls into the following categories:



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- **Livelihood Assistance.....**For food/clothing, utility fees, and other items necessary for daily life, as well as temporary costs such as moving, and costs associated with entry into elementary/middle school.

Regarding Supplements
<ul style="list-style-type: none"><li>• <b>Supplement for Pregnant Mothers.....</b>For households with pregnant mothers (from the time they are pregnant until 6 months after giving birth)</li><li>• <b>Supplement for People with Disabilities.....</b>For households with people with disabilities that meet certain conditions</li><li>• <b>Supplement for People in Nursing Facilities.....</b>For households admitted to a nursing facility</li><li>• <b>Supplement for In-Home Patients.....</b>For households with someone who is focused on recuperating at home (tuberculosis, or another disease that requires more than 3 months to heal), and who is also in certain living conditions</li><li>• <b>Supplement for Victims of Radiation Damage.....</b>For households with a person suffering from injuries/disease due to radioactivity</li><li>• <b>Child-raising Supplement.....</b>For households raising children that have not yet graduated from high school</li><li>• <b>Long-term Care Insurance Premium Supplement.....</b>For households with a primary insured person over the age of 65, and whose premiums are collected generally</li><li>• <b>Supplement for Single Parents.....</b>Single parent families who are, in general, raising a child less than 18 years old</li><li>• <b>Winter Season Supplement.....</b>Applies to all households to help cover increased heat and electricity costs during the winter (November to March)</li></ul>

\*There are certain requirements that determine your eligibility for the supplements. For more details, please ask your caseworker.

- Housing Assistance .....For housing costs and/or rent, as well as temporary costs associated with making down payments, renewal fees, repairs, etc.
- Education Assistance.....For costs associated with mandatory education such as school lunch and supplies, and temporary costs associated with transportation to and from school, costs for club activities, etc.
- Nursing Care Assistance.....For nursing care services.
- Medical Assistance.....For medical care costs, temporary expenses for items such as glasses, corsets, etc. or transportation fees to and from the hospital.
- Childbirth Assistance.....For costs associated with childbirth.
- Occupational Assistance.....For training costs, costs related to seeking employment, high school costs (including costs for club activities), etc.
- Funerary Assistance.....For funeral costs.

\*There is a limit to the amount of assistance that can be given for each type, so if you know of an expense that you will be incurring in the future, please discuss it with your caseworker.

In some cases, you cannot be reimbursed afterwards for costs that you have already paid, so please be careful.

\*In addition to the above, if you have gained employment and stopped receiving welfare, you may receive assistance to support your independence; people who are going to attend nationally-approved educational institutions (such as university) may receive assistance to support their preparations for academic advancement.



## 5. If You Are Approved for Welfare, Take the Following Steps

(1) People receiving social welfare may be eligible to receive exemptions or reductions for the following fees:

- City Resident Taxes, Prefectural Resident Taxes, Fixed Asset Taxes
- Day Care (Kindergarten) Fees
- NHK Broadcasting Fees
- Grave Management Fees at City Cemeteries
- Certificates prescribed in the Chiba City Ordinance on Handling Fees for Certificates and Other Documents
- JR Commuter Pass Fare
- Water Bills
- National Pension Insurance Fees
- Private High School Tuition Fees
- Disposal and Handling Fees for Bulky Garbage

(2) You will no longer be eligible to use the following insurance and/or qualification cards for medical assistance, so please complete the procedures to return them to the office where you received them.

- National Health Insurance Card
- Health Insurance Card for the Elderly (Age 75+)
- Qualification for Medical Fee Assistance for Persons with Disabilities/Single Parents



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## 6. Procedures for Reducing Fixed Expenses

There are ways to manage your household budget well with your monthly welfare expenses. Please consider the following options.

- **Revision of insurance:** Revision of the compensation details and your provider
- **Revision of communication expenses:** Revision of your provider, switching to a low-cost cell phone
- **Revision of your electricity/gas bills:** Revision of your provider or contract details, revision of usage fees

\*You might be able to reduce expenses by changing from monthly payments to annual payments, so review the contents of the contracts carefully.

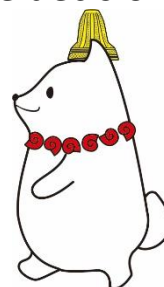
Additionally, if you are concerned about managing your family finances, or if you have children who are planning to continue their education, etc., you might be able to use support programs for improving family budgeting.

## 7. Your Rights as a Welfare Recipient

- (1) Once you have been approved for welfare, it will not be revoked or changed without an explicit reason.
- (2) Your welfare assistance will not be taxed.
- (3) As long as you meet the conditions to receive welfare, the assistance and your right to receive welfare may not be withheld.

### \*Filing a Complaint about Your Welfare Status

If you have a complaint about the result of your welfare application results (not eligible, changed, suspended, revoked), you have 3 months after the day you receive the notification to appeal the decision to the Governor of Chiba Prefecture.



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## 8. We Do Not Look After Your Money

The workers at the Health and Welfare Center do not look after your cash or bank book. However, if someone who is receiving welfare requests to have their money guarded, the Health and Welfare Center might make an exception if it believes it would be adequate to do so. You must come to the Health and Welfare Center to give them your money, this cannot be done outside.

If you have any questions about how cash is handled, please ask a supervisor at the Health and Welfare Center.



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## 9. Your Responsibilities

- (1) You cannot transfer your welfare-recipient status to another person.
- (2) If you or other household members are able to, you should do work you are qualified to do.
- (3) If you cannot work because of illness or injury, please seek treatment from a doctor so that you can work as soon as possible.
- (4) Please live a healthy lifestyle and work to maintain and improve your health.
- (5) Please manage your welfare payments carefully and use them to improve your lifestyle.
- (6) If your income, expenses, lifestyle, etc. change, you must inform the Health and Welfare Center.
- (7) The Health and Welfare Center will occasionally make requests or give instructions in order to provide you with appropriate assistance. Please be sure to follow these instructions.

### **\*[In Particular, Be Careful Of...]**

Be sure everything in your application is accurate (income, household situation, etc.). If it is later determined that your application contained information that is not true and that you are illegally receiving welfare, or you do not follow the instructions of the Health and Welfare Center, you may be asked to repay all of the assistance you received or that amount multiplied by a fixed percentage and may also be punished legally.



## 10. When Do You Need to Report Changes in Your Lifestyle?



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### (1) If your income is increased or decreased:

- If your income changes
- If the amount you receive from your annual/retirement pension changes, or if you apply to begin receiving pension payments.
- If the amount you receive from remittances changes.
- If you have a new source of temporary income (health insurance, consolation payment, payment for pain and suffering, national health insurance premiums, nursing insurance refunds, overpayments, proceeds from internet auctions, lottery winnings, etc.)

\*When reporting your income, be sure to do so as soon as possible, and in as much accurate detail as possible. Even if you have no income, or there is no change in your income, you are still asked to report your wages periodically (typically once a month, with some exceptions). If you have a job, please report your income by submitting an income declaration form in addition to a document that can show the amount you earned, such as a paystub, a statement, a bankbook, etc.

\*Loans (from a friend or relative, credit card loans, cash advances, etc.) or coupons that can be used as cash, digital money, points (excludes points that one gets when they make a purchase), etc. are considered to be income.

\*If you declare your income properly, you may be eligible for deductions.

### (2) If the working conditions of any household member changes:

- If you or a household member begin work, become able to work, or change jobs (report the name and address of the company and whether or not they offer company health insurance).
- If you or a household member quit your job.

### (3) If your living situation changes:

- If you want to begin using nursing care
- If you need medical attention for an illness or injury. Also report when you no longer need treatment, become pregnant, and if you are admitted or released from a hospital.
- If the number of people in your household changes (because of death, birth, moving, etc.).
- If your rent/mortgage changes (please submit proof of change).
- If you receive your welfare payment at a bank and lose your bank book or personal seal, or change banks.
- If you or a household member enrolls in school.
- If you are involved in a traffic accident.
- If a member of your household goes abroad, and when they return to Japan. (overseas travel)
- Other changes related to your lifestyle/livelihood.

(4) If you declare your income properly, you may be eligible for the following deductions.

Employment Income Deductions	
Basic Deduction	If you have income from employment, a certain amount will be deducted from your income according to your total earnings.
Deductions for the Newly Employed	For people who only graduated middle/high school, or who, for inevitable circumstances such as being hospitalized, were not able to have a job for around 3 years and have found a maintainable job, if they need special expenses in order to obtain income, a certain amount will be deducted from their income.
Deductions for Minors	For minors who work, a certain amount will be deducted from their income apart from the basic deduction.
Other Necessary Expenses	Necessary expenses such as social insurance premiums, income tax, commuting fees, etc. will be deducted.
High School Students' Part-Time Income	
If the public assistance administrator determines so beforehand that part of a high school student's income needs to be allotted to expenses such as outstanding private high school tuition fees, school excursion fees, tutoring school fees, or university/vocational school enrollment fees, that amount may not be regarded as income.	



## 11. You May Need to Pay Back Welfare Money If...

### (1) If you did not report a change in your circumstances or received welfare under false pretenses or through other unlawful means

- An investigation will be carried out to see if the amount of income you declared is accurate. Every year, the Health and Welfare Center will verify if the amount on the income declaration form submitted by you/your family matches the one on your tax record\*. If they don't match, you may be considered to be receiving welfare illegally. Even after you stop receiving welfare, an investigation will be carried out for the period you received it.  
**\*Tax record:** a registry that has information about your earnings such as your salary, pension, etc. (information regarding who paid the earnings will be the same as the one reported to your local municipality)

In addition to being asked to repay the amount you borrowed plus up to an extra 40% of that value, penalties may include 3 or more years in prison or a fine of up to 1 million yen.)

**(2) If you convert assets or claim rights into money while receiving social welfare**

- If you accept insurance benefits or cancellation payments for life insurance or postal life insurance plans.
- If you receive payment for pension/other assistance in arrears.
- If you receive money for selling assets such as real estate, vehicles, motorbikes, etc.
- If you accept payment as reparations for a traffic accident, etc.
- Other situations as determined necessary by the Health and Welfare Center.

◆ If you are in an urgent situation, or if there is an unavoidable reason that does not let you use your funds (such as savings, life insurance, property, land, reparations for a traffic accident, allowances or rights to receive pension, etc.) even though you have them, you may temporarily start (or continue) receiving welfare. However, if you become able to use them (such as your funds being converted into money, etc.), you must return the welfare you received until that time (including nursing care fees and medical care fees). Depending on your family's situation, you may be able to be pardoned from returning a part of that money.

## 12. Seeking Medical Care

You may receive care at a medical facility that has been designated in the Public Assistance Act. A worker will inform\* you of a facility after confirming with you which one you wish to attend. Before you receive care, you will be given a "Request Form for Medical Care" at the Health and Welfare Center.

\*You will generally be informed of your closest medical institution.

\*Generally, you will receive care at one facility for the same disease(s).

\*If you cannot come pick up the “Request Form for Medical Care”, please make sure to contact a caseworker.

- ◆ If you have a health insurance certificate from your company, a Recipient Certificate for Medical Payment for Services and Supports for Persons with Disabilities, or a Certificate for Persons Receiving Medical Care for Designated Intractable Diseases, please show it along with your Request Form for Medical Care when you go to receive medical care.
- ◆ You will generally use generic medication if your medical practitioner permits you to use it.
- ◆ If you become ill at night or on a weekend/holiday and need to seek emergency care, bring with you your “Welfare Approval Notification” to the hospital. Contact the Health and Welfare Center as soon as you can the next day it is open.
- ◆ The “Request Form for Medical Care” is valid for one month, so if you return to the same institution in the same month, you do not need to submit the form again.

\*If you start receiving welfare, you cannot use your national health insurance certificate or your elder senior citizen medical care insurance certificate, so be sure to complete the procedures to return them.

- Receiving Treatment from a Practitioner  
You will need a doctor’s permission to receive Japanese traditional massage, massage therapy, finger pressure, acupuncture, moxibustion and Judo therapy (except in cases where emergency care is needed to fix bruises, sprains, dislocations and breaks). Before you can receive a treatment, you must have the doctor sign a “Necessity of Treatment Declaration.” Speak to your caseworker in advance about getting this form.
- If your child is going on a school trip or to a seaside/camping school  
Please apply in advance at the Health and Welfare Center for a “Proof of Welfare-Recipient Status” form and give it to him or her to take on the trip. If they receive medical care while on the trip, please let the Health and Welfare Center know as soon as possible afterwards.

## 13. Using Nursing Care

### (1) Who can receive nursing care?

To receive nursing care, you must be either “over the age of 65 and enrolled in nursing insurance” or “between the ages of 40 and 64 (not enrolled in medical insurance) with a specific illness” and be



bedridden/unable to care for yourself (unable to eat, bathe, go to the bathroom, etc. without help).

(2) How do I use nursing care?

To use nursing care, we will carry out procedures for you to undergo an investigation to see if you are eligible for the service.

The application method is different for those who are insured and those between the ages of 40 and 64.

If you do not understand the application process or have completed an application, be sure to inform your case worker.

	If you are insured	If you are between 40-64 years old
Where to Apply	The nursing care section of the city/ward in which you are registered as a resident.	The Health and Welfare Center that issues your welfare.
Please Note*	Nursing care will take priority	Disability care programs will take priority

\*This refers to if you are eligible for both the nursing care and the disability care programs.



## 14. The Social Worker's Role

Social workers are local residents who can give you guidance and support if you have issues in daily life or want to talk to somebody about a problem.

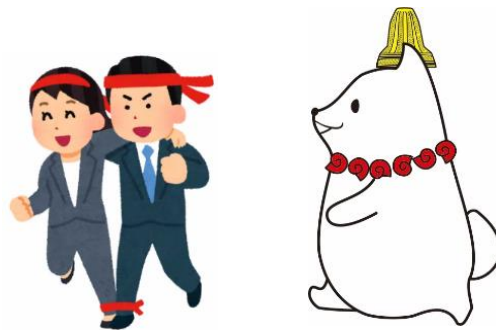
What you say to the social worker is strictly confidential, so you can feel at ease when talking about your concerns. Because social workers also work with the Health and Welfare Centers, they can also act as a go-between for you and the center, so feel free to talk to them about your welfare status.

## 15. The Caseworker's Role

Each Health and Welfare Center has staff in charge of different areas that work as area caseworkers.

Once you begin receiving welfare, the caseworker will visit your home on occasion to talk to you about your situation. He or she will ask about your daily life, health, etc., to come up with a support plan according to you/your family's situation or needs. If you have any questions or concerns about your lifestyle or welfare, feel free to ask the caseworker. Furthermore, what you discuss with them will not be disclosed to anybody else, so you can feel at ease when consulting them.

If you are looking for work, there are also employment counselors, so do not hesitate to contact them.



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## 16. Mortgage-Backed Security Loans for Welfare Recipients

Elderly welfare-recipients who own certain residential buildings and wish to continue living there may be eligible for a loan backed by a mortgage. This loan would be given preferentially before welfare.

In order to be eligible for this loan, you must meet the following two conditions:

- ① The applicant and spouse (if living together) must be over the age of 65.
- ② The residential property to be mortgaged must be owned solely by the applicant or jointly with their cohabitant spouse, and must be valued at approximately ¥5,000,000 or more.

Houses that are being leased or rented, or that have already been mortgaged, however, will not be accepted.



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## 17. Miscellaneous

- Excluding cases where you do not have a bank account or if the Health and Welfare Center deems it necessary to pay you the money in person at the Center, your social welfare payments will be deposited into your bank account generally around the 1<sup>st</sup> of every month. (\*please bring your *inkan* seal with you if you are receiving the cash payments at the Center)
- The social welfare system is for those with Japanese nationality. However, foreign nationals that meet residential status requirements may be eligible to receive social welfare.
- If you are a member of an organized crime group or involved in the activities of organized crime groups, you do not meet the conditions to receive assistance and will not be permitted to receive social welfare. If you receive welfare without declaring such affiliations, you will be regarded as illegally receiving public welfare and will be required to pay back the amount you received.

## 18. Help from the ward offices' Social Support Services Division

While you are receiving social welfare, periodic house visits will be conducted to see your living situation and health condition, and the Social Support Division will support you according to you/your family's requests or situation.

Do not hesitate to consult your caseworker if there is something you do not understand or if something is concerning you. There are also specific personnel that will help you with things such as employment, attending school, or what to do for the future. Anything you discuss with them will be kept confidential and will not be disclosed to anyone else.

### ◆ **Employment Support**

Caseworkers, employment support workers, and the independent living and employment support center\* can help you find employment. For people who cannot work right away or are unsure that they're able to work, they also help you find skill-developing opportunities or opportunities to experience work.

\*Refers to the Hello Work Chiba service counter found at the Health and Welfare Center found at each ward office.

### ◆ **Education and Livelihood Support Programs for Households on Social Welfare**

The Health and Welfare Centers of each ward provides education support to help make a healthy environment at home for learning. In addition to education support, they also provide support for livelihood support to improve lifestyle habits and make nurturing environments.

### ◆ **Support for Improving Household Budgeting**

This is available for households who aim to become independent from social welfare and would like a revision of their household expenses, who have children who are thinking of attending school, etc. A caseworker and a household budget improvement advisor support you by helping you manage your income and expenditures, and help you come up with a plan.

### ◆ **Health Management Support**

To prevent the worsening of lifestyle diseases, a health management support officer will provide advice from an expert point of view to help solve health problems or medical problems. It is for people who are undergoing treatment at medical institutions but whose condition is getting worse, and people who should be receiving medical care but are not receiving it.

## 19. Basic Principles of the Welfare System

It is supposed that, under the welfare system, all members of your household use any assets or skills available to them in order to maintain the minimum level of living.

### **Things you can do:**

#### **(1) Work**

Household members who are eligible to work should do so according to the skills and qualifications they possess, and try to receive income. A caseworker will help support you in looking for a job. For people who cannot work due because of an illness or disability, based on the opinion of their doctor we will help them in a way that best suits them.

#### **(2) Sell Property and Assets**

Any assets (land, property, vehicles, jewelry/gold, savings, life insurance, etc.) that you are not permitted to retain should be sold, with any profit going to support your household.

#### **(3) Ask for Assistance from Family**

If you can receive financial help, such as child support fees or allowance, from your family (parents, children, siblings, etc.), then give preference to it over social welfare.

Note that your family is helping you as much as they can, and just because you have family it does not mean you cannot receive welfare. The Health and Welfare Center will investigate your family to see if they can help you. However, they will be understanding of situations such as domestic violence or abuse. Please consult with the caseworker then.

#### **(4) Other Options**

If you are eligible for funds based on other assistance programs besides social welfare (pension payments, other types of social assistance, etc.), please apply for those as well.

## List of Health and Welfare Centers in Chiba City

<b>Chuo Health and Welfare Center</b> 〒260-8511 Chuo-ku, Chuo 4-5-1 Qiball 14F	First Social Support Services Division	221-2154
		221-2155
	Second Social Support Services Division	221-2066 221-2067
<b>Hanamigawa Health and Welfare Center</b> 〒262-8733 Hanamigawa-ku, Mizuho 1-1 (within the Hanamigawa Ward Office)	Social Support Services Division	275-6471 275-6420
<b>Inage Health and Welfare Center</b> 〒263-8550 Inage-ku, Anagawa 4-12-4	Social Support Services Division	284-6143 284-6142
<b>Wakaba Health and Welfare Center</b> 〒264-8550 Wakaba-ku, Kaizuka 2-19-1	First Social Support Services Division	233-8156 233-8157
	Second Social Support Services Division	233-8158 233-8149
<b>Midori Health and Welfare Center</b> 〒266-8550 Midori-ku, Kamatoricho 226-1	Social Support Services Division	292-8152 292-8153
<b>Mihama Health and Welfare Center</b> 〒261-8581 Mihama-ku, Masago 5-15-2	Social Support Services Division	270-3149