

SUPPORT FOR DISASTER VICTIMS

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The support schemes available will vary depending on the scale of the disaster, the extent of the damage, your local authority, and timing.

① Disaster Victim's Loan Reduction and Exemption Program (*hisai loan genmen seido*)
(Natural Disaster Debt Settlement Guidelines)



Loan reductions or waivers while retaining certain savings, household contents insurance payouts, relief funds, and support payments. These will not be recorded in your credit history.

Contact:
Your local bar association
For whom:

Individuals who have found it difficult to repay personal debts, such as **mortgages**, due to the impact of a disaster covered by the Disaster Relief Act. Seek advice before considering personal bankruptcy.

② Disaster Relief Loan (Disaster Condolence Payment Act)



Loan amount up to **¥3.5 million** (if housing completely destroyed (*zenkai*), **¥2.5 million** if half destroyed (*hankai*), **¥1.7 million** if damage to one-third of household **¥1.5 million**)

Contact:
Your local government
For whom:

Individuals considering borrowing (**Income restrictions** apply). Repayment period: 10 years: No repayments required for the initial 3 years (or 5 years in exceptional cases), with no interest charged during this period.

③ Emergency Repair Scheme (Disaster Relief Act)



(2025 standard)
Half destroyed (*hankai*) or worse → **¥739,000**
partially destroyed (*jun hankai*) → **¥358,000**

Contact:
Your local government
For whom:

Those considering home repairs following damage classified as partially destroyed (*jun hankai*) or worse
Please note that after repairs are completed, you will not be eligible to utilize this ④ **temporary housing** or ⑤ **publicly funded demolition**. Consult your local authority beforehand.

⑥ Basic Grant (Disaster Victims' Life Reconstruction Support Act)



Completely destroyed (*zenkai*), demolished household (*kaitai-setai*), long-term evacuees → **¥1 million**
largely destroyed (*daikibo hankai*) → **¥500,000**

Contact:
Your local government
For whom:

Households eligible for the left, demolished household refers to a household whose home was demolished due to **at least half destroyed (*hankai*) or damage to the site** (single person households receive three-quarters of the amount)

⑤ Publicly Funded Demolition (Ministry of the Environment Subsidy Scheme)



Free demolition and removal of buildings (including a reimbursement scheme for self-funded demolition)

Contact:
Your local government
For whom:

For those whose buildings have been completely destroyed and are considering demolition. In specific emergency disasters, eligibility may be extended to buildings that are at least half destroyed (*hankai*).

④ Emergency Temporary Housing (Disaster Relief Act)



Maximum period of two years (subject to extension in the event of specific extraordinary disasters) **Rent-free** (utility costs payable)

Contact:
Your local government
For whom:

Individuals without a habitable home who cannot secure housing through their own means
Those facing half destroyed (*hankai*), secondary disaster risks, or disruption to essential services may also be eligible for accommodation

⑦ Additional Grant (Act on Support for Reconstruction of Life for Disaster Victims)



Construction/Purchase → **¥2 million**
Repair → **¥1 million**
Private rental → **¥500,000**

Contact:
Your local government
For whom:

Households receiving the basic grant whose homes are classed as medium-scale destroyed (*chukibo hankai*) and who are rebuilding (single person households receive three-quarters of the amount) **Medium-scale partially damaged households** receive half of each amount shown on the left

⑧ Disaster Recovery Housing Loans (Special repayment arrangements for the elderly are also available)



Loans for construction or purchase → **Half destroyed (*hankai*) or worse**
Loans for repairs or renovations → **Partially but less destroyed (*ichibu sonkai*) or worse**

Contact:
Japan Housing Finance Agency
For whom:

Those wishing to borrow funds for home repairs or rebuilding costs
If aged 60 or over at the time of borrowing, you may borrow up to 60% of the property's valuation. A reverse mortgage-style loan is also available, requiring only interest repayments.

⑨ Miscellaneous Loss Deduction (Income Tax and Resident Tax Reduction)



A system similar to the medical expenses deduction, whereby **the portion of damages exceeding 10% of that year's income is deducted from the income.**

Contact:
Submitting a tax return to the tax office
For whom:

Individuals wishing to reduce their tax liability due to expenditure on damage to property, household goods, vehicles, graves, or disaster-related costs. Even if the value of household goods is unknown, the National Tax Agency website provides estimates for their value.