



DISASTER VICTIM SUPPORT CARD (FRONT)

For those suffering from disasters

→ The available support systems are different in each local authority and depend on the time and magnitude of the disaster. Consultation with local authorities and local bar associations is highly recommended. **Nine (9) Important Support Systems**

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Immediately after the disaster
↓
After a while
↓
Later

Emergency Repair System (Disaster Relief Act)



For households half-destroyed or worse
➔ 706,000 yen
For households moderately destroyed
➔ 343,000 yen
(based on 2023 criteria)

Contact:
Your local authority
For whom:
Households which have obtained a Disaster Victim Certificate for “moderately destroyed” or worse
(Be aware that temporary housing or publicly funded demolition will not be available after completion of repair.)

Consult with your local authority before ordering repair works from contractors or before paying the cost.

Emergency Temporary Houses (Disaster Relief Act)



Max. 2 years in general
(Possibility of extension in cases of “Specified Extraordinary Disasters”)
Free of charge
(Utility charges must be borne yourself.)

Contact:
Your local authority
For whom:
Those who have no habitable housing and cannot afford any with his/her own resources
Consult with your local authority, since there is a possibility that an Emergency Temporary House may be made available for other reasons such as half-destruction, risk of secondary disaster or lifeline disruption.

Loan of Disaster Support Funds (Disaster Condolence Grant Act)



Maximum Loan 3,500,000 yen
(Complete destruction-2,500,000 yen/half-destruction-1,700,000 yen/damage to one third-of household goods-1,500,000 and so on)

Contact:
Your local authority
For whom:
Those who were injured, or suffered damage to household goods or complete or half destruction of residence.
(Certain conditions apply depending on income level)

Repayment period – 10 years. A grace period is granted for the first three years (in exceptional cases: five years) and no interest payment is needed.

Basic Support Grants (Act on Support for Reconstructing the Livelihood of Disaster Victims)



For a household
① with a housing unit completely destroyed
② with a housing unit that was/is to be demolished
③ evacuated for a long period
➔ 1,000,000 yen
For a household with a housing unit destroyed on a large scale
➔ 500,000 yen

Contact:
Your local authority
For whom:
For those households mentioned above. ② means a household with a housing unit half-destroyed or worse, or a housing unit demolished due to damage to the site.
(For those living alone, the amount will be reduced to three-quarters.)
There are no conditions regarding income level and there is no restriction as to how the money is spent.

Publicly Funded Demolition System (Support system by the Ministry of the Environment)



Demolition and removal of building free of charge
(Always check information announced by your local authorities)

Contact:
Your local authority
For whom:
In general, for buildings destroyed completely. The scope may be expanded to buildings half-destroyed or worse in case of Specified Extraordinary Disasters.
There are no conditions regarding income level; in actual practice, reimbursement of the costs paid by the owner is also possible.

Reduction/Exemption of Loan Repayment for Disaster Victims (“Natural Disaster Guideline”)



Possibility of reduction of, or exemption from, loan repayment while retaining savings up to 5,000,000 yen, household goods insurance money and various support grants

Contact:
Consult your local bar association.
For whom:
Individuals facing difficulties with repayment of loans such as home equity loans caused by being affected by a disaster to which the Disaster Relief Act is applied.

Consult the lawyer of the lending bank before entering into insolvency proceeding or negotiations with creditors!

***You will not be put on the “blacklist” of debtors in default.**

Additional Support Grants (Act on Support for Reconstructing the Livelihood of Disaster Victims)



Building/purchasing ➔ 2,000,000 yen
Repair ➔ 1,000,000 yen
Lease (private sector) ➔ 500,000 yen

Contact:
Your local authority
For whom:
When a household that received the basic support grant or a household with a “housing unit destroyed on a medium scale” rebuilds its house.
(For those living alone, the amount will be reduced to three-quarters.)

***A “household with a housing unit destroyed on a medium scale” can receive half of the above amount (but cannot receive any basic support grant).**

Even when the household has resettled and then rebuilt or repaired the original housing unit, support is available up to the amount above.

Home Equity Loan for Reconstruction After Disasters※1 (Including exceptional measures for repayment by elderly persons)



Loan for building/purchasing Households half-destroyed or worse
Loan for repair/mending Households with partial destruction or worse

Contact:
Japan Housing Finance Agency
For whom:
For those who wish to borrow money to repair or rebuild housing units.

If the borrower is aged 60 or older at the time of borrowing, there are an exceptional measures (“exceptional measures regarding repayment by elderly persons”) under which he/she provides real estate for collateral and pays only the accrued interest.

※1 Translator's note: For foreign residents: this loan by the Japan Housing Finance Agency is available only to those who have permanent residence under the Immigration Control and Refugee Recognition Act or under the Special Act on Immigration Control of those who have lost Japanese Nationality pursuant to the Peace Treaty with Japan.

Casualty Loss Deduction (Reduction/exemption of income tax and resident tax)



The part of the damages that exceeds 10% of the income of the year will be deducted from that income.
This system is similar to that for deduction of medical costs.

Contact:
Filing of tax return with the tax office
For whom:
For those who suffered damage to housing, household goods, vehicles or graves, or those who had to disburse costs related to the disaster.

For household goods, please check HPs since there are presumptive rules as to the damages of which the amount cannot be ascertained!

