

Typhoon No. 15 Disaster Support Guide

Produced by: Attorney Nagano Kai (Shizuoka Bar Association)

Sept 6, 2025

◆ **Beware of scams** in disaster areas! Consult police or Dial 188 (Consumer Hotline) before making payments

◆ Even if you lose property deeds, bankbooks, insurance policies, registered seals, etc., you **do not lose your rights** - please be assured

Steps for Recovery:

1. **Document damage** with photos and videos
2. **Contact your fire insurance/mutual aid** company
3. **Apply for disaster certificate** from local government
4. **Contact volunteer centers** for home cleanup assistance
5. **Consider support programs** available with disaster certificate
6. **For housing loan concerns** - consider disaster loan reduction program (Natural Disaster Debt Restructuring Guidelines)

Recovery from damage: Don't rush, don't give up, rely on others - you'll be okay

Disaster Certificates & Cleanup Categories: (Most to Least Amount of Damage)

Total destruction	Large-scale partial destruction	Medium-scale partial destruction	Partial destruction	Minor partial destruction	Partial damage
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A disaster certificate is issued by the local government after investigating damaged housing. It's categorized into mainly 6 types as shown above. Since many support programs are linked to disaster certificates, applying for one is the starting point for reconstruction.

The more severe the assessment, the more support you can receive. If you have doubts about the initial assessment, you can apply for re-investigation or secondary investigation - consult with the issuing municipality.

Representative Support Programs:

Emergency Repair Program For houses with minor partial destruction or above, supports costs for materials and construction like blue tarp installation to prevent rainwater intrusion. Prior consultation with local government required. → **Up to ¥53,900 per household**

Emergency Repair and Temporary Housing Relationship

- Using the emergency repair program may prevent entry into temporary housing after repair completion or after a certain period. Therefore, **people with partial destruction or above who may be eligible for temporary housing.**

Temporary Housing Check with each municipality for availability and occupancy conditions. Public housing may be provided free of charge. → **Rent is free (may be available even for partial destruction)**

cases)

Disaster Relief Act Support for Applicable Areas Roof, floor, wall, toilet repair support program. Consult with local government before commissioning work. → ¥739,000 for partial destruction or above → ¥358,000 for minor partial destruction

What is Casualty Loss Deduction?

- This system can be used even by those with disaster certificates for partial damage
- People with damage not covered by insurance should consult tax offices or free consultation sessions
- For household goods damage, even if amounts are unknown, National Tax Agency valuation can be used

Special Repayment Program for Seniors Special loan for housing reconstruction targeting those 60 and older. Consult before giving up on reconstruction (Japan Housing Finance Agency)

- Borrowing for repair, rebuilding, or purchasing new housing
- Borrowing guideline is 60% of property valuation
- Monthly payments are interest only
- Principal paid after death through property sale, etc. Even if debt remains, heirs have no payment obligation

Disaster Victim Life Reconstruction Support

Basic Support Money:

- Total destruction households or partial destruction with demolition → ¥1,000,000
- Large-scale partial destruction households → ¥500,000

Additional Support Money:

- Rebuilding/purchasing → ¥2,000,000
- Repairs → ¥1,000,000
- Private rental housing → ¥500,000

Medium-scale partial destruction receives half the additional support money above. Single-person households receive 3/4 of each amount. For rental properties, tenants receive the support.

Shizuoka Prefecture's Unique Reconstruction Support Shizuoka Prefecture has its own support system that provides the same amount as the national Disaster Victim Life Reconstruction Support Act even when that law doesn't apply to the area.

Casualty Loss Deduction People who suffered damage to buildings, household goods, cars, graves, etc. due to disasters may have income tax and residential tax reduced through final tax returns (similar to medical expense deduction).