

Support Information Immediately After a Flood

[Rebuilding Lives after the Disaster]

*The support programs available to you may differ depending on the laws that apply in your municipality and other conditions.

*The information in this Outline is current as of August 14, 2026, but may be subject to change thereafter.



Disaster victims support

Read the QR for support information tools↑

Taking Photos and Videos & Cleaning Up

To prepare for an assessment for a Disaster Victim Certificate (*risai shoumeisho*), an inspection by your insurance company, and other assessments, **take photos and videos before you start cleaning up.** Document any damage inside and outside of the damaged building, vehicles, household belongings, kitchen, bathrooms and other areas with plumbing, outdoor air-conditioning units, water heaters, and other damaged items from different angles and distances, both in wide shots and close-ups.

Don't forget to file a claim with your **insurance or cooperative insurance provider.** If you don't know which insurance company you are insured with, contact the "Natural Disaster Non-life Insurance Policy Inquiry Center."

(Japanese insurers: [0120-501331](tel:0120-501331) / Foreign insurers: [03-5425-7850](tel:03-5425-7850))

"In Case of Flooding"

Produced by: [Nationwide Disaster Response Network \(Shinsai ga Tsunagu Zenkoku Network\)](#)

This booklet offers guidance on how to photograph damage, how to clean, dry and disinfect the space under a flooded house, what to do with insulation materials inside walls, and more.

Getting help from volunteers is also important. In general, you can contact a Disaster Volunteer Center or your local social welfare council.



Disaster Victim Certificate

Completely destroyed (zenkai)	Destroyed Large Scale (daikibo hankai)	Destroyed Mid-Scale (chukibo hankai)	Moderately destroyed (hankai)	Partially destroyed (jun hankai)	Partially but less destroyed (ichibu sonkai)
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A Disaster Victim Certificate is a certificate of home damage that is issued by your municipality after you make an application and the damaged home is inspected. There are six categories, including completely destroyed and moderately destroyed.

Many support programs are tied to the Disaster Victim Certificate, so applying for a Disaster Victim Certificate is the first step in the rebuilding process.

If you have any doubts about the initial assessment, you can consult with the municipality that issued the certificate to apply for a **second inspection or reinspection.**

Support Program Tool

Search for "Hisapo" online to access an app and free tools that can help you find support programs that may be available to you.



Damage Assessment of Flooded Homes

For flooded homes, the initial assessment for a Disaster Victim Certificate is based first on **how high the floodwater reached.** Be sure to take photos that **clearly show the floodwater level.**

Flooding damage caused to house by flowing water, etc.		Flooding damage (all other cases except those on the left)	
Home destroyed or washed away, or water reaching 1.8 m or more above floor level	Completely destroyed (zenkai)	1.8 m or more above floor level	Destroyed Large Scale (daikibo hankai)
1 m to less than 1.8 m above floor level	Destroyed Large Scale (daikibo hankai)	1 m to less than 1.8 m above floor level	Destroyed Mid-Scale (chukibo hankai)
50 cm to less than 1 m above floor level	Destroyed Mid-Scale (chukibo hankai)	10 cm to less than 1 m above floor level	Moderately destroyed (hankai)
Less than 50 cm above floor level	Moderately destroyed (hankai)	Less than 10 cm above floor level	Partially destroyed (jun hankai)
Flooding below floor level	Partially but less destroyed (ichibu sonkai)	Flooding below floor level	Partially but less destroyed (ichibu sonkai)

Note: The table above shows the criteria used for the initial assessment of flood damage. Different criteria apply if there is sediment accumulation.

Main Support Programs

Emergency Repair Program

(2026 standards) Moderately destroyed or worse: ¥757,000 / Partially destroyed: ¥365,000

- This program is available to people whose homes have been assessed as partially destroyed or worse in areas where the Disaster Relief Act applies.
- Be sure to consult your municipality **before starting repairs** or, at the very latest, before paying the contractor.
- If your home is moderately destroyed or worse, be aware that using this program may make you ineligible for temporary housing.

Housing Loans for Disaster Recovery (construction, purchase, or repair)

For construction or purchase loans, the home must be **moderately destroyed or worse**, and for repair loans, **partially but less destroyed or worse.**

- This is a housing loan program for disaster victims provided by the [Japan Housing Finance Agency \(JHF\)](#) (formerly the Government Housing Loan Corporation).
- If you are aged 60 or above, you may also be eligible for **the special repayment method for the elderly.** Please see the section at the bottom right of this Outline.

Damage Loss Deduction (Disaster Exemption Act)

Damage to your home, household belongings, gravesite, or other property may qualify you for tax relief when you file a **tax return.**

- Like **the medical expense deduction**, this system allows you to claim an income deduction for losses caused by a disaster by filing a tax return.
- Please watch the second half of the explanatory video available through "Hisapo."



If your vehicle has been damaged in a disaster, contact your nearest **Transport Branch Office** about deregistering it. For a light motor vehicle (kei car), contact the **Light Motor Vehicle Inspection Organization**.

Also check whether you may be eligible for a refund of motor vehicle weight tax or a reduction or exemption from automobile tax on a scrapped vehicle. You can also look for volunteer organizations that provide vehicles through car-sharing programs.



Basic Grant

Completely destroyed/demolished, etc.	¥1,000,000
Largely destroyed	¥500,000
Additional grant	
Construction/purchase	¥2,000,000
Repair	¥1,000,000
Private rental housing	¥500,000

! In case of a largely destroyed home, only the **additional grant** is available, at half of the amounts shown above.

*For a single-person household, each amount is reduced to three-fourths. *For rental properties, the tenant is eligible.

■ If a home assessed as moderately destroyed or worse, or a home affected by ground damage, is demolished, the household may qualify as a "demolished household (*kaitai-setai*)" and receive the same grant as a household whose home was completely destroyed.

■ **This program is available only where the Act on Support for Reconstructing Livelihoods of Disaster Victims applies.**

Reverse Mortgage

<Special Repayment Method for the Elderly>

If you are aged 60 or over, you may be able to borrow up to approximately 60% of the appraised value of the property and make interest-only monthly payments. The Japan Housing Finance Agency offers this special housing reconstruction loan program for people aged **60 or over**.

- You may generally be able to borrow approximately 60% of the appraised value of the property.
- Your monthly payments are interest only.
- The principal is repaid after the borrower dies, generally using the proceeds from the sale of the property or other funds. Even if debt still remains outstanding, the heirs are not required to repay that debt.

*The support programs available to you may differ depending on whether the [Disaster Relief Act](#) and the [Act on Support for Reconstructing Livelihoods of Disaster Victims](#) apply in your municipality, and other conditions.

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