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CSR activities by JHF

JHF makes social contributions in various aspects.

Support for Recovery from the Great East Japan Earthquake

To support early recovery from the Great East Japan Earthquake, JHF helps people to rebuild and repair disaster-affected housing structures and lots by expanding its programs and systems that enable loan modification.

JHF does everything it has within its mandate to support housing reconstruction.

In cooperation with local governments, JHF dispatches its employees to affected areas to provide consultations on various aspects of housing reconstruction including, but not limited to, loans and repayments, housing technology, financial planning.

With the collective relocation promotion projects for disaster prevention and other reconstruction projects being implemented in individual municipalities, JHF also established a reconstruction support office within the Tohoku Branch in April 2012 to strengthen cooperation with local governments.

※ Collective relocation promotion projects for disaster prevention

Projects implemented by local governments to promote collective relocation from areas unsuitable for living. Such relocation is being examined and implemented in municipalities along the coast severely damaged by the Great East Japan Earthquake.

Consultations

Housing reconstruction is the first step of recovery for disaster-affected people. However, not a few people are yet to decide the tenure of future living, whether to reconstruct houses by themselves or to settle in disaster relief public housing.

We provide advice on a variety of matters through consultation on disaster relief housing loans and other programs. Some people who visited us for consultation said they got confidence that they may be able to rebuild their homes. We feel our consultation service to offer information to select best housing reconstruction options is highly significant for affected people.



Compilation of a booklet on regional restoration housing

JHF has participated in the compilation of a booklet on regional restoration housing by the Council for the Promotion of Regional Restoration of Housing to provide information on loan programs, repayment simulations and home building.

※ Council for the Promotion of Regional Restoration of Housing

A council established through collaboration between local housing builder groups in Iwate, Miyagi and Fukushima prefectures



Regional restoration housing

High-quality housing that is suitable for the region, affordable for disaster-affected people and constructed through collaboration between local home builders and residents



※ The booklet is also available on JHF website.
http://www.jhf.go.jp/shinsai/tohoku_topics.html

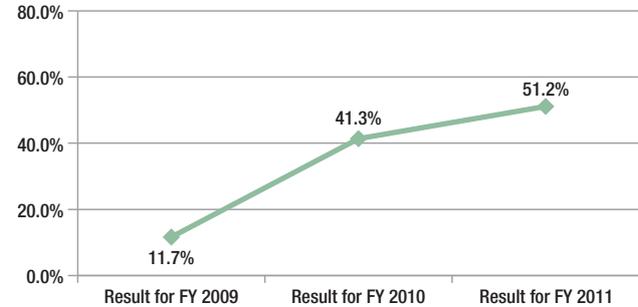
Response to Global Environmental Problems

As an effort to prevent global warming, JHF promotes energy-saving housing through Flat 35S Eco and other programs. JHF is also attempting to reduce electricity consumption at its offices.

Contribution to the improvement of energy-saving housing through Flat 35S Eco

JHF helps promote the supply of every-saving housing by recommending Flat 35S Eco, a program in which interest rates are reduced for energy-saving housing, and by providing rental housing loans exclusively for a certain level of energy saving housing.

(Fig.) Conforming ratio with energy-saving standards of Flat 35 purchased and insured



Promotion of energy-saving standards

JHF supports the construction and acquisition of energy-saving housing by providing clear explanations on the importance of energy savings for prospective house buyers and on energy-saving standards and specifications for housing distributors to deepen their understanding of such houses.

JHF holds seminars to explain energy savings for house builders using a specification booklet for housing construction.

※Specification booklet for housing construction
A booklet outlining construction technique that does not appear on design drawings or in materials to be used



[Feedback from participants]

- I have learned a lot. I will study more about the specifications.
- The talk was easy to understand and covered all key points.
- The explanation was made using specific questions, which was very easy to understand. Easy terms were used, which was good.

JHF used its knowledge accumulated through daily operations to compile a book outlining basic ideas and FAQs on energy-saving standards and a book describing house building using Flat 35S Eco. These books are provided for housing business operators and consumers.



Participation in "Earth Class", an environment educational project for elementary school children

JHF supports Earth Class, an environment educational project conducted by the Asahi Shimbun newspaper company, by compiling environmental materials for elementary school children.

The materials provide easy-to-understand explanations on the scheme of housing loans and eco-friendly and durable houses to have children develop an interest in energy-saving housing.



Formulation and implementation of the Plan to Address Global Warming

Plan to Address Global Warming (excerpt)

[Purpose of the plan]

In consideration of its public nature, JHF has formulated a plan to address global warming to help achieve the greenhouse gas reduction target Japan promised in the international community and contribute to the conservation of the global environment.^a

[Policy of the plan]

JHF has already made behavioral and operational efforts to reduce CO₂ emissions, such as the Cool Biz energy-saving campaign, lights-out during lunch break, turning off lights after using rest rooms and reducing the quantities of paper for copying. In the future, efforts related to facility operation are expected to produce a significant reduction in CO₂ emissions. Accordingly, JHF plans to strengthen such efforts as the introduction and replacement of cost-effective, energy-saving facilities in the head office building, which generates 70% of the agency's total CO₂ emissions, while continuously making behavioral and operational efforts, including turning off lights appropriately, maintaining proper room temperatures and controlling facility run-time.

[Period of the plan]

This plan is implemented for the period from FY 2008 to FY 2012, during which it shall be revised as necessary based on the implementation status and technical advancement.

[Scope of the plan]

This plan is implemented in all office work and projects carried out by the agency except for outsourced work.

[Goal]

10% reduction of average greenhouse gas (CO₂) emissions between FY 2010 and FY 2012 from FY2006 levels

[Efforts to reduce greenhouse gas emissions (items)]

- Thoroughly effective operation and control of facilities in the head office/branch office buildings
- Introduction and replacement of energy-saving facilities in the head office building
- Eco-friendly approach to the purchase and use of commodities
- Other considerations to reduce greenhouse gas emissions
- Employee education

(CO₂ emissions (unit: t-CO₂/year) results)

FY 2006	FY 2008	FY 2009	FY 2010	FY 2011
2,360.4	2,115.4	2,115.6	2,103.8	1,809.8

Participation in the Challenge 25 campaign

JHF participates in Challenge 25, a national movement to prevent global warming, and makes efforts such as energy savings and the Super Cool Biz campaign to reduce CO₂ emissions.



Procurement of eco-friendly goods

In accordance with the provisions of Article 7 of the Act on Promoting Green Purchasing (Act concerning the Promotion of Procurement of Eco-Friendly Goods and Services by the State and Other Entities, Act No. 100 of 2000), JHF formulates and releases a procurement policy each year to promote the procurement of goods/services contributing to the reduction of environmental burdens (eco-friendly goods, etc.). This disclosure is also made of paper that satisfies requirements by the Act on Promoting Green Purchasing.

* The procurement policy and the results are available at JHF website. <http://www.jhf.go.jp/teikyou/kankyuu.html>

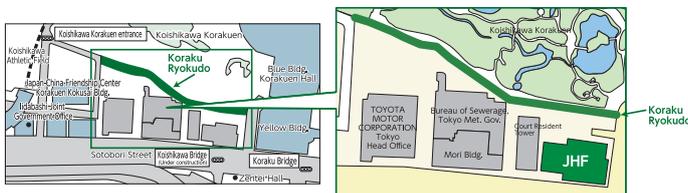
Koraku Ryokudo (greenway): Landscape Creation Prize of the 9th Fumi no Miyako Urban Landscape Award

Koraku Ryokudo, which is maintained and managed by JHF and four other organizations (Toyota Motor Corporation, Mori Building, Tokyo Metropolitan Government Bureau of Sewerage and Court Resident Tower Management Association), received the Landscape Creation Prize of the 9th Fumi no Miyako Urban Landscape Award from Tokyo's Bunkyo Ward in February 2010. Koraku Ryokudo is maintained and managed by a management council comprised of the five organizations adjacent to Koishikawa Korakuen Garden, which used to be the garden of the Mito Tokugawa family's city residence and has been designated as a special place of scenic beauty and a special historic site by the national government. The prize was given to Koraku Ryokudo, which was appreciated as a pleasant, convenient building area surrounded by the green landscapes of Koishikawa Korakuen Garden.

Specifically, JHF has installed roofed mud-walls and information boards in consideration of the cultural asset.

*Fumi no Miyako Urban Landscape Award

In order to promote the development of beautiful landscapes in the 21st century and raise the awareness of local residents and businesses regarding landscape formation, Bunkyo Ward has given awards to buildings and local activities contributing to landscape formation since 2001. These include the Landscape Creation Prize, Furusato Landscape Prize, Landscape Development Prize and Landscape Advertisement Prize. The Landscape Creation Prize is given to buildings, roads and parks that create landscapes suitable for the local townscape.



International Contribution and Regional Contribution

JHF provides its knowledge and know-how accumulated through daily operations to international communities and aims to vitalize housing markets in liaison with regional communities.

Disseminating Japanese housing finance system toward the world

The Chief Economist of JHF chaired at a panel discussion on Mortgage funding strategies of various countries after financial crisis with special focus on MBS & Covered Bonds at the International Conference on Growth with Stability in the Affordable Housing Markets (Jan. 2012, New Delhi, India), and led the discussion on the revitalization of the MBS market and the possibility of development of covered bond markets in the region.

At the Workshop on Housing Finance (Jun. 2011, Ulaanbaatar, Mongolia) hosted by the Asia Pacific Union for Housing Finance (APUHF), the Chief Economist of JHF introduced our experience with regard to prerequisites for the expansion of the secondary mortgage market.



At the International Conference in India

Contribution to housing and town development in collaboration with local governments

Participation in an activity to raise awareness and foster dreams of housing (Hokuriku Branch)

JHF's Hokuriku Branch lauded its General Manager Awards to creative works at the child painting contest held on the theme of "the house I want to live" sponsored by the Ishikawa 21st Century Housing Council and the Hokuriku Chunichi Shimbun newspaper company.

Category for elementary school children

JHF Hokuriku Branch General Manager Award
The House I Want to Live



Category for pre-educational grade children

JHF Hokuriku Branch General Manager Award
Bug's Tree House



Promotion of Hokkaido's housing technique across Japan (Hokkaido Branch)



In cooperation with the Hokkaido Regional Government and local housing industries, the Hokkaido Branch held a seminar and a symposium on Hokkaido's energy-saving housing and its technical issues in Tokyo (head office's Sumairu Hall) under the title of "Leading Projects in the Cold Region Hokkaido: its Achievements and Issues" to promote regional housing technique across Japan.

JHF also cooperates on regional housing and town development through employees' participation in local governmental committees to study and discuss regional housing policy agenda.

Active participation in local activities

JHF cleans up nearby streets once in two months as local contribution activities.



