

● About JHF

Business Overview

JHF focuses on securitization support business, a business to support origination of fixed-rate housing loans by private financial institutions, but also conducts housing loan insurance business to promote smooth origination of housing loans by private financial institutions, and loan origination business in areas important from the policy perspective, yet difficult for private financial institutions to enter.

JHF strives to upgrade the housing life standards and serves its corporate social responsibility (CSR) by smooth and efficient origination of housing loans required to construct houses, the foundations of housing life of the customers.

① Securitization support business (Provision of Flat 35)

Support origination of fully fixed-rate housing loans of private financial institutions by the following programs:

- Flat 35 (Purchase Program): JHF purchases fully fixed-rate housing loans from private financial institutions and securitizes them.
- Flat 35 (Guarantee Program): Private financial institutions securitize fully fixed-rate housing loans insured by JHF, and JHF guarantees interest and principal payment to investors.

② Housing loan insurance business

Support smooth origination of housing loans of private financial institutions by establishing a framework to pay insurance monies to private financial institutions pursuant to previously concluded insurance policy that covers housing loan losses due to unexpected events.

③ Loan origination business (Policy-related loans including loans for disaster recovery and urban development loans)

Support housing-reconstruction in areas affected by the Great East Japan Earthquake and other natural disasters, urban development projects and projects that facilitate the updating of urban functions and improve disaster-resilience including rebuilding of condominiums and enhancing earthquake resilience, and promotion of rental housing for stable living for families with children and the elderly by providing direct loan from JHF.

④ Group credit life insurance business

Provide security for borrowers of Flat 35 (Purchase Program) and JHF originated loans by applying insurance money payable from the life insurance company in case of borrower's death or disability and repay the remaining amount of housing loan of the borrower.

⑤ Promotion of quality housing

Promote installment of quality housing by requiring the house eligible for Flat 35 and JHF loans to fulfil the technical standards.

⑥ Management of outstanding loans

Conduct appropriate management of outstanding loans by carefully responding to loan repayment modification for borrowers facing difficulties in paying back their housing loan, and by reduction of delinquent loans.

⑦ International business

Utilize information collected from overseas to JHF's business, disseminate information at international conferences, and provides knowledge to foreign countries, such as Southeast Asia.

⑧ Research and surveys on housing finance

Conduct research and surveys on domestic housing finance markets.

Mission Statement

Based on independent, transparent,
and efficient management,
and in pursuit of the creation of customer values,
we provide various kinds of financial services
to support liquidity in the housing finance market,
and thus contribute to the improvement
of housing in our country.

About JHF

Activities of JHF

Corporate Governance

Details of JHF Business

Appendix

Logo concept



住宅金融支援機構
Japan Housing Finance Agency

The letters J, H, and F represent pillars supporting the roof, the horizontal line represents the ground and is intended to create an uplifting feeling, while the sphere symbolizes security and expansiveness. The green color represents growth and vitality. The logo symbolizes a fusion between JHF and the world of housing.

*JHF is the abbreviation for the Japan Housing Finance Agency.