Kumaben News

【2026 Kumamoto Earthquake Special Issue – No. 1】

〈Q&A Collection for Disaster Victims〉 Published: July 2026

For people who have been affected by the 2026 Kumamoto Earthquake (those who live in the Disaster Relief Act application municipalities)

Kumamoto Bar Association

TEL 096-325-0913

For the latest information on legal support for disaster victims, please visit the Kumamoto Bar Association website.



※Please note that the information in this newsletter is current as of July 29, 2026. The content may change due to amendments to related laws.

※Please note that the laws that apply and the support programs available may differ depending on the type of disaster and the affected area.

What You Should Do

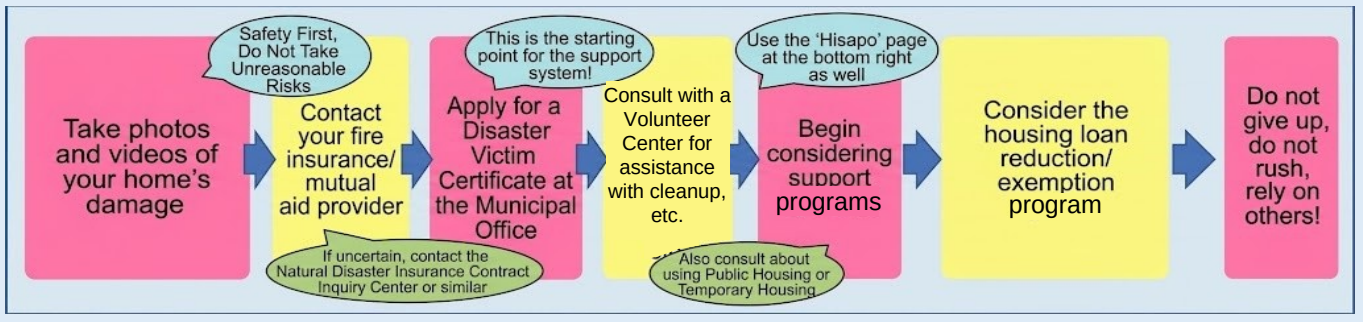
To prepare for an inspection for a Disaster Damage Certificate (risai shomeisho) and for assessments by insurance companies or mutual aid associations, take photographs and videos of the damage before cleaning up. Photograph the inside and outside of the damaged building, vehicles, household belongings, plumbing and other water-related areas, outdoor air-conditioning units, water heaters, etc., from various angles and distances, both close up and from farther away. Be sure to keep photographic and video records of the damage.

Also, do not forget to make claims for insurance benefits or mutual aid payments.

If you are unsure which insurance company provides your coverage, contact the Natural Disaster Insurance Contract Inquiry Center.

For Japanese insurers, call 0120-501-331.

For foreign-affiliated insurers, call 03-5425-7850.



Applying for a Disaster Damage Certificate

Totally Destroyed	Large-Scale Half-Destroyed	Medium-Scale Half-Destroyed	Half-Destroyed	Quasi-Half-Destroyed	Partially Damaged

A Disaster Damage Certificate (risai shomeisho) is a certificate issued by the municipal government after an inspection of your home. The degree of damage is classified into six levels: totally destroyed (zenkai), large-scale half-destroyed (daikibo hankai), medium-scale half-destroyed (chukibo hankai), half-destroyed (hankai), quasi-half-destroyed (jun-hankai), and partially damaged (ichibu sonkai).

Because many support programs are linked to the Disaster Damage Certificate, applying for one is extremely important. Do not forget to file the application.

There are two main types of damage inspection. The first inspection may determine the classification based solely on the exterior appearance of the building. The second inspection may include an inspection of the interior of the building.

In either case, you may request another inspection. However, please be aware that a new inspection could result in a lower damage classification.

If you have questions about the determination, ask your municipality for an explanation. You may also wish to consult a specialist, such as the Bar Association. The inspection is conducted in accordance with guidelines issued by the Cabinet Office.

Support Programs for Disaster Victims

There are various forms of assistance for disaster victims. Broadly speaking, they can be divided into

①Housing assistance

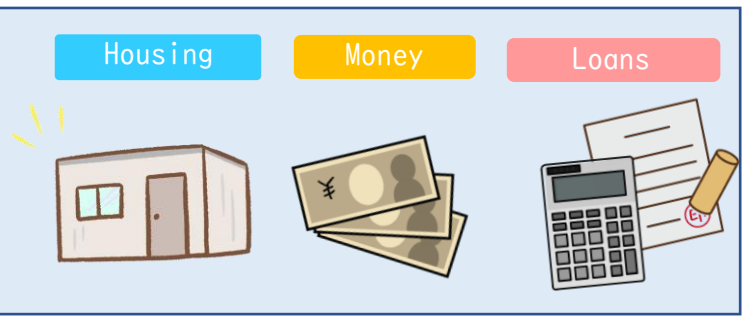
②Financial assistance (money you may receive)

③Loan assistance (money you may borrow).

The support programs victims can receive will differ depending on such factors as the classification shown on your Disaster Damage Certificate and whether the Disaster Relief Act applies in the area where the victim lives.

The first step is to find out which programs you are eligible for and how much assistance you may receive.

We therefore recommend using a tool that provides a summary of the various support programs for disaster victims, and then consulting your municipality or the Bar Association. Several tools can help you find the support programs available to you.



Tools for Understanding the Support Programs

YouTube Video



A YouTube video explains the support programs available to disaster victims, though please note that some amounts shown in the video may differ from the current amounts.

Disaster Victim Support Checklist



A Checklist of Disaster Victim Support shows Japan's support programs by the type of problem or difficulty faced. There are two types: one for areas where the Disaster Relief Act applies, and one for areas where it does not.

Disaster Victim Support Cards



Disaster Victim Support Cards include a card that explains nine particularly important support programs, and a card that shows the relationship between the classification on your Disaster Damage Certificate and the support programs available to you.

These tools can be downloaded from the external Disaster Victim Support Information Page "Hisapo."

← HISAPO

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Housing Assistance

Emergency Repair Assistance Program (Subsidy)

The Emergency Repair Assistance Program provides a subsidy for repairing damaged homes: ¥757,000 for homes classified as half-destroyed or worse, and ¥367,000 for homes classified as quasi-half-destroyed. Please note that if you use this program, you may no longer be eligible to move into emergency temporary housing after the repairs are completed.

Housing Support Programs

Public housing, emergency temporary housing, and other local support programs may also be available to residents whose homes have been damaged. Please check with your local municipality regarding availability, eligibility requirements, and other conditions.

Financial Assistance

Disaster Victim Livelihood Reconstruction Support Grant (Up to ¥3,000,000)

The Disaster Victim Livelihood Reconstruction Support Grant provides up to ¥3,000,000. Depending on the classification on your Disaster Damage Certificate and how you rebuild your home, you may receive a support grant if certain requirements are met. Please note that this program is available only in municipalities where the Act on Support for Reconstructing Livelihoods of Disaster Victims applies.

※See table at right. Single-person households receive 75% of each amount.

Sympathy Payments and Relief Donations

Your local municipality may also provide sympathy payments or relief donations depending on the extent of damage to your home. Please contact your municipality and submit an application if you are eligible.

Basic Grant	Additional Grant	
Totally Destroyed / Demolished, etc. ¥1,000,000 Large-Scale Half-Destroyed ¥500,000	Construction/ Purchase	¥2,000,000
	Repair	¥1,000,000
	Private Rental	¥500,000
(Medium-Scale Half-Destroyed) No basic grant is paid; the additional grant is half of the applicable amount above.		

Loan Assistance

The Disaster Relief Loan Program 【Offered by Local Governments】

Loans of up to ¥3,500,000 depending on damage to your home or household property, personal injury, and other circumstances.

The Livelihood Welfare Fund Loan Program 【Offered by the Council of Social Welfare】

- Emergency Small-Amount Fund of up to ¥100,000 (interest-free)
- Disaster Relief Fund of up to ¥1,500,000 (interest-free to 1.5% interest)
- Home Repair Loan of up to approximately ¥2,500,000
- Other loan programs are also available

Welfare Fund Loans for Single Mothers, Single Fathers, and Widows 【Offered by Local Governments】

Loans of up to ¥2,000,000 for home repairs and related expenses.



Disaster Reconstruction Housing Loans to assist with rebuilding, purchasing, or repairing a home 【Offered by Japan Housing Finance Agency】

Please consult the agency regarding borrowing requirements and other conditions. A parent-child relay loan may also be available in some cases.

Reverse-Mortgage-Type Loan under a special repayment arrangement for persons aged 60 or older 【Offered by Japan Housing Finance Agency】

As a general rule, this arrangement is available only to persons aged 60 or older. Monthly payments consist only of interest. A mortgage must be established over the property in order to obtain the loan. The principal is repaid, for example, by disposing of the property after the borrower dies, and even if a balance remains, the heirs will not be required to pay it.

For details, contact the Japan Housing Finance Agency Call Center's Disaster Assistance Line at 0120-086-353.

Reduction or Discharge of Loans

If the effects of the 2026 Kumamoto Earthquake have made it difficult for an individual to repay a housing loan, business loan, automobile loan, education loan, or other debt, consider using the Guidelines for Debt Consolidation for Victims of Natural Disasters. Unlike personal bankruptcy, this program may allow you to keep up to ¥5,000,000 in cash and deposits, as well as various support grants, relief donations, and disaster condolence payments, while obtaining a discharge of the remaining loan balance. For details, please contact the Kumamoto Bar Association.

Tax Reductions and Exemptions and Other Relief

If you suffer damage from a natural disaster to your home, household belongings, automobile, grave, or other property, you may be able to claim a deduction from your income by filing a final tax return, thereby receiving a reduction or exemption from income tax and resident tax. For details, please contact your tax office. You should also ask your local municipality whether any support programs are available for other taxes, public utility charges, etc., and check the applicable eligibility requirements.

Assistance with Vehicles

If you are scrapping a vehicle, please contact the Transport Branch Office or Motor Vehicle Inspection and Registration Office having jurisdiction over your area regarding cancellation of the vehicle's registration. For light motor vehicles (kei cars), please contact the Light Motor Vehicle Inspection Organization.



Demolition and Removal at Public Expense

Following a disaster, programs may be implemented under which buildings classified as totally destroyed or similarly damaged are demolished at public expense, or sediment is removed at public expense. Please check the latest information provided by your local municipality and other relevant authorities.

Support for Businesses

The website of the Ministry of Economy, Trade and Industry (METI) provides information on support measures for small and medium-sized enterprises and small businesses. Please consult one of the special consultation desks operated by Chambers of Commerce and Industry, Federations of Societies of Commerce and Industry, and other organizations listed on the website.

Free Legal Consultations by the Bar Association

The Kumamoto Bar Association Legal Consultation Center can be reached at 096-325-0009.

096-325-0009

The Association operates legal consultation centers at eight locations within Kumamoto Prefecture. Please feel free to contact us for legal advice. Legal consultations relating to the 2026 Kumamoto Earthquake are free of charge.

Help is available. Don't rush, don't push yourself too hard, and always feel free to talk to those around you or to a professional.