

Business Summary

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

JHF makes efforts to enhance living standards and fulfills its corporate social responsibility (CSR) by smoothly and effectively supplying housing loans necessary for construction of houses to support people's lives.

1 Securitization support business (provision of Flat 35)

Support private financial institutions to supply fixed-rate housing loans through the following programs:

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

2 Housing loan insurance business

JHF supports smooth supply of housing loans by private financial institutions by paying insurance to those institutions based on the insurance policies concluded beforehand if those housing loans should default due to unexpected situations.

3 Loan origination business (policy-related loans including loans for disaster recovery and town development loans)

JHF supports housing-reconstruction loans in areas affected by the Great East Japan Earthquake and other natural disasters, urban development projects and projects that help update urban functions and improve disaster-resilience including rebuilding of condominiums and enhancing anti-seismic strength, and promotion of rental housing for stable living for families with children and the elderly via direct loan origination by JHF.

4 Group credit life insurance business

This insurance system provides security for borrowers of Flat 35 (Purchase Program) or JHF originated loans. If the borrowers who have joined this system should die or incur a serious disability, the outstanding loan balance is offset by the insurance paid by life insurance companies or other means.

5 Promotion of quality housing

JHF helps improve living quality using its own technical criteria for housing, which are set as one of the requirements for Flat 35 and JHF originated loans.

6 Management of outstanding loans

JHF appropriately manages outstanding loans through fine and careful responses, such as modification of loan repayment terms for borrowers who have difficulty in making mortgage repayments, while reducing delinquent loans.

7 Research and surveys on housing finance

JHF conducts research and surveys on domestic and overseas housing finance markets.

	Results of FY2014	Initial plan for FY2015
Securitization support business (Provision of Flat 35)	Purchase Program: 1.6722 trillion yen (64,770 houses) Guarantee Program: —	Purchase Program: 3.0103 trillion yen (117,000 houses) Guarantee Program: 25.7 billion yen (1,000 houses)
Housing loan insurance business	Insurance contracts: 126 institutions, 297.4 billion yen Insurance effected: 29,340 cases, 219.1 billion yen Insurance continuing: 135,768 cases, 2.2209 trillion yen	insurance contracts: 453.8 billion yen
Loan origination business	174.5 billion yen (17,896 houses)	378.1 billion yen (28,310 houses)

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 financial market,
and thus contribute to improvement
of housing in our country.

Logo concept



住宅金融支援機構

Japan Housing Finance Agency

Pillars supporting the roof are represented by letters J, H, and F. The horizontal line representing the ground is intended to create an uplifting feeling, and the sphere symbolizes security and expanse. The green color represents growth and vitality. The logo symbolizes the fusion between JHF and the world of housing.

*JHF is an abbreviation of Japan Housing Finance Agency.