



— CHAT JAPAN · PROPERTY GUIDE · 2026

Buying *property* in Japan.

INTRODUCTION

What This Guide Is / このガイドについて

A *simple* explanation of what this guide covers.



What This Guide Covers

This guide covers two things: how buying property in Japan actually works, step by step, and how we work within that process, so you can judge for yourself whether we're a fit.

Why We Say That

We believe, and we hear it often from clients, that we're the best at this in the industry. We don't say that lightly. It's something we hold close to how we operate, not a line we use to close a deal.

You Do Have Options

Other companies do this too, and between them and what AI can now surface on its own, most of the basic information is already within reach. What we're offering here is the fuller picture: not just the steps, but exactly how we handle each one.

If You Have Questions

If anything here raises a question, we're happy to get on a call and talk it through. Our conversations tend to be straightforward and useful. We're happy to provide any information you need along the way, throughout your journey to buy property here.

WHAT'S INSIDE

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CHAPTER 01

Welcome / ようこそ

*On-site with a client, countryside akiya**Nakano, meeting with an architecture firm**Gen Mamiya, Founder*

WHO WE ARE

Chat Japan is a service built to guide foreigners through buying property here, and we don't stop at the closing table. We stay with our clients well after the purchase, for as long as they need us.

The company was founded by Gen Mamiya, born and raised in Japan, then seven years in the United States. Almost everyone on our team has a similar story: born here, shaped by time spent outside it, and still deeply in love with home.

Japan is in the middle of a population crisis, and we believe it needs outsiders willing to come make it home. Helping the right foreigners move here isn't separate from our work, it's part of what we believe keeps Japan's future alive.

What matters most to us is the conversation, not the sale. We'd rather every call feel like catching up with an old friend than a pitch, the kind that runs long because neither of you wants to hang up. If you walk away from talking to us feeling like you just had a long overdue talk with someone who gets it, we've done our job.

— Gen Mamiya, Founder, Chat Japan



WHY THE CROW

Our logo is the Yatagarasu, the three-legged crow of Japanese mythology said to have guided Emperor Jimmu, Japan's first emperor, on his journey. For centuries it's stood as a symbol of guidance. We chose it because that's exactly what we offer: guiding people through Japan most outsiders can't navigate alone.

CHAPTER 02

Why Buy in Japan / なぜ日本で買うのか

Foreigners can own property here *outright*.



Countryside lot, akiya viewing, Fukuoka



Mountain-view akiya, Shizuoka



Log-frame renovation, Yamanashi

Why Buyers End Up Here

Maybe you've seen the akiya renovation videos all over social media. Maybe you've just loved Japan for a long time and finally decided to make it real. Either path leads here. We've helped clients buy both: countryside akiya and condos in central Tokyo. It's the same process either way.

Full Ownership, Not a Lease

In many countries, foreign buyers only ever get a long-term lease. Here, you get full freehold title on both the land and the building. It's yours outright, you can sell it, rent it out, or pass it down to your kids, no different from a Japanese citizen's property.

No Restrictions on Foreign Buyers

Most countries put up walls for foreign buyers: extra approvals, ownership caps, land you can lease but never truly hold. Japan doesn't. As of 2026, there's no law stopping you. You don't need citizenship, residency, or even a visa to buy here.



"I don't even know what kind of property I want yet. Is it too early to reach out?"

HOW WE HELP

Not even close. Most clients start exactly there. That first call is where we help you figure out akiya vs. condo, city vs. countryside, before you've spent a minute browsing listings.



BEFORE YOU BUY

01 Bring Cash

Loans are possible without permanent residency, but rarely simple. Most non-resident buyers pay in cash.

02 Property Taxes Apply

Ownership comes with standard Japanese property tax obligations.

03 A Valid Passport

The baseline requirement to purchase: no visa or residency needed.

04 No Physical Presence Required

You can complete the purchase remotely with power of attorney. You don't have to fly to Japan to close.

05 Plan Your Currency Transfer

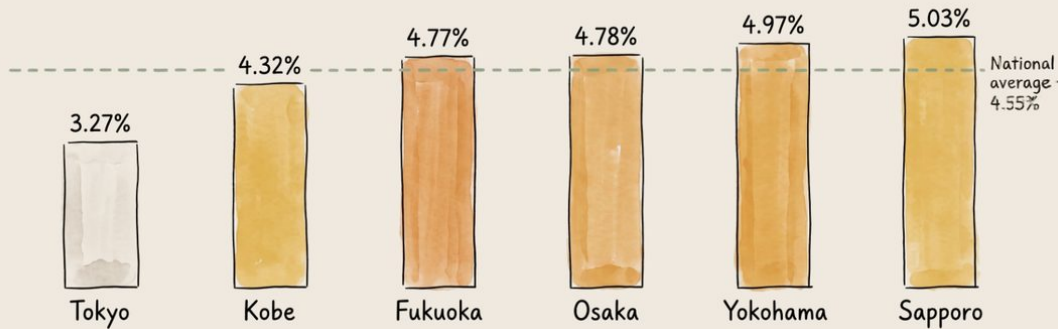
Moving a large sum internationally takes time and paperwork, so start the transfer a few weeks ahead of any deadline.

CHAPTER 02

The Market in Japan / 日本の不動産市場

Where you buy decides what you *earn*.

Gross Rental Yield by City · Q1 2026 横日印米



Source: Global Property Guide, Q1 2026

Gross yield, before tax, repairs, and agent fees. Net typically runs 1.5–2 points lower.

Two Different Investments

Everyone asks the same question first: where should I actually buy? The honest answer is that Tokyo and “the rest of Japan” are two different investments, and confusing them is the most common mistake foreign buyers make.

Tokyo Is Where Prices Grow

A new condo in the 23 wards averaged ¥137.84 million in fiscal 2025, up 18.5% in a single year, and land in the central five wards rose 13.0% over the same period. If you're buying to hold and let the asset appreciate, this is where the growth has been.

Other Cities Are Where the Yield Is

Osaka, Fukuoka, Yokohama and Sapporo are where the yield is. Tokyo itself lags the national average at just 3.27%, and in the most central wards it's sometimes as low as 2.4%. Fukuoka's residential land also grew 9.0% last year, faster than Osaka's 3.8%, delivering cash flow and appreciation at once.

Rural Akiya Are a Different Game

A vacant house can list under ¥500,000, but renovation typically runs three to five times the purchase price, and most rural land values are flat or declining. Akiya make sense in tourism hotspots with real visitor demand, or as a lifestyle purchase where the return isn't financial at all.

WHERE THE RETURNS ARE

01 Best Yield: Sapporo

5.03% gross rental yield — the highest of any major city.

02 Best Balance: Osaka & Fukuoka

~4.8% yield alongside 3.8–9.0% annual land growth.

03 Best Growth: Tokyo

+13.0% central-ward land value in one year, at a lower 3.27% yield.

A FOURTH LANE: RENTING TO THE US NAVY

Yokosuka, home to the US Navy's largest base in Japan, runs on different math. Service members' housing allowance (OHA) can only be spent on rent, often two to three times local market rate, and landlords who pass the base's strict inspection can see double-digit yields, well above anything else on this page.

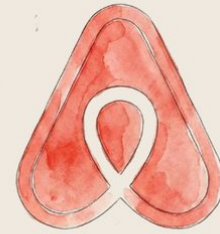
2–3x

local market rent, paid via US military Overseas Housing Allowance

CHAPTER 02

Airbnb in Japan / 日本の民泊

You can Airbnb it for *half* the year.



“ Almost every client walks in with the same plan already decided: buy something cheap, list it, done.

It rarely works that way. Short-term rental here is a genuinely competitive market, not passive income: occupancy and nightly rate swing hard on exactly where you buy and what you buy, not just on purchase price. A discounted countryside akiya doesn't out-earn a well-located Tokyo or Osaka unit just because it cost less to buy. In practice, it's usually the harder listing to keep filled, not the easier one, so where you buy and what you buy matters just as much as what you pay for it.

TWO WAYS TO OPERATE

180 nights / yr

Standard Minpaku

Register under the 2018 Minpaku Law. Lightest paperwork, but capped at 180 nights a year, sometimes fewer depending on the city. **We handle the registration for clients who buy through us.**



365 nights / yr

Tokku Special Zone

National Strategic Special Zones where registered minpaku can legally run every day of the year, no cap. Active zones include Tokyo's Ota Ward, Chiba City, Niigata City, and Kitakyushu City in Fukuoka. Osaka City and most surrounding municipalities, once nearly all of Japan's special-zone minpaku, stopped accepting new applications in 2026 after resident complaints. **Already-licensed properties there can keep operating as before.**

Short-term rental restrictions exist all over the country, not just in a handful of cities. Confirm the specific property is eligible for registration in its zone before you buy.

WHERE IT PAYS OFF

89%

Tokyo occupancy, the busiest short-term rental market in the country.

35.9%

Yamanashi annual yield, revenue vs. property price, driven by Mt. Fuji tourism.

¥29,795

Nagano average nightly rate, the highest ADR of any market studied.

National average across all markets: **72% occupancy** · **¥20,726 ADR** · **¥5.47M** annual revenue.

01

On-site management

Japanese law requires a licensed operator on call for emergencies and guest issues if you won't be there yourself.

We handle this for clients who buy through us.

CHAT JAPAN CAN DO THIS

02

Run the numbers first

Sites like AirDNA, Airtics, and AirROI publish projected occupancy, rate, and revenue by address. Check before you commit.

03

Do your homework

This is one of the few investments here that rewards real research, and having people on the ground who've done it before.

99%

THE CATCH: BUILDING BYLAWS

Roughly 99% of condo associations in Japan prohibit or restrict short-term rental by bylaw, regardless of what national law allows. Confirm the building's rules before you buy, not after.

— Talk to us before you buy, not after. We'll help you check eligibility, run the numbers, and handle the management side if you're not on the ground.

STEP 01

01

Finding your real estate *agent*.

Before you can buy anything in Japan, you need someone willing to work with you, and that turns out to be harder to find than it sounds.

Going At It Alone

If you're ambitious enough, there are ways to buy a property in Japan entirely on your own. It's not impossible, but it's a difficult road, and most of that difficulty starts before you ever see a property: finding an agent who's actually willing to work with you in the first place.

Why Most Agents Say No

Most agents don't want to work with foreign buyers, and the reason is the obvious one: the language barrier. For an agent who doesn't speak your language, working with you means a lot of extra work, and frankly, it's not worth the time or the headache for him. Miscommunication happens easily in that gap, and it tends to end with you unhappy about how things went, which is the last thing any agent wants. A lot of them simply decide it isn't worth the risk.

Sellers Are Wary Too

It isn't only the agents, either. A lot of owners are also reluctant about selling their property to a foreigner, for reasons that vary case by case. When we call and let a seller know our client is from overseas, the conversation almost always shifts, and more often than not, we're the ones who end up convincing them to accept the sale at all.

"Tell a seller their buyer is foreign, and the conversation changes almost every time."

HOW WE CLOSE THIS GAP

We've helped many people buy property in Japan, and along the way we've built real relationships with agents and sellers across the country. When we bring a client to a property, the seller isn't hearing "foreign buyer" cold over the phone from a stranger. They're hearing it from someone they already trust. That relationship is most of what gets a deal to the table in the first place.

This is the first real hurdle in buying property here, and exactly where having someone bilingual, already in the room, makes the difference.

CHAPTER 03

The Buying Process / 不動産購入の流れ

STEP 01 · CONTINUED

Chat Japan as your *agent*.

Once you're ready to look, here's exactly how we work with you.

Not Like Other Agents

Most agents in Japan are paid to close the deal, not to live with what happens after. Once the contract is signed, their job is essentially done, and so is their interest in the property. We built Chat Japan differently: we also run a home-care service that stays with our clients long after closing, handling maintenance and property needs for as long as they own the home. That means a property that turns out to be a headache to manage becomes our headache too, not just yours, so we're only ever incentivized to point you toward properties that are genuinely easy to live with, not just easy to sell.

We Start With a Conversation

Before we take on any client, we start with a consultation call: a one-on-one video call where we get to know you, understand your goals, and set realistic expectations. We'd rather prioritize a good conversation than run a sales pitch. If you don't end up working with us, you'll at least have had a good chat.

What's Included

We handle everything: suggesting properties, navigating paperwork, arranging and attending viewings, and handling negotiation. We can view three to four houses a day in your desired area, and every client starts with a free 30-minute consultancy call.



“Well, what actually sets you apart from other companies doing this?”

HOW WE HELP

Most agents want to sell you something fast so they can get paid and move on to the next client. We're not built that way: since we're also the ones taking care of your house afterward, we'd rather find you a great property than push a quick sale. We keep everything under one roof, the search, the paperwork, the negotiation, and the care afterward, so every part of it has to hold up.



— That first conversation costs you nothing, and there's no pressure to move forward after it.

STEP 02

02

Searching for *properties*.

There's no shortage of listings online. The trick is knowing which ones are actually still available.

Free Japanese Listing Sites

There's no shortage of ways to search on your own. Sites like SUUMO, at home, Yahoo! Fudousan, and the local akiya banks that municipalities run are all free to use and cover most of what's on the market. Turn on your browser's translate-to-English function and they're perfectly usable. The interface just isn't built with foreign buyers in mind.

Paid, Foreigner-Focused Platforms

There are also paid alternatives built specifically for overseas buyers, like MokomokoJapan and AkiyaHub. They're subscription-based, but the listings are curated and the interface is in English from the start.

What These Sites Don't Tell You

Because we work directly with real estate agents across the country, we often see properties before they ever make it onto a public listing site, and just as importantly, we know how slow these sites are to take a house down once it's sold. We regularly get requests from clients on houses that sold months, sometimes years, ago.



WHAT SHOWS UP ON INSTAGRAM

A cheap temple listing once made the rounds online for months, with dozens of Instagram accounts posting it as available. When we called the agent to check, it had sold years earlier. He told us he still gets calls about it almost every day. This \$64,000 six-story castle-style akiya in Akabira, Hokkaido is the same kind of post: it went viral the week it was shared. Posts like this move fast; whether the house is still on the market by the time you see it is a different question entirely.

68.8K	1,058	\$64,000
LIKES	COMMENTS	AKABIRA, HOKKAIDO

A five-minute call to the right agent tells us what's actually still on the market, before you fall in love with something that's already gone.

CHAPTER 03

The Buying Process / 不動産購入の流れ

STEP 02 · CONTINUED

Types of *property* you can buy.

Before we talk price, it helps to know what you're actually choosing between. The terms below come up in almost every listing.

 Akiya 空き家 Vacant or abandoned houses, the main draw for foreign buyers. Ranges from move-in ready to full renovation projects, usually in rural or shrinking-population areas.	 Kominka 古民家 Traditional older folk houses, wood-frame with tile or thatched roofs, sometimes 50–100+ years old. Prized for character, but usually needs real restoration work.
 Machiya 町家 Traditional wooden townhouses, most associated with Kyoto and older city centers. Narrow lots, historic character, usually priced higher because of location.	 Detached Home 一戸建て A standard single-family detached house, not old, not abandoned, just a regular home. This is the everyday category, separate from akiya.
 Mansion マンション The Japanese term for a concrete apartment or condo unit, common in cities. Comes with monthly management and repair-reserve fees, plus building bylaws.	 Apartment アパート Wood or light-steel-frame apartment buildings with multiple rental units. Usually the entry point for clients buying for rental income rather than to live in.
 Land Only 土地 Vacant land with no structure on it, bought to build on. Comes with its own zoning rules: what you're actually allowed to build there.	 Commercial Old shops, guesthouses, or buildings zoned for business use. Relevant if you're thinking about running a guesthouse or business, not just a home or an Airbnb.

— Once you know which of these you're actually shopping for, the price ranges start to make a lot more sense.

CHAPTER 03

The Buying Process / 不動産購入の流れ

STEP 02 · CONTINUED

The parts of searching *we* handle for you.

Browsing listings is the part you can do yourself. This is what happens on our end once you tell us what you're looking for.

We Talk To The Selling Agent On Every Listing

For every property you're interested in, we contact the agent handling the sale directly, not just to confirm it's still available, but to ask what the listing itself doesn't say: known problems with the building, why it's actually being sold, and the kind of on-the-ground knowledge of the area you won't find written down anywhere. Whether a road actually meets the legal width to rebuild on later, or a well or septic system was ever properly registered, are exactly the kind of things that only come up when someone asks.



House Layout Map

We Can Source What's Not On The Popular Apps

A meaningful share of what we bring to clients never shows up on SUUMO, at Home, or any other public listing site. Because we work directly with agents and local networks across the country, we regularly get access to properties before they're ever listed publicly, and some that never get listed publicly at all.

One Shortlist, Not A Pile Of Everything

We don't forward you every listing that fits your budget and region. We screen against what actually matters to you: move-in ready versus a renovation you don't mind taking on, how far you're willing to be from a station or hospital, and what you actually plan to do with the place. What reaches you is a handful worth a real look, not a hundred to sort through on your own.



From an actual viewing: checking a property in person before it ever reaches your shortlist.

Sometimes The Answer Is Just No

Some of the most useful advice we give at this stage is telling you to skip something. A price well above what comparable homes in the area have actually sold for, an inheritance or boundary issue that hasn't been resolved, or renovation needs the photos don't show: we'd rather flag it before you spend a trip finding out yourself.

BEFORE ANYTHING REACHES YOUR SHORTLIST

We confirm current listing status, legal road access, and any registered liens or ownership disputes directly with the listing agent, and give you an honest read on renovation scope before a property is ever presented to you as an option worth considering.

Searching is the stage where most overseas buyers either lose months or chase something that was never really available. This is what keeps you from doing either.

STEP 03

03

Once you've *found* a house.

Before you make an offer, there's due diligence to do first, especially with an older akiya.

Don't Rush the Offer

Once you've found a house you like, the next step is calling the listing agent, but it's important not to make an offer right away. Do your due diligence first, especially if you're buying an older akiya.

What the Agent Has to Tell You

By law, the agent has to disclose everything he knows about the property, which makes this one of the best ways to get real information about what you're buying. Don't be afraid to just ask directly about anything you're unsure of.



A property we visited in Nagano on a recent client viewing.

Jiko Bukken · 事故物件

A *jiko bukken*, or "stigmatized property," is a home with a death on record, and it has to be disclosed by law. If a property is priced well below similar houses nearby, this is one of the more common reasons why, and one of the main reasons Japanese buyers pass on an otherwise good house. It doesn't mean you should avoid the property, just worth asking about directly.

**See It In Person, Or Let Us**

It's always best to see a house in person before you buy it, but when you're overseas, that's not always possible. We offer a house viewing service where we'll go anywhere in Japan to check out a property for you: a video call walking through the house, checking for anything visibly wrong with it.

Bring In a Professional Inspector

Beyond a walkthrough, you can also hire a professional inspector to go through the property in depth. They'll flag every cosmetic and maintenance issue with the house, giving you a much clearer picture before you commit.

Don't get too attached to the first house you see. Take the time to understand what you're actually buying, and whether it's really right for you.

CHAPTER 03

The Buying Process / 不動産購入の流れ

STEP 03 · CONTINUED

Seeing it *before* you buy.

Whether you're in Japan or not, we can get eyes on a property before you ever have to make a decision.

Wherever You Are, We Can View It

Whether you're overseas or already in Japan, we can call the agent and set up a viewing on your behalf. We'll travel anywhere in the country to go see a property for you. It doesn't matter how remote it is. Rather than judging a property from photos and whatever the seller's agent chooses to tell you, you get real eyes on the house itself, giving you a far better sense of its actual condition.

If You Can't Be There Yourself

For clients who aren't in Japan yet, we'll do a video call walkthrough of the house and talk you through everything we see, room by room, inside and out.

Understanding the Neighborhood, Not Just the House

We'll also walk you through the surrounding area: what's nearby, what the neighborhood actually feels like, so you get a bigger picture of what living there would look like, not just what's inside the walls.

Worth the Cost

Almost every client who works with us uses this service. It's a small cost compared to the investment you're about to make, and it's always better to understand a property before you commit to it.



Checking the attic hatch for water damage and structural issues.



A sunroom off the main tatami room, seen during a recent client viewing.



"I've always been the type who needs to see something with my own eyes before buying. Is a video walkthrough really going to cut it?"

HOW WE HELP

Honestly, our walkthroughs are built to give you the full picture. We don't want you buying a house that we don't want to take care of, since we're the ones handling it after you move in. You'll walk away actually understanding the condition of the place, not just how it looked in photos.



— A viewing won't catch everything an inspector will, but it tells you whether a house is even worth that next step.

CHAPTER 03

The Buying Process / 不動産購入の流れ

STEP 03 · CONTINUED

Bringing in a *professional* inspector.

A viewing tells you what a house looks like. An inspection tells you what's actually going on inside it.

Why Go Beyond a Viewing

A viewing catches what's visible, but a professional inspector goes deeper, checking things neither you nor we can spot on a walkthrough, and giving you a much clearer picture before you commit to buying.

What Gets Checked

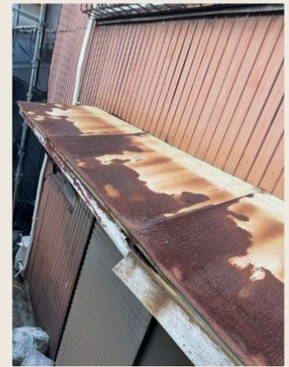
A full inspection covers the structural integrity of the house, the foundation, the roof, signs of moisture or water damage, and the condition of the electrical and plumbing systems.

Especially Important for Older Akiya

The older the house, the more likely it is to have hidden issues. Akiya that have sat empty for years are the most likely to need real repair work, so an inspection matters even more here.



An inspector checking a property for one of our clients in Yokosuka.



Rust and water damage found along the eave during an inspection.

\$1,000

STARTING FROM

Typical cost for a full professional inspection in Japan, varying with the size and location of the property.

What You Get Afterward

You'll receive a full report covering everything the inspector found: cosmetic issues, maintenance needs, and anything more serious. It's something you can use to negotiate the price, or decide to walk away entirely.

Arranging It For You

We'll handle scheduling the inspector and getting you the report, wherever you are. You don't need to be in Japan for this step either.



“Is it really worth paying an extra \$1,000+ for an inspection?”

HOW WE HELP

Yes, definitely worth it. It's a small fraction of your total purchase, and one hidden structural issue can cost far more than the inspection itself. That matters even more with an older akiya, where the alternative is discovering a maintenance problem you can't afford after you've already committed. Before a purchase this big, it's the safe move.



— A good inspection costs a fraction of the house, and it can save you from buying the wrong one.

CHAPTER 03

The Buying Process / 不動産購入の流れ

STEP 03 · CONTINUED

Things you can *check* yourself.

You don't need to be an expert to catch some of the biggest red flags. Here's what to look for during a viewing.

Termites & Wood Damage

Look for small mud tubes on the walls, beams, or foundation, since termites use them to travel and stay out of sunlight. Check whether the wood feels soft or hollow, or crumbles when you press on it, and look for small holes or sawdust-like debris near beams and floors. It's worth lifting tatami mats to check the wooden structure underneath, and tapping on beams and posts, since a dull, hollow sound can mean damage inside.



Mold & Mildew

Mold and mildew are common in older houses, especially where ventilation is poor or moisture has been sitting for a while. Look for dark spots on walls, ceilings, or in closets, and pay attention to a musty smell in rooms that don't get much airflow. Bathrooms and north-facing rooms are usually the first places worth checking.



Structural

Look for cracks or visible shifting in the foundation, and floors that sag, slope, or feel soft underfoot. Sagging or uneven beams and walls that are visibly out of plumb or leaning are also worth flagging, along with the condition of the main support pillar, or daikoku-bashira.



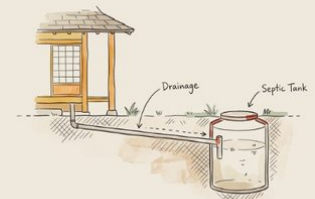
Roof & Water Damage

Check for missing, cracked, or slipped roof tiles, and a roofline that sags or looks uneven. In the attic, look for water stains or light coming through, since that's often the first sign of a leak. It's also worth checking the gutters and how well water drains around the foundation.



Sewage & Septic

Countryside homes are often on a septic tank rather than the main sewer line, so it's worth confirming which one the property has. Septic tanks need to be emptied periodically, often about once a year, so ask when it was last serviced. A tank that hasn't been maintained can overflow, which makes it worth checking early.



None of this replaces a professional inspection, but catching an obvious problem early can save you from wasting time on the wrong house.

STEP 04

04

Making your offer.

Once the checks are done and you're ready to move, here's how an offer actually gets put in front of a seller in Japan.

The Purchase Application

Once you've found a house and had it checked out, the next move is a purchase application, or *kaitsuke shomeisho*. It's a short written document submitted through your agent to the seller, stating your offer price, your proposed closing date, and any conditions the offer depends on. It isn't legally binding yet, but it's the formal way of telling a seller you're serious, and specific, about what you're asking for.

How Much Room There Is to Negotiate

You may have heard that you shouldn't negotiate with sellers in Japan. That's not entirely true. We've negotiated on behalf of clients many times with great outcomes, it really just depends on the situation and the property. It's worth keeping in mind that coming in as a foreign buyer can already make a seller a little uneasy about the sale, so how an offer is presented matters as much as the number itself. There's no universal rule here, some sellers will move, some won't, and knowing which is which is part of what we bring to the table.

What Sellers Actually Weigh

Price isn't the only thing a seller is looking at. Whether you're paying in cash or need financing, how flexible you can be on the closing date, and how certain the deal feels all factor in. A cash offer at a slightly lower price will often beat a higher offer that depends on a loan coming through. We help you position your offer to actually win, not just to hit a number.

Once It's Accepted

Once the seller accepts, you move on to signing a formal sales contract, which is where the deal becomes legally binding. That's where we go next.

WHAT GOES INTO THE APPLICATION

Your offer price, a proposed closing date, the deposit amount, any conditions the offer depends on (financing, inspection results), and how long the offer stays valid before it expires.



A property viewing in Nagano.



— A purchase application isn't a contract, but it's the moment a seller starts taking your interest seriously.

CHAPTER 03

The Buying Process / 不動産購入の流れ

STEP 04 · CONTINUED

How *we* help you make a winning offer.

Anyone can write a number on a form. Getting that number taken seriously by a Japanese seller, remotely and fast, is a different problem.

We Present You As A Serious Buyer, Not A Risk

A foreign buyer submitting an offer through an unfamiliar channel can make a seller cautious before price even comes into it. We know how to talk to the sellers and represent you as the right buyer, so the seller is weighing your offer, not wondering who you are.



We Tell You What The Number Should Actually Be

We don't just relay the asking price back to you. We pull recent comparable sales in the area and tell you honestly where the real room is, so you're not stuck guessing between overpaying to feel safe and lowballing a house you actually want.

We Respond On Japan Time, Not Yours

A strong offer can still lose to a faster one. Sellers and their agents often expect an answer within hours, and that clock doesn't pause because it's the middle of the night where you are. We handle the back-and-forth in real time so a good property never slips away over a time-zone gap.

We Help You Prove The Money Is Real

Cash offers win because they're certain, but certainty still has to be demonstrated on paper. We help put together the proof-of-funds and financial documentation an overseas buyer needs, so your offer reads as solid as it actually is.

WHEN NOT TO CHASE IT

Sometimes the right advice is to hold your price, or walk away entirely. We'd rather tell you a deal isn't worth stretching for than help you win a house you'll regret overpaying for.



— Making an offer is the moment where being remote actually starts to cost you, unless someone local is closing that gap for you.

CHAPTER 03

The Buying Process / 不動産購入の流れ

STEP 04 · CONTINUED

Signing the *contract*.

This is the point where the deal stops being an agreement in principle and becomes something you're legally committed to.

The Formal Sales Contract

Once your purchase application is accepted, the next step is signing the actual sales contract, or *baibai keiyaku*. Unlike the purchase application, this document is legally binding for both sides. It locks in the final price, the closing date, the deposit amount, and any special conditions both you and the seller have agreed to, all binding the moment you sign.

The Explanation You're Required to Get First

Before you sign, a licensed real estate transaction agent has to walk you through what's called the important matters explanation, or *juuyou jikou setsumei*. It covers things like zoning restrictions, boundary lines, utility connections, and any legal issues tied to the land or building. It's a legal requirement, not a courtesy, and it's genuinely your last real chance to catch something before you're bound to the deal. If you're overseas and can't be there in person, you don't have to fly in for it: you can have someone attend on your behalf through power of attorney, and we handle this for clients regularly.

The Deposit

At signing, you'll pay a deposit, almost always around 10% of the purchase price. Up until a cancellation deadline written into the contract, either side can walk away using the deposit itself as the penalty: if you back out, you forfeit it; if the seller backs out, they return it to you doubled. Once that deadline passes, backing out gets more expensive, contracts typically set a fixed penalty of around 20% of the purchase price instead.



Kyoto, after signing the contract.

What Comes Next

Once the contract is signed, the remaining steps are mostly logistics: arranging the balance of funds and preparing for the actual transfer of ownership at closing. We'll walk through that next.

THE CANCELLATION WINDOW

Before the deadline set in the contract: back out and you forfeit the deposit, the seller backs out and returns it doubled, no other penalty either way. After that deadline passes: backing out becomes a breach of contract, typically a fixed penalty of around 20% of the purchase price.



— We sit through the important matters explanation with you and translate anything that isn't clear before you sign.

CHAPTER 03

The Buying Process / 不動産購入の流れ

STEP 04 · CONTINUED

Closing on the *house*.

This is the last day of paperwork. By the end of it, the house is legally yours.

Paying the Balance

Closing day, or *kessai*, is when the remaining balance (the purchase price minus your deposit) gets transferred to the seller. Registration fees and a prorated share of the property's annual taxes get settled at the same time. Your funds need to already be sitting in a Japanese bank account beforehand, an international wire arriving late is one of the easiest ways to delay closing.

The Judicial Scrivener's Role

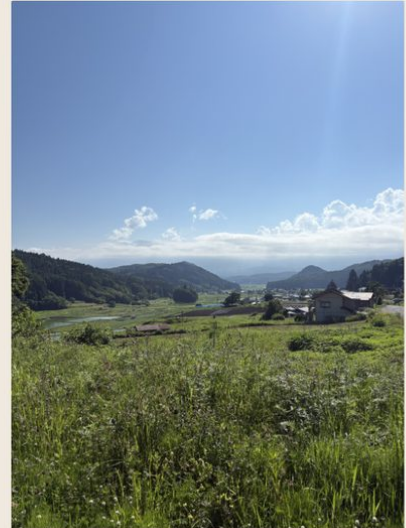
A licensed judicial scrivener, or *shihou shoshi*, runs the actual closing. They confirm everyone's identity, confirm the property matches what's in the contract, and confirm both sides still intend to go through with it. Once that's done and the funds have moved, they file the ownership registration with the Legal Affairs Bureau that same day. It has to happen then, not later.

Splitting the Property Tax

Japan's fixed asset tax and city planning tax are billed annually to whoever owns the property as of January 1st, regardless of when it actually changes hands. To keep that fair, the tax for the current year gets split between buyer and seller based on the closing date, and settled as part of the balance payment rather than billed separately later.

What You Walk Away With

The seller hands over the keys and any equipment manuals for the house. Once the judicial scrivener's registration goes through, you're the legal owner on paper, not just in agreement.



The property, on closing day.

WHAT GETS SETTLED AT CLOSING

The remaining balance, registration fees, and a prorated share of this year's fixed asset and city planning tax, all transferred in one sitting before the keys change hands.

— Once registration is filed, the house is yours, officially, on paper, and not just on a handshake.

STEP 05

05

What comes *after* closing.

Getting the keys isn't quite the last step. A short list of things still worth taking care of once the house is officially yours.

Switching on Utilities

Electricity, gas, and water all need to be switched into your name, and if the house has been sitting empty for a while, some of these may need to be reconnected from scratch rather than simply transferred, which can take longer than you'd expect. We can arrange all of this on your behalf if you're not in the country to handle it yourself.

Registering Your Address

This only applies if you're actually moving in and making the house your primary residence. Japan's registration rule is based on where your life is genuinely centered, not what you own, so if you're keeping the house as a vacation home or a place you'll only visit occasionally, your registered address just stays wherever you actually live, no filing required. If you are relocating there, the law requires notifying the local municipal office in person within 14 days of the move, bringing your ID and, for foreign residents, your residence card; someone can do this on your behalf with a power of attorney if you can't be there yourself. That same registration is also what updates your national health insurance and the address on your residence card.

Fire Insurance

Japan doesn't have automatic homeowner's insurance the way some countries do, and it's not legally required. If you financed the purchase, your lender likely required fire insurance already; if you bought in cash, it's worth arranging separately, especially with older wooden houses, where fire risk is genuinely higher. If you're planning to rent the property out, it effectively becomes required in practice: landlords almost always carry it to cover liability and lost rental income, and tenants are typically required to carry their own as a condition of the lease.

Your Property Tax Bill

Going forward, the municipality bills you directly each spring for fixed asset tax, mailed to whatever address is on file. The standard rate is 1.4% of the property's assessed value, plus up to another 0.3% for city planning tax, though that second one only applies inside designated urban planning zones, so a lot of countryside akiya are exempt from it entirely. The assessed value itself usually runs well below what you actually paid: land is typically assessed around 70% of market value, and older wooden buildings even less, which is part of why the tax bill on a cheap countryside home tends to be genuinely small. If you won't be living there full-time, it's worth confirming that bill will actually reach you, or arranging for us or a local contact to catch it.

— None of this is complicated, it just needs someone keeping track of it, especially if you're managing it from overseas.



CHAPTER 04

Home Care & Setup / ホームケアとセットアップ

Owning it is the easy part. *Looking after it is the harder one.*

Everything up to now has been about getting the house. What follows is what actually happens to it once you're back home and it's just sitting there, mostly on its own.

The Mail Problem 📬

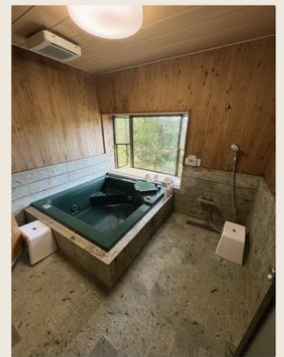
Your property tax bill, your fire insurance renewal, your HOA notice, all of it arrives the same way: a paper letter, in Japanese, mailed once a year to whatever address is on file, to a house nobody's checking. If you've moved overseas without appointing a local tax representative, that notice can simply never reach you. Not receiving it doesn't pause the obligation behind it.

Missed Deadlines Have Teeth 🦷

Unpaid property tax starts accruing interest the day after it's due, roughly 2.4% for the first month and around 8.7% a year after that. Left long enough, it escalates the same way any unpaid tax debt does in Japan: a demand notice, an asset investigation, then seizure, which can mean a lien on the property itself and a forced public auction. None of it requires you to have seen the original bill.

A House Nobody's Checking 🏠

Japanese houses don't do well sitting empty. Mold takes hold fast in the humid summers, pipes freeze and split in winter with no one there to notice, and pests move in within what akiya specialists describe as just a few years of real neglect. Left five to ten years, a house gets meaningfully harder to sell or finance, damage compounds, and buyers start asking questions a well-kept house never has to answer.



From a viewing: a bathroom left untouched in an unmanaged property.



From a viewing: a tatami room left as it was, waiting on its next owner.

6×

POSSIBLE TAX
INCREASE

WHEN NEGLECT BECOMES OFFICIAL

Let a property go far enough and a municipality can flag it under Japan's Vacant House Law. Once they issue a formal recommendation, the standard residential land tax discount is revoked, roughly a sixfold jump on a small lot, and that happens well before any order to repair or demolish is ever issued.

None of this is inevitable. It's just what happens by default when no one local is actually watching, which is exactly the gap Home Care exists to close.

CHAPTER 04

Home Care & Setup / ホームケアとセットアップ

Everything *Home Care* takes care of.

Once the house is yours, someone still has to set it up and keep it running, especially when you're not the one who can drop by. This is the service that does that, from the first phone call through every year after.

- | | | | | | |
|-------------------------------|---------------------------|------------------------------|--------------------|----------------------------|----------------------|
| 01
Talk Through Your Needs | 02
Sign & Make Payment | 03
Send Us Your Documents | 04
Setup Begins | 05
Confirmation & Ready | 06
Annual Renewal |
|-------------------------------|---------------------------|------------------------------|--------------------|----------------------------|----------------------|

INITIAL PAYMENT

¥370,000

Setup fee ¥150,000 + annual fee ¥120,000 + deposit ¥100,000. The deposit isn't extra, it's applied toward your future monthly invoices.

After your first conversation with us, we send two documents to sign: the Home Care Agreement and a power of attorney letting us act on your behalf for the registrations and appointments setup requires. Once that's back with us along with your documents, our team gets to work.



WHAT'S INCLUDED · SETUP TAKES 2-3 WEEKS

- | | |
|--|--|
| 1 Gaitameho Filing
Japan's required foreign-exchange notification for non-resident buyers. | 2 Tax Representation
We handle your annual property tax and the one-time acquisition tax. |
| 3 Fire & Earthquake Insurance
Coverage arranged for fire, earthquake, and other disasters. | 4 Utility Connection
We connect electricity, water, and gas on your behalf. |
| 5 Internet Setup
We coordinate your provider so WiFi is ready on completion. | 6 Key Box Installation
We fit a key box by the door and photograph the property. |
| 7 Mail Digitization
Japanese correspondence scanned and delivered with English summaries. | Then, You're Confirmed
Once every service above is set up, we email you: the property is officially Home Care Ready. |

ADD-ON SERVICES · SELECTED AS NEEDED

Extend the plan with only what your property needs. Each add-on is quoted individually by property type, size, and location, mix and match freely, there are no fixed bundles.

House Cleaning

Full interior clean of kitchen, bathrooms, living areas, and AC units.

Furniture Installation

Pick from a curated shortlist, we buy, deliver, and install.

HOA Registration

Residents association enrollment, with bill-pay coordination.

Trash Disposal Setup

Collection briefing, sorting rules, and designated-day support.

Renovation Planning

We assess in person, take photos, and put together ideas to review.

Garden Maintenance

Mowing, pruning, weeding, and pest prevention, as required.

Ventilation Check

Monthly visit: ventilation, pipe flushing, and a photo report.

Smart Lock Installation

Supply, install, and set up remote keyless entry from anywhere.

Utility Suspension

Gas and water disconnection during vacancy, with reactivation.

From there it's one consolidated invoice by email each month, and an agreement that renews itself every year, so nothing depends on you being in the country to keep it running.

FULL DETAILS Every step, document, and price broken down in the complete **Home Care Service Roadmap** — chatjapan.world

CHAPTER 05

Living With It / 暮らしながら

The paperwork is done. *Now it's just living.*

Everything up to this point has been about the transaction. What's left is quieter: becoming part of a place, at whatever pace suits you.

You're a Neighbor Now, Not Just an Owner

Most Japanese neighborhoods still run on small, unwritten rules: how you sort and put out the trash, whether you join the local *jichikai* (neighborhood association), how you greet the people next door. None of it is required, and no one will force the issue. But the difference between a house that feels like an outpost and one that feels like home usually comes down to this, and it costs almost nothing to get right.

A House Has Seasons Too

Humid, mold-prone summers. Dry, cold winters that find every gap in the insulation older homes rarely have. Typhoon season, snow season, the local matsuri that shuts down the street once a year. None of this is a surprise once you've lived through a full year of it, but it helps to know the rhythm in advance rather than learn it the hard way.

We're Not Finished Either

Buying the house was never really the finish line for us. Whether it's a renovation question two years from now, a form you can't quite parse, or just someone to ask "is this normal?", we're still the people who pick up the phone. That's what the rest of this chapter is about.



Helping a client move into their new home.



"How long will it take for me to have everything ready in my home?"

HOW WE HELP

Faster than most people expect. Utilities, internet, and your address registration at the local ward office usually come together within the first week or two, and we walk you through each one. If you sign up for our Home Care service, we'll have everything ready for you before you even arrive, furniture included. Either way, we stay involved until it actually feels lived-in, not just owned.



None of this is a warning. It's just the part of owning a home that a purchase agreement can't cover, and the part most people end up loving most.

CHAPTER 05

Living With It / 暮らしながら

NEIGHBORHOOD & COMMUNITY

Becoming part of the *neighborhood*.

None of this is required. But it's usually the difference between a house that feels borrowed and one that feels like yours.

Sorting the Trash Is Not Optional

Every municipality in Japan runs its own system, and there are thousands of them, so rules vary by city, sometimes by neighborhood. Burnable, non-burnable, recyclables, oversized items: each has its own collection day, often its own bag color, and getting it wrong is one of the fastest ways to draw attention from neighbors. The city office or your ward's website will have an English-language calendar; it's worth finding before your first collection day, not after.



The Jichikai, and Whether to Join

Most residential areas still have a *jichikai*, a neighborhood association that organizes things like street cleaning, festival participation, and the occasional community notice board. Dues are usually small, a few thousand yen a year, and joining is optional. But it's often the fastest way into the informal information network of a neighborhood: who to call about a leaking gutter, when the annual cleanup happens, which shop actually has the best fish.



The Weight of a Simple Greeting

It's still common, especially outside the major cities, to bring a small gift to your immediate neighbors when you move in, something modest, like a box of local sweets. It's a small gesture that goes a long way. Beyond that, a habit of greeting people you pass, even with basic Japanese, tends to matter more here than almost anywhere else. It's a small thing that adds up quickly.



“What if I get something wrong before I’ve figured out the local rules?”

HOW WE HELP

It happens to nearly everyone in the first few months, and neighbors are generally understanding of newcomers. We've gone and talked with clients' neighbors directly, translating and explaining things on their behalf, so any confusion gets sorted out instead of lingering. If you're on Home Care, we brief you on your specific neighborhood's trash schedule, jichikai contact, and local customs before you even move in, so there's a lot less guessing to begin with.



None of this shows up in a listing or a contract. It's just the part of ownership that turns a house into somewhere you actually belong.

CHAPTER 05

Living With It / 暮らしながら

THE JAPANESE YEAR

A house has *seasons* too.

Older Japanese homes react to the weather more directly than most buyers expect, especially the ones sitting empty part of the year.

Summer: Heat, Humidity, and Mold

June through September brings heat and humidity that most older homes were never built to manage well. Closed up and unventilated, a house can develop mold within weeks, not months, especially in bathrooms, closets, and anywhere airflow is limited. A dehumidifier left running and a window cracked periodically go a long way; if you're not there to do either, it's worth having someone who is.



Summer at a quiet lake in the mountains.

Winter: Cold That Gets Into Everything

Insulation is close to nonexistent in a lot of older builds, which means indoor temperatures can track uncomfortably close to outdoor ones. In the snow regions, unheated pipes freeze and split with no one there to notice until they thaw. Kerosene heaters and kotatsu are the traditional answer; retrofitted insulation is the longer-term one, and it's usually the first renovation most owners end up making.



Early-blooming winter sakura in Tokyo.

Typhoon Season

Roughly August through October, typhoons move through most of the country with real force: heavy rain, high wind, and occasional roof or gutter damage even on well-maintained homes. This is also the exact reason fire and disaster insurance, covered earlier in this guide, tends to matter more here than it would somewhere with milder weather.

WHY THE VENTILATION CHECK EXISTS

It's not a random line item. A monthly visit to open the house up, run the water, and check for early signs of moisture is often the single most effective thing that can be done for a property no one is living in full-time, which is exactly why it's one of Home Care's add-on services.

— None of this is a reason not to buy. It's just the part of the climate that a house here has to be managed around, not ignored.

CHAPTER 05

Living With It / 暮らしながら

QUESTIONS WE HEAR OFTEN

A few things people *always* ask.

Some of these have come up earlier in this guide. They come up often enough on their own that they're worth answering directly, too.



"How do I actually get the money into Japan for the purchase?"

HOW WE HELP

Most clients wire funds from their home bank, though a specialized FX service often beats a standard bank's rate on a transfer this size. Rates move over time, so we start the transfer as soon as numbers are final. Funds need to be sitting in Japan before closing day.



"Can I get a mortgage as a foreigner, or is it cash-only in practice?"

HOW WE HELP

Rarely as an individual. Japanese banks generally require permanent residency before they'll lend. There are a few workarounds, borrowing through a Japanese company structure is one, but they add real complexity. Most non-resident buyers we work with still find cash simplest.



"Can I buy through a company or LLC instead of personally?"

HOW WE HELP

Yes, though it adds real complexity: a registered entity, corporate filings, a longer closing. For a personal home, buying as an individual is almost always simpler.



"What happens if I'm late paying the property tax?"

HOW WE HELP

Interest starts accruing right away, climbing the longer it goes unpaid, and can eventually lead to the municipality seizing the property. The real risk for owners abroad is simply never seeing the bill.



— If your question isn't here, it's probably one we've heard before too. Send it over and we'll give you a straight answer.

CHAPTER 05

Living With It / 暮らしながら

MAKING IT YOURS

Renovating an *older* home.

Most owners renovate eventually, whether that's a full remodel or just fixing the one thing the inspection flagged. Here's roughly what that looks like.

Where Most People Start

Insulation is usually the first project, since older homes tend to have close to none, and it's the fix that makes every season after it more livable. From there, it's typically subflooring, wiring, and plumbing, the structural basics, before anyone touches finishes like a kitchen or a bathroom. It's not the exciting part, but it's the part that actually matters.

Working With Local Contractors

Japanese contractors tend to take real pride in getting details exactly right, which is a good thing, but it also means the process moves slowly and rewards precision over vague direction. Reference photos, clear measurements, and a translator who understands construction terms save everyone real time. "I want it to feel cozy" doesn't translate well; a photo of the exact shelving you mean does.

What It Actually Costs

A full structural renovation, insulation, subflooring, and a kitchen or bathroom rebuild, commonly runs in the low millions of yen and takes the better part of a year, done properly. A smaller, cosmetic pass can cost a fraction of that. Either way, budget more time than you'd expect: permits, material lead times, and contractor schedules all move slower here than in most countries.



What's often left behind inside an unmanaged akiya.



Documenting the exterior to send to the renovation company.



Checking a sink issue during a walkthrough.

— You don't have to renovate anything right away, or ever. But when you're ready, it helps to know roughly what you're walking into.

CHAPTER 05

Living With It / 暮らしながら

TAXES, ONGOING

The taxes that *keep going*.

Owning a property here comes with a handful of taxes that don't stop at the closing table. Here's what actually keeps recurring, and what only shows up if certain things happen.

The Annual Property Tax

This is the one that never stops: a fixed asset tax bill arrives every spring, generally 1.4% of the property's assessed value, plus up to another 0.3% for city planning tax in designated zones. It's due whether you live there, rent it out, or visit once a year, overseas or not.

If You Rent It Out

Rental income earned in Japan is taxable here even if you live overseas. When a tenant or management company pays rent to a non-resident landlord, they're generally required to withhold 20.42% at the source and send it to the tax office on your behalf. You then file an annual income tax return, *kakutei shinkoku*, to reconcile what was withheld against what's actually owed, which is often less. Non-residents also need to appoint a tax representative, or *nouzei kanrinin*, a local point of contact who handles correspondence and filings with the tax office in your absence.

If You Sell Later

Selling a property at a gain triggers capital gains tax, calculated on the sale price minus what you originally paid and any qualifying improvement costs. The rate depends on how long you owned it: roughly 39% combined if you sell within five years of purchase, dropping to roughly 20% if you hold it longer than that. That five-year mark is measured from January 1st of the year you sell, not the exact purchase date, so the timing can matter more than it first appears.

Passing It Down

Japanese inheritance and gift tax applies to property located in Japan regardless of where the owner or the heir lives, which surprises a lot of overseas owners. If passing the property to family is part of your long-term plan, it's worth a conversation with a tax specialist well before it becomes relevant, not after.

1.4%

Standard annual fixed asset tax rate, billed every spring regardless of residency.

20.42%

Withheld at the source from rental income paid to a non-resident landlord.

5 yrs

The ownership threshold, counted from January 1st of the sale year, that unlocks the lower capital gains rate.

39% → 20%

Combined capital gains rate on a sale within five years, versus one held longer.

HOW HOME CARE HELPS HERE

Tax Representation is one of our standing Home Care services: we handle your annual property tax and one-time acquisition tax directly. For rental income filings, capital gains on a future sale, or inheritance planning, we work alongside a licensed Japanese tax accountant and translate the process so nothing gets lost in the paperwork.

— None of this needs to be figured out on your own, or all at once. It's just worth knowing what's out there before it shows up unannounced.

Thank You / ありがとうございます

Closing.

This guide covers the parts of buying and living with property in Japan that are easiest to get wrong from a distance. If there's one thing to take from it, it's that none of it has to be figured out alone.

GET IN TOUCH

Whenever you're ready, whether that's tomorrow or next year, we're happy to get on a call and talk through where you are. *chatjapan.world*

This has been Chat Japan's Property Guide, 2026. We hope it made the process a little clearer, and we look forward to helping with whatever comes next.



CHAT JAPAN