



2 Owned housing

Mochi-ie (owned housing) means a house that you own or have inherited, not one that you pay rent for. This section explains what procedures are needed to buy a house and what requirements need to be kept when building a house.

2-1 How to purchase/procedures

When buying a house to become its owner, you usually do that through a real-estate agent. When you choose a house you want and make a decision to buy, you sign a real-estate purchase agreement (fudosan baibai-keiyaku) after receiving explanation on important matters. Then you pay a deposit and in most cases apply for a housing loan. Then you undergo a series of procedures including transfer of home ownership to the buyer and real-estate tax (kotei shisan-zei) payment. In most cases, the real-estate agent takes care of the necessary procedures for a fee, so it is better to ask.

2-2 Requirements for building houses

When building a house in Japan, you need to have it planned and built in accordance with the Building Standard Law (kenchiku kijun-ho). There are various regulations including those concerning the building-to-land ratio (i.e., size of the building relative to the land area) and the limit on height. Houses can only be built after receiving permission from the municipal administrative office. For details, please consult the building guidance division or any responsible section of the municipal administrative office.