

# Buying an Akiya in Japan

A short, practical guide for foreign buyers who want the real costs, legal traps, financing reality, and due diligence checklist before they wire money.

Short edition v1. Last updated June 6, 2026. Currency note: open.er-api JPY rate last updated June 5, 2026 UTC, 1 JPY = 0.006252 USD and 0.00538 EUR.

**38,938**

AkiyaPortal listings analyzed across 47 prefectures.

**¥4.5M**

Median listing price in the June 2026 AkiyaPortal data snapshot.

**64.9%**

Parsed listings built before the 1981 new seismic standard.

This guide is general information, not legal, tax, immigration, engineering, or investment advice. Verify current law, tax rates, subsidy terms, and property-specific facts with qualified professionals before purchase.

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**How to use this short edition:** use it to decide whether a listing deserves a paid inspection and professional review. It is not a replacement for a judicial scrivener, building inspector, tax adviser, immigration lawyer, or local contractor.

# 1. What an akiya really is

An **akiya** is a vacant house. In Japanese, 空き家 (akiya) literally means an empty home. The important distinction is that Japan's housing statistics include several kinds of vacant homes: rental stock, homes for sale, second homes, and the harder problem category often called **other vacant homes**. The romance is "free countryside house." The market reality is an aging, fragmented stock of cheap houses with legal, structural, and exit risks.

AkiyaPortal's June 2026 data snapshot counted **38,938 listings**: 25,365 from At Home, 13,254 from SUUMO, and 319 from Homes. The national median listed price in that snapshot was **¥4,500,000**, about **\$28,134** or **EUR24,210** using the live rate noted on the cover. The cheapest-median prefecture in the dataset was Hokkaido at ¥2,200,000. Tokyo was the priciest at ¥11,800,000.

Price band	AkiyaPortal June 2026 snapshot	What it means
At or below ¥1M	7.2%	Real, but not the main market. Often heavy repair, access, age, or location risk.
At or below ¥3M	32.1%	The common "cheap enough to pay cash" hunting zone.
At or below ¥5M	59.6%	Most listings in this capped dataset are under this threshold.
At or below ¥10M	85.9%	Still cheaper than urban homes, but renovation can exceed purchase price.

The age profile is the key warning. Among 36,738 listings with a parsed build year, the median construction year was **1977**. **64.9%** were built before the June 1981 new seismic standard, and **96.8%** were built before 2000, when wood-frame earthquake-related rules were clarified. That does not automatically make every house bad. It means seismic review belongs near the top of the checklist, not at the end.

**Buyer rule:** price is not the first diligence question. The first question is whether the house is legal to rebuild, physically repairable, insurable, financeable if needed, and usable for your actual purpose.

## 2. Can foreigners buy one?

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Yes. Foreigners can buy and own Japanese real estate, including land and buildings. The core ownership right is **ownership, 所有権 (shoyuken)**: freehold ownership of the thing owned. Japan does not impose a general nationality, visa, residency, or minimum-investment gate on ordinary real estate ownership.

That simple answer has three important limits.

Limit	What it means
Reporting	Non-resident buyers may have foreign-exchange reporting duties after acquisition. The recovered research flags April 2026 changes as volatile and requiring final MOF verification before publication.
Security zones	Japan has monitored and special monitored zones near important facilities and remote border islands. In special monitored zones, certain transfers of land/buildings of 200 m2 or more require pre-contract notification. This is location-based and applies beyond foreigners.
Residency	Owning a house gives no visa, residence status, or right to live in Japan. A house purchase is not a golden visa.

The practical conclusion is direct: buying is legally possible, but living there long-term is an immigration question. If you only have tourist status, the property can be a vacation home, project, or investment asset, but the house itself does not create residence rights.

### Terms to know

- **所有権 (shoyuken)**: freehold ownership.
- **登記 (toki)**: registration of rights in the legal registry.
- **登記簿 (tokibo)**: property register.
- **借地権 (shakuchiken)**: leasehold land right. This is a property-specific structure, not a foreign-buyer rule.

### 3. The true all-in cost

The sale price is only the first line. The buyer also needs brokerage commission, stamp duty, registration tax, judicial scrivener fee, acquisition tax, annual property taxes, insurance, utilities, inspection, leftover-item removal, and usually renovation. Several taxes use **fixed-asset tax assessed value**, 固定資産税評価額 (**kotei shisanzei hyokagaku**), not the sale price.

Cost	Typical rule from recovered research	V1 buyer note
Brokerage commission	For prices above ¥4M, common cap formula is 3% + ¥60,000 plus consumption tax. Low-value vacant-home special measure can allow up to ¥330,000 on properties at or below ¥8M.	On very cheap homes, the special measure can make commission look large relative to price.
Stamp duty	Contract-value table, with current reduced rates needing date verification at signing.	Small compared with renovation, but easy to budget.
Registration/license tax	Land transfer currently researched at 1.5% under temporary measure; building standard transfer can be 2.0%, with residential reductions possible where requirements are met.	Old akiya may not qualify for the best reductions without seismic compliance.
Judicial scrivener	Recovered range: roughly ¥50,000-¥150,000 for ownership transfer work, depending on scope.	Non-resident documents and translations can add complexity.
Acquisition tax	Residential land/building reduced rates and deductions depend on assessed value and qualification.	Do not calculate from sale price alone.
Annual tax	Fixed-asset tax standard rate is 1.4%; city-planning tax can be up to 0.3% where applicable.	Problem vacant-house designation can remove residential land tax relief.
Insurance	Fire and earthquake insurance are property-specific, with old wood structures harder to price.	Quote before contract if the house is very old or damaged.
Junk removal	Recovered research flagged ¥100,000-¥500,000+ as a common risk range.	Ask whether furniture, appliances, sheds, and vehicles remain.

**Rule of thumb:** a ¥3M to ¥5M house should not be evaluated as a ¥3M to ¥5M project. Treat it as purchase price plus transaction costs plus inspections plus immediate safety/utilities work plus renovation contingency.

For the June 2026 dataset, the median ¥4,500,000 listing equals about **\$28,134** or **EUR24,210**. That number is useful for global comparison, but Japan-side costs are paid in yen and should be budgeted in yen.

# Worked budget examples

These are model budgets, not quotes. They show why the same "cheap house" can be sensible or dangerous depending on road, structure, utilities, and renovation scope.

Line item	Cheap problem house	Median repairable house
Purchase price	¥800,000	¥4,500,000
Brokerage, stamp, registration, scrivener, acquisition tax	Budget ¥450,000-¥800,000 pending assessed value and commission rule.	Budget ¥500,000-¥1,000,000 pending assessed value and reductions.
Inspection package	¥80,000-¥250,000 if termite, underfloor, roof, septic/well, or boundary checks are needed.	¥50,000-¥180,000 for basic inspection plus targeted extras.
Junk removal	¥100,000-¥500,000+ if furniture, appliances, sheds, or vehicles remain.	¥0-¥250,000 if seller clears the house or only light removal remains.
Immediate safety/utilities	Unknown. Could exceed the price if roof, water, septic, electrical, or access is bad.	Usually still needs a reserve for electrical, plumbing, roof, or water issues.
Renovation	Can become a ¥12M-¥20M project if it is a 40-year-plus structural renovation.	Can still become ¥8M-¥12M if pipes, roof, exterior, and interior are opened.
Decision	Only attractive if legal, usable, and repair scope is confirmed before contract.	More realistic for many buyers, but not automatically safe.

**Fast screen:** if the house price is lower than the first inspection, legal, and cleanup round, the discount probably reflects a real constraint. Find the constraint before you emotionally buy the photos.

## 4. Financing reality

Most foreign non-resident akiya buyers should assume **cash**. The research found no simple mainstream mortgage path for a remote foreign buyer purchasing a rural vacant house. Lenders that support foreign residents still tend to require Japan residence, income, branch procedures, eligible collateral, and residential use.

Route	What the research found	Practical conclusion
Tokyo Star Bank	Real non-permanent-resident option for Japan residents, but requires Japan residence, Japanese reading/writing, branch attendance, stable income, residential use, and major urban area property.	Not a remote rural akiya solution.
SBI Shinsei	Permanent residents treated like Japanese borrowers; non-PR borrowers need a Japanese-national or PR spouse guarantor. Income and age requirements apply.	Useful for some residents, not most non-residents.
SMBC Trust PRESTIA	Foreigner-friendly materials and English support, but public page did not prove non-resident eligibility.	Check directly if resident and high-income.
Flat 35	April 2026 overview lists eligible applicants as Japanese citizens, permanent residents, or special permanent residents. Investment properties excluded.	Not a general foreign non-resident workaround.

The property can also fail even when the borrower qualifies. Flat 35 used-house standards include road access, floor area, structural durability, seismic eligibility, and absence of rot or termite damage in structural members. A very cheap house can also collide with minimum loan economics. The recovered data noted that AkiyaPortal had 2,815 listings at or below ¥1M, while Flat 35 loan amounts start at ¥1M.

### Money transfer and paperwork

Large inbound funds can trigger bank compliance questions: identity, transaction purpose, occupation, nationality and residence status for foreign nationals, sanctions exposure, and sometimes source of funds. Overseas remittances over ¥1M are visible through financial-institution reporting to the National Tax Agency according to recovered sources. Plan source-of-funds documents before settlement, not after the bank asks.

## 5. Where to find listings

There is no single complete akiya database. Buyers need to understand the channels, because each channel has different incentives and risk.

Channel	Strength	Weakness
Akiya banks	Municipal vacant-house programs, often tied to migration and local reuse goals.	Japanese-only, fragmented, slow, and sometimes screened for intent to reside.
National akiya-bank operators	MLIT selected LIFULL and At Home to operate national vacant-house/vacant-land bank services.	Not one central government database. Inventory is split by operator and municipal participation.
Private portals	Broad used-house inventory. AkiyaPortal's snapshot came mostly from At Home and SUUMO.	Listing data can hide legal/property traps in dense Japanese fields.
Local agents	Can know unlisted local stock and owner situations.	Language, incentives, and low commission on cheap homes can limit responsiveness.
Court/tax auctions	Advanced route with official document sets and sometimes unusual inventory.	Short deadlines, occupancy/legal risk, cash-style settlement, and limited consumer protections.

When reading a listing, translate the fields before looking at photos. Key terms include 価格 (**kakaku**) price, 土地面積 (**tochi menseki**) land area, 建物面積 (**tatemono menseki**) building area, 築年月 (**chiku nengappi**) construction date, 構造 (**kozo**) structure, 接道 (**setsudo**) road access, 用途地域 (**yoto chiiki**) zoning, 現況 (**genkyo**) current condition, and 取引態様 (**torihiki taiyo**) transaction role.

**Auction warning:** court and tax auctions are not normal listings. BIT's three-piece set includes legal and condition materials, and NTA public auctions can require fast full payment. Use this route only with local professional support.

## 6. How to read deal-breakers

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Akiya diligence starts with constraints that can make a low price rational. The most important is road access.

### Road and rebuildability

**Road-frontage duty, 接道義務 (setsudo gimu)**, generally requires a building site to adjoin a qualifying road by at least 2 meters. Building Standards Act road concepts use a basic 4-meter road width. If the site does not meet the rule, the house may be **non-rebuildable, 再建築不可 (saikenchiku fuka)**. That affects value, financing, insurance, and exit.

Some narrow old roads are Article 42 paragraph 2 roads, often called **2項道路 (nikoro doro)**. They may count as roads but require **setback, セットバック**, from the centerline. Setback can shrink the usable plot and make existing walls, gates, or even parts of structures a future problem.

### Zoning and seismic date

**Urbanization control zone, 市街化調整区域 (shigaika chousei kuiki)**, is a zone where urbanization should be restrained. Existing use may be possible while rebuild, expansion, lodging conversion, or change of use can require permission or be blocked.

**New seismic standard, 新耐震基準 (shin taishin kijun)**, matters because pre-June-1981 houses are old seismic standard. MLIT also recommends checking conventional wood houses built before 2000 against the 2000 clarified specifications when renovating. In AkiyaPortal's parsed build-year data, that means most listings need at least a seismic screening question.

### Title, boundary, and land rights

- **Boundary, 境界 (kyokai), and official parcel boundary, 筆界 (hikkai)**: verify maps, survey documents, and markers.
- **Unregistered building, 未登記建物 (mitoki tatemono)**: registration mismatch can complicate ownership transfer and future work.
- **Private-road burden, 私道負担 (shido futan)**: maintenance, access, and use rights may sit in the fine print.
- **Leasehold land, 借地権 (shakuchiken)**: you may be buying the building while leasing the land under it.

# 7. Due diligence checklist

The **important matters explanation**, 重要事項説明 (**juuyo jikou setsumei**), is legally central, but it is not the whole diligence file. Request a draft before signing and compare it against independent documents, inspection results, and site observations.

Stage	Ask for or verify
Before visit	Listing PDF or screenshots, map, source URL, road type, zoning, hazard maps, build year, structure, transaction role, seller or broker name.
Before contract	Draft important-matters explanation, draft sale contract, land/building registry certificates, cadastral map, survey map if available, fixed-asset tax assessment certificate, building confirmation/inspection certificate if any, renovation history, inspection history, termite history, septic records, well water test.
On site	Road width and frontage, setback line, boundary markers, retaining walls, roof, eaves, gutters, leak stains, floor tilt, underfloor and attic access, termite signs, electrical panel, water pressure, drainage, septic and well location, gas setup, snow-load roof issues where relevant.
Specialist checks	Existing-home condition survey, termite inspection, roof/attic, underfloor, septic inspection, well water lab test, asbestos pre-renovation survey, seismic diagnosis, boundary survey.

An **existing-home condition survey**, 既存住宅状況調査 (**kizon jutaku jokyo chosa**), is a formal Japan framework. It is useful, but it is not an invasive guarantee. MLIT materials frame it as a current-condition check focused on deterioration and defect events. For roof cavities, underfloor damage, termites, plumbing, asbestos, and seismic capacity, order the specific extra scopes.

Market pricing from current secondary/provider sources put a basic detached-house inspection around **¥50,000-¥70,000**, with underfloor, attic, camera, or specialist equipment adding cost. Basic inspections often take a few hours. Do them before contract whenever possible.

## Hazard, well, septic, asbestos

Water-hazard-map location has been a required broker explanation item since 2020. Soil-disaster zones can impose structural and development restrictions. Wells need water-quality testing. Septic tanks, 浄化槽 (jokaso), create recurring legal maintenance, cleaning, and inspection duties. Older homes being renovated or demolished need asbestos prior investigation, and from 2023-10-01 qualified investigators are required for building demolition/renovation prior investigation.

## 8. The buying process

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The normal process is not complicated, but it is document-heavy. The safest version is:

1. **Inquiry:** save the listing, confirm price, property ID, broker, seller type, and viewing availability.
2. **Pre-view screening:** road, zoning, hazard maps, build year, occupancy, utilities, and visible title/registration risk.
3. **Viewing, 内見 (naiken):** inspect with checklist, take photos, and ask for documents.
4. **Offer, 買付申込 (kaitsuke moshikomi):** avoid a clean offer if you still need inspection, road, boundary, permission, or financing conditions.
5. **Inspection and document review:** complete high-risk checks before contract where possible.
6. **Important-matters explanation:** compare the broker's explanation with your documents and checklist.
7. **Sale contract and deposit:** verify cancellation clauses, deposit amount, and conditions.
8. **Pre-settlement:** remit funds, prepare ID, address, signature, translation, and power-of-attorney documents.
9. **Settlement and handover, 決済/引渡し (kessai/hikiwatashi):** pay balance, receive keys, and file registration.
10. **Registration completion:** verify the registry and store 登記識別情報 securely.

**Earnest money, 手付金 (tetsukekin),** can be lost if the buyer cancels without a protective clause. A **loan special clause, ローン特約 (loan tokuyaku),** can protect financed buyers if loan approval fails, depending on wording. Cash buyers need different conditions: inspection, road confirmation, boundary confirmation, permission, title, or legal rebuildability.

Remote and non-resident buyers usually need a local professional workflow. Foreign non-resident ownership registration needs usable address proof. Local notary, affidavit, translation, and power-of-attorney requirements depend on buyer nationality, residence country, and the registry office. Confirm the exact set with the judicial scrivener before the contract date.

## 9. Renovation budget reality

Renovation is where cheap homes become expensive projects. Current renovation cost data is volatile. A 2026 Economic Research Association release said detached-house renovation cost data rose from ¥7.89M in 2009 to ¥12.2M in the latest 2025 survey, with material prices and labor shortages driving the trend after 2021.

Budget item	Current rough range from recovered research	Use carefully
Kitchen	¥1M-¥3M	Equipment grade and layout change drive cost.
Bathroom/unit bath	¥1M-¥2M	More if structure, plumbing, or size changes.
Toilet	¥200k-¥400k	Septic and plumbing issues are separate.
20-year house	¥1M-¥5M	Often water areas, interior, exterior paint, termite checks.
30-year house	¥8M-¥12M	Often pipe replacement, roof/exterior, deeper interior work.
40-year house	¥12M-¥20M	Often seismic reinforcement, skeleton work, layout changes.
Detached skeleton renovation	Around ¥400k/m <sup>2</sup> or more for higher-grade reference	This can exceed the house price many times over.

**Priority order:** legal and safety first, then water intrusion and utilities, then insulation and comfort, then cosmetics. Do not spend heavily on finishes before road, title, boundary, structure, seismic, roof, water, septic, and electrical risks are understood.

Subsidies can change the economics, especially for windows, insulation, seismic, demolition, and migration-linked renovation. But subsidy eligibility is local, paperwork-heavy, and often tied to timing. Do not buy a house assuming a grant until the municipality confirms the exact program, applicant eligibility, property eligibility, contractor rules, and application deadline.

# 10. Subsidies and red flags

Subsidies are real, but they are not universal discounts. The recovered research found national relocation support, municipal renovation subsidies, akiya-bank support, demolition subsidies, and energy/window programs. Eligibility often depends on moving from the Tokyo 23 wards or commuting zone, work or telework conditions, residence intent, child status, municipality participation, and visa/residence category.

Program type	Recovered facts	Buyer caution
Migration support	National framework can allow up to ¥1M per household, ¥600k for single person, and ¥1M per child under 18 where adopted locally.	Origin, destination, work route, application deadline, residence intent, and foreign-resident eligibility matter.
Municipal renovation grants	Municipality-specific. Often tied to akiya bank, move-in, contractor location, age of house, or subsidy budget.	Confirm before contract. Funds can run out.
Demolition support	Some municipalities support demolition of dangerous or designated vacant houses.	May require formal designation or inspection.
Window/energy programs	2026 national window program can subsidize high-insulation window work up to ¥1M under specific unit-price rules.	Eligible product, contractor, timing, and application details control.

## Red flags before you wire money

- The road is not confirmed as a Building Standards Act road.
- The site does not touch a qualifying road by at least 2 meters.
- The listing says 再建築不可, 市街化調整区域, 私道負担, 借地権, or 未登記.
- The house is pre-1981 and there is no seismic diagnosis or retrofit plan.
- The seller will not provide registry, tax, boundary, or utility documents before contract.
- The property has well, septic, retaining wall, slope, snow-load, leak, termite, or asbestos risk without specialist review.
- The agent pressures you to sign before inspection or before translation of the important-matters explanation.
- The budget only includes purchase price and ignores renovation, taxes, insurance, compliance, and exit.

# Templates and checklist pages

## First inquiry email

Use this to force the conversation toward facts before arranging a viewing.

English	Japanese
Hello. I am interested in this property. Is it still available? Please send the important property details, including road access, zoning, building registration, boundary status, utilities, and whether rebuilding is legally possible.	こんにちは。この物件に関心があります。まだ販売中でしょうか。接道、用途地域、建物登記、境界、ライフライン、再建築の可否について資料を送っていただけますでしょうか。
Before making an offer, I would like to review the registry documents, cadastral map, survey map if available, fixed-asset tax assessment certificate, renovation history, and any inspection or termite reports.	買付申込の前に、登記事項証明書、公図、測量図があればその写し、固定資産税評価証明書、修繕履歴、インスペクションやシロアリ調査の資料を確認したいです。
I am a foreign buyer and may need remote closing support. Can your office work with a judicial scrivener on power of attorney, address proof, signature proof, and Japanese translations?	私は外国人買主で、遠隔での決済が必要になる可能性があります。司法書士と連携して、委任状、住所証明、署名証明、日本語翻訳に対応できますでしょうか。

## Viewing checklist

Area	What to check
Street	Measure or confirm road width, frontage, setback, private-road signs, snow clearing, slope, retaining walls, parking, and emergency access.
Exterior	Roof condition, gutters, eaves, exterior wall cracks, foundation cracks, drainage slope, exterior stairs, decks, sheds, and retaining walls.
Interior	Leak stains, mold smell, floor tilt, soft floors, ceiling stains, window condition, electrical panel, visible wiring, water pressure, drains, and heating/cooling.
Underfloor/attic	Moisture, termite traces, rot, foundation condition, insulation, old wiring, pipe leaks, and animal entry.
Utilities	Public water or well, sewer or septic, propane or city gas, electric capacity, internet availability, road drainage, and last maintenance records.
Documents	Registry, cadastral map, survey map, tax certificate, building confirmation, inspection certificate, renovation history, septic records, well water test, and hazard map.

**Do not rely on memory after the visit.** Photograph every issue, label rooms, photograph the street and boundaries, and ask the broker to confirm legal answers in writing.

# Decision tree

Question	If no	If yes
Is the road confirmed as a Building Standards Act road?	Stop or get local building-office confirmation.	Check frontage and setback.
Does the site touch the road by at least 2 meters?	Treat as non-rebuildable unless a written exception is confirmed.	Continue to zoning.
Is rebuild/change of use allowed for your plan?	Do not assume future flexibility.	Continue to title and boundary.
Do registry, building, and physical facts match?	Budget correction or require seller to fix before closing.	Continue to structure.
Is structure, roof, termite, water, septic, and electrical risk scoped?	Order inspections or walk away.	Build first-year budget.
Does first-year all-in cost still work without subsidy?	Do not buy yet.	Proceed to contract review.

# One-page cost cheat sheet

[Print this page](#)

Line item	Fast budget rule
Purchase price	Median in AkiyaPortal June 2026 snapshot: ¥4.5M.
Brokerage commission	Above ¥4M: 3% + ¥60k + tax cap. Low-value vacant-home special rule can allow up to ¥330k on properties at or below ¥8M.
Stamp, registration, acquisition tax	Use assessed value and current tax tables. Verify temporary reductions before signing.
Judicial scrivener	Recovered range: about ¥50k-¥150k, more if non-resident document work is complex.
Inspection	Basic detached-house inspection: roughly ¥50k-¥70k before optional scopes.
Junk removal	Budget ¥100k-¥500k+ if belongings remain.
Kitchen	¥1M-¥3M.
Bathroom	¥1M-¥2M.
40-year-house renovation	Recovered current broad range: ¥12M-¥20M.
Contingency	Use at least 15-20% on renovation-heavy projects, higher if structure, water, septic, roof, or road facts are uncertain.

**Decision rule:** if the first-year all-in number feels uncomfortable before subsidy money, do not rely on subsidy money to make the purchase safe.

# Glossary

Term	Plain-English meaning
空き家 (akiya)	Vacant house.
所有権 (shoyuken)	Freehold ownership.
登記 (toki)	Legal registration of ownership and rights.
登記識別情報 (toki shikibetsu joho)	Modern 12-character registration credential, similar in function to a title-deed secret.
重要事項説明 (juuyo jikou setsumei)	Important-matters explanation before contract.
売買契約 (baibai keiyaku)	Sale contract.
手付金 (tetsukekin)	Earnest money or deposit.
決済/引渡し (kessai/hikiwatashi)	Settlement and handover.
接道義務 (setsudo gimu)	Road-frontage duty for a building site.
再建築不可 (saikenchiku fuka)	Non-rebuildable.
2項道路 (niko doro)	Article 42 paragraph 2 road, often a narrow old road with setback implications.
市街化調整区域 (shigaika chousei kuiki)	Urbanization control zone.
新耐震基準 (shin taishin kijun)	New seismic standard from June 1981.
境界/筆界 (kyokai/hikkai)	Boundary and official parcel boundary.
未登記建物 (mitoki tatemono)	Unregistered building.
私道負担 (shido futan)	Private-road burden.
借地権 (shakuchiken)	Leasehold land right.
浄化槽 (jokaso)	Septic tank.

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