

# 外国人のための賃貸住宅ガイド — Rental Housing Guide for Foreigners in Japan

Gaikokujin no tame no Chintai Jūtaku Gaido

## LEGAL BASIS

Land and Building Lease Act

Deadline: No legal deadline — but most leases require 30 days' notice before move-out. Start searching 4-6 weeks before your desired move-in date.

Upfront costs typically total 4-6 months' rent (key money + deposit + agency fee + first month + insurance + guarantor fee). Budget ¥300,000-¥600,000 for a typical 1K/1LDK in Tokyo.

**HARD** — Japan's rental market is notoriously difficult for foreigners. Many landlords refuse foreign tenants outright. You'll need a guarantor company (保証会社), and the screening process involves income verification and sometimes a phone interview in Japanese. The upfront costs are extremely high compared to other countries. However, once you're in, tenant protections are very strong — landlords cannot easily evict you or raise rent.

- Start searching 4-6 weeks before your desired move-in. Peak moving season is January-March (new fiscal year starts April 1). Listings move fast — a good apartment may be gone within days. Off-peak months (May-August, October-December) have less competition and sometimes lower key money.
- Use a foreigner-friendly real estate agency (不動産屋). UR Housing (公団) requires no key money, no guarantor, and accepts foreigners — but units are older and less central. If your employer offers housing assistance, USE IT — company-backed applications almost never get rejected. For the first few months, consider a furnished apartment, share house, or monthly mansion while you learn the market.

## WHAT TO BRING

### Renting through a real estate agency (most common) 不動産会社を通じた賃貸

- |  |            |
|--|------------|
| ✓ Residence Card (在留カード) — must have 1+ year remaining on visa   | 在留カード      |
| ✓ Passport   | パスポート      |
| ✓ Proof of income: tax certificate (課税証明書), payslips, or employment contract                                   | 収入証明書      |
| ✓ Personal seal (inkan) — a simple registered seal (認印 niniin) is fine, or ask if signature is accepted        | 印鑑 ( 認印可 ) |
| ✓ Emergency contact in Japan (name, phone, relationship) — a coworker or friend is OK                          | 緊急連絡先      |
| ✓ Japanese bank account for monthly rent auto-debit  | 銀行口座       |
| ○ Employment certificate from your company (在職証明書) — if employed (Significantly helps approval odds)           | 会社の在職証明書   |
| ○ Residence certificate (住民票) — from your ward office after address registration (Some landlords request this) | 住民票        |

### UR Housing (公団) — No key money, no guarantor UR賃貸住宅 ( 公団 )

- |   |       |
|---|-------|
| ✓ Residence Card  | 在留カード |
| ✓ Passport  | パスポート |
| ✓ Proof of income: must show monthly income $\geq$ 4x the monthly rent, OR prepay rent (最大1年分前払い) | 収入証明書 |
| ✓ Residence certificate (住民票) for all household members   | 住民票   |

### Share house (シェアハウス) — Easiest entry シェアハウス

- |   |       |
|---|-------|
| ✓ Residence Card (or passport if arriving soon) | 在留カード |
| ✓ Passport                                      | パスポート |

## PREPARATION TIMELINE

1 4-6 weeks before move-in

### Set your budget and requirements 予算と条件の設定

Budget 4-6x monthly rent for upfront costs. Decide: location (commute time matters more than neighborhood name), size (1K = studio with kitchen, 1LDK = 1 bedroom + living/dining/kitchen), floor (1F is cheapest but least secure), age of building. Minimum requirements for foreigners: valid visa with 1+ year remaining, stable income proof, Japanese phone number.

2 4-5 weeks before

### Search online and contact agencies ネット検索・不動産会社への問い合わせ

Search on Suumo (suumo.jp), Homes.co.jp, or foreigner-focused sites like Real Estate Japan, GaijinPot Apartments, or Village House. Contact 2-3 agencies — tell them upfront that you are a foreigner. Agencies that specialize in foreign tenants save time. Bring your residence card and passport to the first meeting.

3 3-4 weeks before

### View apartments (内見 naiken) 内見 (ないけん)

The agent drives you to 3-5 properties in a day. Check: water pressure, phone signal, nearest station walk time (actually walk it), convenience store proximity, noise level, mold/humidity signs, sunlight direction (south-facing is prized). Ask about garbage collection days and rules — strict in Japan.

4 3 weeks before

### Apply (申込 mōshikomi) 申込 (もうしこみ)

Fill out the application form. You'll need: full name, nationality, visa type and expiry, employer name and address, annual income, emergency contact in Japan. The agent submits this to the landlord and guarantor company. Some applications are rejected within hours; approval takes 3-7 days.

5 2 weeks before

### Guarantor screening (保証会社審査) 保証会社の審査

The guarantor company (保証会社) calls you or your emergency contact to verify your identity and income. They may ask questions in Japanese — prepare simple answers: your name, employer, how long you plan to stay. Some companies like GTN or JID are foreigner-friendly. This is the step where most foreign applicants get rejected.

6 1-2 weeks before

### Sign the contract (契約 keiyaku) 契約 (けいやく)

After approval, the agent schedules a contract signing. A licensed agent (宅建士) reads the Important Matters Explanation (重要事項説明) aloud — this is legally required. The full document is in Japanese. Ask for an English summary or bring a Japanese-speaking friend. Pay all upfront costs at this time.

7 Move-in day

### Key handover and move-in 鍵の引渡し・入居

Pick up keys from the agency. BEFORE moving furniture in: photograph every scratch, stain, and dent. Email the photos to your agent with a description. This protects your deposit at move-out. Set up utilities: electricity (TEPCO), gas (requires in-person opening — schedule 3+ days ahead), water (call the local water bureau), internet (takes 2-4 weeks to install).

## COMMON MISTAKES

1. Not budgeting enough for upfront costs
  - ▶ Japanese rentals require 4-6 months' rent upfront: key money (礼金, 0-2 months), security deposit (敷金, 0-2 months), agency fee (仲介手数料, ~1 month), first month's rent, fire insurance (¥15,000-20,000/year), guarantor fee (0.5-1 month), and sometimes lock-changing fee (¥15,000-25,000). Total for a ¥80,000/month apartment: ¥350,000-500,000.
2. Not understanding key money (礼金 reikin)
  - ▶ Key money is a non-refundable 'gift' to the landlord — typically 1-2 months' rent. You do NOT get this back. It's a uniquely Japanese custom. Zero-key-money (礼金ゼロ) properties exist but are competitive. UR Housing never charges key money.
3. Confusing security deposit (敷金) with key money (礼金)
  - ▶ Security deposit (敷金 shikkin, 1-2 months) is refundable minus cleaning/repair costs at move-out. Key money (礼金 reikin) is gone forever. Always check both numbers in the listing.
4. Not photographing the apartment at move-in
  - ▶ Japanese landlords are very strict about returning the apartment to original condition. If you don't document pre-existing damage, you'll pay for it out of your deposit. Photo EVERY wall, floor, appliance, and fixture on day 1.
5. Ignoring the 'no foreigners' reality
  - ▶ Many listings quietly refuse foreign applicants even if not stated. Use a foreigner-focused agency (GTN, Sakura House, Real Estate Japan) or ask your employer for help. Don't waste time on agencies that seem uncomfortable with foreign clients.
6. Not reading the contract carefully (or at all)
  - ▶ The contract is in Japanese. The 重要事項説明 (Important Matters Explanation) covers: rent increases, renewal fees (更新料, often 1 month every 2 years), prohibited activities, move-out notice period (usually 1-2 months), and cleaning fee obligations. Get a translation or bring a Japanese-speaking friend.
7. Forgetting about renewal fees (更新料 kōshinryō)
  - ▶ Most Tokyo leases charge a renewal fee of 1 month's rent every 2 years. This is in addition to your regular rent. Budget for it. Some properties advertise 更新料なし (no renewal fee) — worth seeking out.
8. Not setting up utilities before move-in
  - ▶ Electricity can be activated same-day. Gas requires an IN-PERSON appointment with Tokyo Gas or your local provider — schedule at least 3 days in advance. Water requires a phone call. Internet installation takes 2-4 weeks. Apply for internet on the day you sign the contract.
9. Disposing of garbage incorrectly
  - ▶ Japan has strict garbage separation rules that vary by ward. Burnable trash, recyclable plastics, PET bottles, cans, glass, and oversized items all have different collection days and rules. Your building should have a garbage guide. Incorrect disposal leads to complaints from neighbors and warnings from the landlord.
10. Making noise after 10pm
  - ▶ Japanese apartments have thin walls. Running a washing machine, vacuuming, or playing music after 10pm is considered extremely rude. Noise complaints are the #1 reason landlords decide not to renew foreign tenants' leases.

## SCREENING TIPS

### 1. Company backing is the #1 factor

If your employer signs as a corporate contract (法人契約), your approval rate jumps to near 100%. Ask HR if they can sign the lease on the company's behalf — many Japanese companies do this routinely.

### 2. Choose a foreigner-friendly guarantor company

GTN (Global Trust Networks), JID, Casa, and Nihon Safety are known to work with foreign applicants. Ask your agent which guarantor company the listing uses — if it's one that rejects foreigners, try a different listing.

### 3. Have your emergency contact ready

The guarantor company WILL call your emergency contact. Brief them in advance: they may be asked to confirm your name, that they know you, and their willingness to be contacted if needed. A Japanese-speaking contact is ideal.

### 4. Prepare for the phone interview

Some guarantor companies call you directly. Prepare these in Japanese: your full name, employer name, how long you've been in Japan, how long you plan to stay. If your Japanese is limited, ask a Japanese-speaking friend to be available during the call.

### 5. Apply to multiple properties simultaneously

Rejection rates for foreigners are high (some estimates: 40-60% of landlords refuse foreign tenants). Apply to 2-3 places at once. You can withdraw after one is approved. Don't get discouraged by rejections — it's systemic, not personal.

### 6. Avoid properties that say '外国人不可' (foreigners not accepted)

Some listings explicitly state this. Your agent should filter these out. Properties managed by large management companies (大手管理会社) tend to be more accepting than individual landlords.

### 7. Higher income proof helps enormously

The standard threshold is: monthly income  $\geq$  3x monthly rent. If you can show higher income, or offer to prepay several months, landlords and guarantor companies become much more flexible.

### 8. N2/N1 Japanese certification can help

Some guarantor companies are more lenient if you can demonstrate Japanese ability. If you have JLPT N2 or N1, mention it on your application.

## REJECTION HANDLING

Getting rejected is extremely common for foreign renters in Japan. It does not reflect on you personally — many landlords have blanket no-foreigner policies, or the guarantor company's screening algorithm rejected the application. Here's what to do.

### Common reasons for rejection:

1. Landlord has a no-foreigner policy (外国人不可) — nothing you can do for that specific property
2. Guarantor company rejected your income level — you need income  $\geq 3x$  rent
3. Visa has less than 1 year remaining — renew your visa first if possible
4. No emergency contact in Japan — find a coworker, friend, or use your company HR
5. Failed phone interview — language barrier or couldn't verify information
6. Previous tenant issues — landlord had a bad experience and is being cautious

### Next steps:

- ▶ Ask your agent specifically WHY you were rejected — they usually know
- ▶ Try properties with different guarantor companies (GTN and JID are foreigner-friendly)
- ▶ Ask your employer about corporate contract (法人契約) — this bypasses most screening
- ▶ Consider UR Housing — no guarantor needed, income-based qualification only
- ▶ Try a share house or monthly mansion as temporary housing while you build rental history
- ▶ Look at properties managed by large management companies rather than individual landlords
- ▶ If income is the issue, offer to prepay 3-6 months' rent upfront

## COUNTER PHRASES

Point and show these to bank staff

### AT THE REAL ESTATE AGENCY — STARTING YOUR SEARCH

部屋を探しています。外国人でも大丈夫ですか？

Heya wo sagashite imasu. Gaikokujin demo daijōbu desu ka?

I'm looking for an apartment. Is it OK for foreigners?

### STATING YOUR BUDGET

家賃は○万円以内で探しています

Yachin wa ○ man-en inai de sagashite imasu

I'm looking for something within ○,000 yen per month

### ASKING ABOUT KEY MONEY

礼金はいくらですか？礼金なしの物件はありますか？

Reikin wa ikura desu ka? Reikin nashi no bukken wa arimasu ka?

How much is the key money? Are there properties with no key money?

### ASKING TO VIEW AN APARTMENT

この物件を内見したいのですが

Kono bukken wo naiken shitai no desu ga

I'd like to view this property

### ASKING ABOUT THE GUARANTOR COMPANY

保証会社はどこですか？外国人に対応していますか？

Hoshō gaisha wa doko desu ka? Gaikokujin ni taiō shite imasu ka?

Which guarantor company is it? Do they accept foreigners?

### ASKING ABOUT MOVE-IN COSTS

初期費用の合計はいくらになりますか？

Shoki hiyō no gōkei wa ikura ni narimasu ka?

What is the total upfront cost?

### ASKING ABOUT UTILITIES

電気・ガス・水道はどうやって申し込みますか？

Denki, gasu, suidō wa dō yatte mōshikomi masu ka?

How do I set up electricity, gas, and water?

### ASKING ABOUT INTERNET

インターネットはどうやって契約しますか？

Intānetto wa dō yatte keiyaku shimasu ka?

How do I set up an internet contract?

### ASKING ABOUT GARBAGE RULES

ゴミの出し方を教えてください

Gomi no dashikata wo oshiete kudasai

Please tell me the garbage disposal rules

### NEGOTIATING (POLITELY)

少しお家賃を下げていただくことは可能ですか？

Sukoshi o-yachin wo sagete itadaku koto wa kanō desu ka?

Would it be possible to lower the rent a little?

### ASKING ABOUT CONTRACT RENEWAL

更新料はいくらですか？更新の手続きはどうすればいいですか？

Kōshinryō wa ikura desu ka? Kōshin no tetsuzuki wa dō sureba ii desu ka?

How much is the renewal fee? What's the renewal process?

### GIVING MOVE-OUT NOTICE

○月○日に退去したいのですが

○-gatsu ○-nichi ni taikyo shitai no desu ga

I would like to move out on [month] [day]

## AFTER SUBMISSION

### 1 鍵を受け取り、入居前に部屋の状態を写真で記録する

Receive keys and photograph the entire apartment BEFORE moving anything in — document all existing damage, scratches, stains

### 2 電気・ガス・水道を開通する

Set up utilities: electricity (call or online, same-day), gas (requires in-person appointment, 3+ days ahead), water (phone call to local water bureau)

### 3 インターネットを契約する（開通まで2~4週間）

Apply for internet service — installation takes 2-4 weeks. Use mobile tethering or pocket WiFi in the meantime. NTT Flets, au Hikari, Nuro Hikari are major providers.

### 4 区役所で転入届（住所変更届）を提出する

Submit your move-in notification (転入届) at your ward office within 14 days. Bring your residence card — your new address will be printed on the back.

### 5 火災保険に加入する（契約時に加入済みの場合が多い）

Confirm fire insurance (火災保険) is active — usually arranged during contract signing. This is mandatory for almost all Japanese rentals.

### 6 近隣住民に挨拶する（任意だが推奨）

Greet your neighbors (optional but strongly recommended in Japan). A small gift (towel or sweets, ¥500-1,000) for adjacent and above/below units builds goodwill.

### 7 ゴミの分別ルールを確認する

Learn your building's garbage separation rules and collection schedule. Incorrect disposal is the fastest way to create problems with your landlord and neighbors.

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#### SOURCE ATTRIBUTION

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