LEAD MAGNET · RELOCATION & LIVING

The Foreigner Rental Application Kit

Guarantor companies, the documents you need, and how to pass screening the first time — without the rejections most foreigners collect first.

The documents you'll need

- **Residence card (zairyu card)** — front and back. The single most important item; many landlords screen on visa type and remaining period.
- **Passport** — photo page.
- **Proof of income / employment** — contract, recent payslips, or a company certificate. Self-employed: tax returns.
- **Proof of savings** — a bank statement helps if your income is thin or new.
- **Emergency contact** — ideally someone in Japan; a relationship and phone number.
- **Personal seal (inkan)** — useful, though signatures are increasingly accepted.
- **My Number / residence certificate (juminhyo)** — sometimes requested at contract.

The guarantor problem — and the fix

Most foreigners can't supply a Japanese personal guarantor (rentai-hoshounin). The market solved this: a **guarantor company (hoshou-gaisha)** stands in for a fee — typically 50–100% of one month's rent up front, then a smaller annual or renewal fee. Many landlords now **require** one even if you have a guarantor. Budget for it; don't be surprised by it.

How to pass screening the first time

1. **Lead with the strong document.** A stable visa + steady income clears most concerns before they're raised.
2. **Use a foreigner-friendly agent.** They pre-filter for landlords who actually accept non-Japanese tenants — saving you the rejections.
3. **Have the guarantor-company fee ready.** Hesitation here reads as a risk.
4. **Be reachable and responsive.** Screening is partly a vibe check; fast, complete answers win.
5. **Know your move-in cash.** First month + deposit (shikikin) + key money (reikin, if any) + agent fee + guarantor fee + insurance often totals **4–6 months' rent** on day one.

Move-in cash rule of thumb: on a ¥150,000/mo apartment, expect **~¥600,000–900,000** up front once every line item lands. Filter for **reikin nashi** (no key money) to cut it.

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