

“Survey analysis concerning preference of use of housing loan according to residence area and house”

～Trend analysis of house kind another housing loan and financial institution selection according to administrative divisions～

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< summary >

The revision and the foundation of the law related to the house of last few years and the system are expected for a builder and a small and medium-sized construction company that supplies about 80 percent of detached houses in Japan to receive a very big influence. Moreover, it is becoming a situation that cannot be survived without correspondence to them for the diversification of consumer needs in recent years.

On the other hand, the consumer is requesting the comfort of the quality enhancement and the living of life there more than the function as “Person” is requested from the house. The preference to the house is connected with the ease after it lives after the house is acquired. Moreover, life and the living are the one that consists only after capital proof is fraught. It is mistaking the means for the end when life becomes it very much because it acquires the house.

Therefore, the house supplier including a small and medium-sized construction company thinks the re-not only the quality of the house and the performance but also the manner of living and offers additionally of the amount of money of the construction estimate of architectural undertaking contract of the capital plan including the method of repaying the housing loan before to be requested. A small and medium-sized construction company is an enterprise that sticks to the region. It is requested the best strong point and to be supported to keep living in the house at ease from the consumer to correspond to the trouble etc. of the house quickly as a role. However, there is a possibility of will live while holding big uneasiness in respect of life when the consumer makes a mistake in the selection and how to unite the housing loan even if it is possible to be relieved to the house. In the residential house acquisition, it is an ideal that untroubled living conditions and the living afterwards are mortgaged.

The preference to the house varies by region. For instance, it is 97.6% in Hokuriku to regional when seeing, and 59.4% in the metropolitan area though about 70 percent chooses conventional Kizukuri in the industrial method of the house if it sees on a nationwide scale. Moreover, Kinki tends to choose the prefab (iron frame system) compared with other areas, and the wood frame construction is chosen comparatively in Hokkaido and Tohoku. The influence by the climate is also large. this

Moreover, the long-term excellent house spread promotion method starts on June 4, 2009. “As for the cost improvement up to about 20%, the answer that it is possible to allow it exceeds 60 percent if there is an economic effect such as lasting long even if the addition of the cost of

construction that lies the house performance reinforced is necessary to achieve making of the house long-lived to some degree. " according to "Consciousness survey concerning how of the house in 2008 fiscal year to live" (housing loan support mechanism). The backup of the housing loan to the consumer who hopes that it will raise the performance and the quality of the house is requested more.

In addition, it is thought that it wants you to develop while linking the inside and the housing loan from which management as the service industry comes to be requested from the financial institution and the house entrepreneur with the quality, the performance, and the value of the house.