

THE ROLE OF HOUSING SUPPLY COMPANIES
ROOTED IN MUTUAL LOAN SYSTEM IN HOUSING SUPPLY
BETWEEN TAISHO PERIOD AND POSTWAR PERIOD

Ch. Kosei HATSUDA (Faculty of Engineering, The University of Tokyo)

Mem. Masaru TANAKA (Disaster Prevention Research Institute, Kyoto University)

Mem. Madoka KAYANOKI (Faculty of Engineering, Tokyo University of Science)

[SYNOPSIS]

This report aims to examine the role of housing supply companies which adopted the mutual loan system called "Mujin" or similar system rooted in "Mujin", in particular the companies called "Jutaku-Mujin" and "Geppu-jutaku" in housing supply in Japan between Taisho period and postwar period. In this period, present various housing supply system such as public housing, public housing corporation, housing subsidies and housing loan were created and established in Japan. These companies developed significantly under the rapid increase of house ownership rate.

In this report, we have collected many documents related with these companies such as company history and founder's literary work as many as possible, and clarified the process of starting business, connections, sales system, housing supply quantity and so on, then tried to grasp the whole picture of them. Specifically, we have clarified the outline of representative 8 companies and discovered the existence of many unknown companies. These works found that these companies could date back earlier than ever known, and found they had wider spread, great variety in the point of sales system and locality and deep connections each other.

These companies had the tendencies to cause the problem in their sales systems themselves, and they were the kind of interspatial existences which didn't correspond to existing laws. So they become to have financial difficulties after the spread of housing loan by private financial institutions and new prefabricated houses.

Though these companies were tended to be regarded as the extension of existing housing companies in the previous studies, we pointed that they have different origins from existing construction industry, and positioned them as one of the pioneering figure which built the present housing supply system where private sector supplies many houses and public sector supplies little houses separately.