Welcome to the twenty-sixth issue of **OPEN MIC NEPAL** bulletin. The Open Mic project captures rumours and perceptions on the ground to eliminate information gaps between the media, humanitarian agencies and local people. By providing local media and outreach workers with facts, Open Mic aims to create a better understanding of the needs of the earthquake-affected communities and to debunk rumours before they can do any harm.

### CONCERNS

**PALUNGTAR, GORKHA**
“What should we do if we don’t like the designs provided by the government?”

**CHUMCHET, GORKHA**
“They say we have to insure our new houses.”

**CHHEBETAR, GORKHA**
“They say that the technical team will make home visits to approve the blueprints for houses. Households will not have to travel to the VDC or municipality office for approval.”

**HANDIKHOLA, MAKWANPUR**
“Affected people may not be able to build houses according to the government’s guidelines. What can be done then?”

**BHIMPHEDI, MAKWANPUR**
“We are still to get the house designs.”

**NALANG BAIRENI, DHADING**
“What kind of houses will those who have a small plot of land build?”

**SHANKHU, KAVREPALANCHOWK**
“They say the government has published eight kinds of house designs and that we will have to choose one of them. If we build a house without following one of these designs, we will not get the grant.”

**PAANCHKHAAL, KAVREPALANCHOWK**
“They say houses in municipalities will now have to be built using new technologies.”

**SALLE, SINDHULI**
“How are the villagers going to know about the house designs if they are uploaded only on the Internet? They have to bring and teach about the designs in the villages.”

*Answers in the next page*
While building houses, households have to abide by the new construction guidelines released by the government in September last year.

According to the guidelines, every household has to get their house design approved by the local bodies: Village Development Committees (VDCs) or municipality offices.

In October, the government released a catalogue of designs for rural houses online. The catalogue has 17 prototypes and four flexible designs.

The Ministry of Urban Development is translating the catalogue into Nepali and plans to distribute it to the local bodies by mid January.

Households in rural areas will have to choose a design from the catalogue and build accordingly. They will have to submit the model number while signing an agreement with the VDC for the reconstruction grant of Rs 200,000. This process will take place in the VDC office.

If a household does not like the design from the catalogue, they will have to get a new design created by a certified technical officer. Otherwise, the design will not be approved and the household will not get the reconstruction grant.

The building guidelines do not require new houses to be insured.

In urban areas, the technologies for building houses can remain the same as before the earthquake, but the construction has to follow the building codes.

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The government will provide Rs 200,000 or the cost of building a house, whichever is less, in grant to households whose house was completely destroyed in the earthquake and who do not have an alternative place to live in.

Those who cannot afford to pay the additional cost of building a house will get Rs 300,000 in bank credit at a subsidised interest rate. Earthquake-affected community members will be the guarantors for this loan.

Both the grant and the home loan will be provided in three instalments according to the progress in construction. A technical team will monitor the construction before disbursing each instalment.

In May last year, the Nepal Rashtra Bank issued a directive to banks and financial institutions to provide up to Rs 1.5 million (in rural areas) and Rs 2.5 million (in urban areas) in home loan at 2 percent interest rate. The Rashtra Bank, however, has said that the directive has not been implemented because banks are hesitant to lend when there might be a risk of non-repayment.

The procedure for the disbursement of the grant does not mention whether households who build their houses before the disbursement will qualify for the grant later. Regardless, everyone should follow the building guidelines and build earthquake-resistant houses.

The procedure is also silent on whether Rs 15,000 will be deducted from the grant.
The Cabinet recently passed a decision mandating private houses built on an area larger than 3422.5 square feet (10 aanas) in urban areas to install solar panels that can bear 25 percent of the energy consumption load.

Therefore, not everyone is required to install solar home systems.

The government is encouraging the use of solar technology by subsidising the instalment cost of solar power systems for residential and commercial purposes.

The government does not provide solar panels directly. It provides subsidies through solar companies to both rural and urban households.

In areas connected to the national transmission grid, households can take a bank loan at 2.25 percent interest rate to install solar power system, 100-1500 watts in capacity. The loan can be paid in five years. Households installing the system, higher than 500 watts in capacity, are eligible to receive Rs 15,000 in grant from the government.

In rural areas the subsidy is based on VDCs categorised as very remote, remote and accessible. The highest subsidy is for the VDCs categorised as very remote and ranges from Rs 5,000 for a 10-watt system to Rs 10,000 for a 50-watt or higher system.

If you want to install a solar system in your house through the government subsidy programme, contact your nearest solar power companies.
The government has signed agreements with around 88 international and national organisations to reconstruct around 692 schools destroyed in the earthquake.

The government has also signed an agreement with the Asian Development Bank to rebuild schools.

The schools are selected on the basis of damage as assessed by the District Education Offices.

Organisations in the education cluster are distributing winterisation kits to school-going children in affected areas. The kit contains a jacket, hat, trousers, socks and a pair of tracksuit.

If a student needs warm clothes, contact the District Education Office.