

ERRAs Construction Policy: Queries and Explanations

Deaths caused by an Earthquake can be reduced through better quality building construction. After the horrific destruction of the October 8th EQ the Government of Pakistan created a department known as ERRA, which has proposed basic construction techniques in order to make the construction in the affected areas EQ resistant and much safer than before. According to the ERRA strategy the homeowner will be responsible for the new construction of their house. Only after following ERRA's guidelines will the homeowner receive Government financial assistance. Following these guidelines is in the best interest of the people. To make houses EQ resistant, ERRA, in collaboration with UN Habitat and SDC, has opened up 12 Housing Reconstruction Centers in AJK and NWFP, whose main focus is to provide training and technical assistance to the ERRA Partner Organizations (POs) which will directly implement the reconstruction policy, as well as providing assistance and information directly to the people reconstructing their homes. Partner Organization mobile teams should go to each village and provide people with technical assistance. POs are responsible for training masons and other people who are related to construction.

QUESTIONS

Question 1:

What will happen if in one house more than one person received checks?

Answer:

In this case the checks are distributed wrongly and the Government is taking back such checks through administrative action.

Question 2:

How should Landlord and Tenant disputes be dealt with?

Answer:

For the grant of compensation to tenant living in the house owned by another person, the tenant should get the first installment because as per Government notification No. 43399 405/Relief/EQ/05, 1st installment of Rs. 25,000/ will be paid to the tenant in possession. As of now the policy of the government is that the owner will get the subsidy for one house in which he/she is residing. Subsidy for the other houses will be given to the tenants subject to the provision of NOC from the owner.

Question 3:

What will happen when there is an ownership or inheritance dispute involved in compensation matters?

Answer:

For the just and equitable disbursement of funds and to ensure that the money goes to the rightful owner of the property, it is very important that the title and the ownership of the house are not ignored as determining the correct title of the property has become difficult due to the destruction of the legal documents during the earthquake. Assessing the ownership of the property will be the responsibility of the Assessment and Inspection team (AI) who will do it by resorting to legal document wherever possible and in case the legal documents have been destroyed, the title will be established through developing alternate mechanism as well as local verification from the community.

Question 4:

If a person is a minor, how can he/she be granted compensation?

Answer:

If a person is entitled to receive compensation, but has not attained the age of majority (hence bears no National Identity Card) then this minor will have to open a bank account with the help of a Guardian. Money will then be transferred to the minor's bank account.

Question 5:

What will happen if the owner/Male member is away from the house?

Answer:

If the owner or male member is away from his house, he has to give Power of Attorney in the favor of his spouse or any other blood relation.

Question 6:

Will the grant which ERRA is giving to people be the same for all affected areas or will it vary with the level of destruction?

Answer:

This amount of grant will be the same for everyone and every area. There will be no difference with location.

Question 7:

Why is the entire amount not given at one time, instead of in installments?

Answer:

The government does not want that a similar disaster to the massive Earthquake occur again due to low construction quality. So the government has proposed a policy that all houses should be earthquake resistant. To ensure this, they are going to supervise houses at every stage to ensure that people are building houses according to Earthquake

resistant techniques. They will also check that people are building houses according to ERRA guidelines and whether they are using their grants to construct their house, or somewhere else. That is why payments are made in installments.

Question 8:

Can unmarried people also be eligible for financial aid?

Answer:

Yes, an unmarried person is entitled to the housing subsidy if he is the owner of the house or holds an NOC from the owner of the house, in his name.

Question 9:

It is said that the government has received aid of approximately 6 billion dollars, yet people will get only Rs. 175,000. The joint family system is common here, so can people accommodate their large family with this small amount?

Answer:

One thing that needs to be made clear is that the amount which is given to people is aid not compensation. People should clearly know that aid which is given is not the exact amount of their destroyed house. This is financial assistance that the Government is providing through its own resources. Another thing is that there were high expectations that a lot of countries and people who had promised aid would provide aid immediately but the government of Pakistan has not received all the aid yet. It was estimated that 1.3 billion dollars will be spent for reconstruction, but we have so far received only 400 million dollars, and most of it was given to the government as a loan. So, the Government is giving the grant to people using its own resources and this grant is fixed by the Government resources which are available.

Question 10:

There are lots of places in Azad Kashmir which are at high altitudes and many of the people in such areas have rebuilt their houses. Are those people who already rebuilt their houses before getting surveyed eligible to receive the grants from ERRA?

Answer:

If they have built their houses according to ERRA policy of earthquake resistant houses, then they will get the payment. If it is not an earthquake resistant house then they have to add ERRA earthquake resistant techniques to the house to receive payment.

Question 11:

Is there any organization which trains people and provides information about reconstruction?

Answer:

ERRA has established 12 Housing Reconstruction Centers (HRC) in the earthquake affected areas: six in NWFP and six in Azad Kashmir for the training of people. The six centers of AJK are in Bagh, Dhirkot, Rawalakot, Muzaffarabad, Pattika and Hattian. The six centers of NWFP are in Pattan, Maira, Banna, Battagram, Battal, and Balakot. These HRCs are training both artisans and the general public in coordination with Partner Organizations. POs are primarily responsible for trainings in the union councils.

Question 12:

Is there any restriction that the construction work must be done by trained people?

Answer:

ERRA does not impose any such restriction but the construction should be according to the techniques approved by ERRA. All the construction which is not in compliance with ERRA techniques will not receive payments and the construction would not be Earthquake resistant.

Question 13:

Will there be any technical person to inspect the houses under construction for further payments?

Answer:

Yes, in order to ensure that all the ongoing constructions are according to earthquake resistant techniques as approved by ERRA the Inspection teams should include a technical person. After the payment received upon the signing of the MOU, the next installment will be given upon completion of plinth level. AI teams will check whether the construction follows technical guidelines. Only after the approval of this inspection will the next payment be made. After the walls have been completed and approved by AI teams the final payment will be issued.

Question 14:

Is there any specific design for construction?

Answer:

What needs to be kept in mind for the construction of homes are ERRAs approved construction techniques. There are not hard and fast rules that people are restricted to build a standard size only. People are free to make rooms of any size according to their needs. The main thing is to follow the techniques recommended by ERRA. The procedure given in the poster is the most basic requirement. If someone wants to make more rooms or big rooms to suit his family needs they must comply with ERRA guidelines and they should also consider that payments are made in installments after

completion of plinth and lintel levels. People should consider working within their budgets so that they avoid the chance of stopping construction due to budget constraints and avoid any possibility of delaying payments. The proposed designs of the houses can be seen in the posters.

A simple house is the safest house. A square house is good, but a round shape house is even better. We should avoid building L, T, C and U shape houses because houses of these shapes are more adversely affected during an earthquake.

Question 15:

Is there any model house built by ERRA for people to follow?

Answer:

ERRA has not prepared any model houses so far. But in this regard if you have any questions about model houses, you can contact your nearest Housing Reconstruction Centre where Earthquake resistant techniques have been displayed. Some organizations have made model houses or houses related to training, but before considering such examples people should consult an HRC.

Question 16:

What Partner Organizations are working in which areas and why?

Answer:

The POs that ERRA has selected for the Union Council are in those areas that they were already working in directly following the Earthquake. More than one Union Council can be covered by a PO.

Question 17:

What is the future of those union councils in which no partner organization is working?

Answer:

The areas where POs are not working will be allocated to the Army and it will act as a partner organization in that region.

Question 18:

Is there any check on partner organizations as to whether they are doing their work fairly or not?

Answer:

ERRA Housing Coordinators are to monitor the work of POs, to check whether they are doing their work fairly or not. It is also the responsibility of ERRA to follow up whether EQ resistant techniques have been applied by the people or not. If people want

to confirm that the policies disseminated by Partner Organizations have been approved by ERRA or not they can consult their respective HRC. HRC staff will provide assistance to ERRA in this regard.

Question 19:

Will partner organizations provide only technical assistance or will they distribute building materials as well?

Answer:

Partner organizations will only provide technical assistance and will not provide any building materials

Question 20:

If a person does not have a safe place to build his house, what should he do?

Answer:

Any land issues are to be taken to the Assistant Commissioners office in AJK and the DDROs office in NWFP. Upon not receiving a satisfactory solution the person can consult the DC/DCO office for provision of safe land to build their houses.

Question 21:

Does a beneficiary have to rebuild his home in the same Union Council as his original home?

Answer:

A beneficiary can rebuild the house anywhere in the district, where the original house was located, and the condition of rebuilding the house in the same UC has been relaxed.

Question 22:

If someone has built their home following the yellow map, will that home be considered compliant?

Answer:

No, it will not because that type of home is not Earthquake resistant and that person will not be eligible to receive government financial assistance.

Question 23:

What is the policy of ERRA about the mud and stone masonry?

Answer:

ERRA has approved two kinds of houses where stone can be used. If a person wants to construct a dhajji house then he can use mud and stone in an equal ratio for infill. In the second approved house, stone is required to be used with cement. For further details and questions you can contact your nearest HRC.

Question 24:

Can an earthquake resistant house be built using this small amount?

Answer:

A 'core house' can be built with this amount. ERRA encourages homeowners to take advantage of the financial assistance to build at least a small core house with the money. Such core houses could then be enlarged by the homeowner according to their needs and resources.

Question 25:

All people will start construction at the same time and there will be a shortage of construction material in the market. Are there any price control and quality control policies and plans of ERRA?

Answer:

Construction hubs have been established. People can obtain construction materials at suitable rates at these hubs. In this regard, you can contact your nearest HRC for details.

Question 26:

If a person constructs his house according to ERRA guidelines using these minimum standards, will it withstand an earthquake?

Answer:

Houses that are constructed using the techniques proposed by ERRA are more likely to survive an earthquake than houses that don't follow the guidelines. Tests have shown that earthquake resistant houses withstand significantly greater shocks than those built without these techniques.

Question 27:

Why do houses collapse in an earthquake?

Answer:

When an earthquake occurs, the earth and everything attached to it shakes. This shaking is particularly concentrated at joints in the houses – where walls meet, where walls and roof meet, etc. Poor construction practices result in weak joints, which then often break in an earthquake. Often buildings collapse in an earthquake not because of the materials used but because the construction is not proper, particularly the joints.

Question 28:

To strengthen stone houses you are recommending stitches and bands. Will you tell us how to do that?

Answer:

When we build walls of a house the intent is to make them strong. In order to do so, we can use a stitch on the joint of two walls so that these are joined strongly. We can use bands in the foundation, plinth, above and below the window and below the roof, and tie the roof with a band.

Question 29:

How should cement mortar be made and in what ratios should it be used?

Answer:

It has been noted that the masons use cement mortar even 5 to 6 hours after it was prepared. Whereas, according to construction laws, materials lose their strength up to 30% if they aren't used within 2 ½ hours and up to 50% if they are used after 5 to 6 hours. Therefore, whenever cement mortar is prepared it should be made sure that cement and sand is 1 to 4 in ratio, it is very important to keep in mind that the sand is clear of dirt and that it is used within 2 ½ hours of its preparation.

Question 30:

How and until when should bricks and blocks be cured?

Answer:

Another aspect that needs to be taken care of is that bricks/blocks should be properly watered after you have fixed them. In some cases bricks/blocks are used dry which is why they are less powerful and yet they incur the same expense but we do not get the desired results. In the same regard, whenever cement is used to maximize strength it must also be watered. When watering usually gets done here it gets sprayed from above by using a pipe and mug but this is not the proper procedure. The correct procedure is to place a sandbag on a wall and wet it thoroughly. Watering must be done for at least 10 days. So, it is not the type of materials used which is most important, but the construction techniques used to build with the materials.

Question 31:

What are vertical bars and how can we use them?

Answer:

Vertical bars prevent the wall from vertical movement. They tie the foundation to the roof and also tie the whole house together. We should use vertical bars at the joint

between two walls and on both sides of windows and doors. These vertical bars cover the house from the foundation to the roof.

Question 32:

Can we start construction as soon as we get the payment?

Answer:

Yes, people can start construction at any time after getting payment but one thing should be kept in mind: they should get training about construction of houses from a Housing Reconstruction Center or the Partner Organization working in the particular area before starting construction, because construction of houses should be according to ERRA guidelines. If their construction is according to ERRA guidelines only then will they get the next installment.

Question 33:

Within how many days after an assessment should a person receive the money and whom should a person contact if their payment is late?

Answer:

If a house is completely surveyed and an MoU is signed then the payment should be in your account within 15 days. In the case that the grant is not transferred into your account within 15 days, then you can visit your closest data resource center for information.

Question 34:

What kinds of roofs are earthquake resistant and are safe?

Answer:

A heavier roof causes more damage during an earthquake. A lighter roof is more effective and safer. If a house is heavy, it receives more damage during an earthquake. So normally CGI sheet roofs with slopes on 4 sides are better.

Question 35:

Most engineers say that houses lose their strength by the use of doors and windows and therefore collapsed in the earthquake. Is that true?

Answer:

Yes, it is true. Due to doors and windows, the strength of a house is lessened. If we make large windows and doors then the walls will be increasingly weakened.

Question 36:

What is the appropriate place for doors and windows in the wall?

Answer:

The corners of walls are weakened if we keep doors and windows near them. So, we should keep doors and windows 2 feet away from the corners.

Secondly, the distance between doors and windows should be at more than 2 feet.

Thirdly, big doors and windows weaken the walls' strength. If the house is a single storey then doors and windows should not cover more than a 50% area of walls. If the house is a double storey then doors and windows should not cover more than a 42% area of the walls. When the construction is done following these rules then the house becomes able to absorb bigger shocks.

Question 37:

If there is a delay in reconstruction, will the financial assistance be taken back by ERRA?

Answer:

Yes, ERRA can invoke penal clause of the MoU and take money back from a beneficiary if he/she does not use it for reconstruction. Furthermore, you will be deemed ineligible for further financial assistance.

Question 38:

Is the financial assistance only for reconstruction or can it be used for other things?

Answer:

The financial assistance is only for rebuilding your home.

Question 39:

Can a bank use your financial assistance to recover payment on prior personal loans?

Answer:

No, this is not allowed.

Question 40:

Who should I report to if the bank uses my financial assistance to recover previous personal loans?

Answer:

You should report to the relevant Army authorities, the district authorities and DG PERRA/ SERRA depending on what the case may be.

Question 41:

Is there a bank withdrawal fee for withdrawals over 25,000 PKR?

Answer:

Yes, there is a bank withdrawal fee for withdrawals over 25,000 PKR. The best way to avoid paying bank fees is to withdraw only 25,000 PKR at a time. Certain banks allow you to withdraw amounts of 25,000 PKR twice a day. For further information on how many times you can withdraw money from your account in one day and the exact amount, contact representatives of your bank.

Question 42:

Is the financial assistance exempted from Zakat?

Answer:

Yes, it is exempted and the Ministry of religious affairs has issued a formal notification in this regard.

Question 43:

If ERRA has said they have released my payment into my bank account but I have not received it whom should I contact?

Answer:

If ERRA has released the money to the beneficiary's bank account but the money could not be credited into the beneficiary's account, due to inaccurate banking or personal information, and the amount has been sent back to DG PERRA, in case of NWFP, and DG SERRA, in case of AJK, then the beneficiary should contact the DG PERRA/SERRA offices and provide them their correct details. DG PERRA/SERRA will take the necessary actions and resend the money as per correct bank details.

Question 44:

What should I do if my form was rejected by NADRA and my payment was not issued?

Answer:

You should go to a Data Resource Center, which have been established in all districts, and speak with Army personnel. Army personnel will be available to amend the data and help correct the inaccurate information of the beneficiaries. The data updating facility has been provided at these centers, effective as of 01-10-2006. The data updating facility is also available at Circuit House Mansehra with the Army and at HQ 476 Army Engineer Brigade in Muzaffarabad .and in DG SERRA office Muzaffarabad

Question 45:

What do I need in order to get my plinth inspected?

Answer:

The formal plinth level inspection has started and the beneficiary will be required to produce the copy of MOU and after the inspection he will be given receipt to that effect. Please ask for the receipt of the inspection once the plinth level inspection is done.

Question 46:

Can I still fill out a survey for a fresh case?

Answer:

The survey for the fresh cases is finished with effect from 01-08-2006, and no more applications for fresh survey are being entertained.

Question 47:

Is there a deadline for the completion of the plinth level?

Answer:

The dead line for the completion of plinth level is 31-12-2006, only for those cases who received their second installment of Rs. 75,000 on or before 30-09-2006.

Question 48:

Will timber constructed homes be resurveyed now to determine compliance?

Answer:

The first survey that we did was meant to determine who the owner of the house was and that has already been done. In regards to inspections, the same procedure that has been going on will continue for timber and it has started already.

Question 49:

If someone has already built a plinth not specific to timber frame construction, can he build on it using a timber frame system?

Answer:

The person should build using only one design. Either they can completely follow the timber guidelines or completely follow the cement, brick and stone guidelines, they cannot mix the two. Mixing the two will not allow the home to be as safe as if they had only used one.

Question 50:

Can everyone build using a timber frame or is it only allowed in certain areas?

Answer:

If someone feels they can construct a safer and more affordable house using timber then that is what we want them to do so it is allowed in all areas.

Question 51:

Has the government created any timber hubs to ensure proper price and availability?

Answer:

Yes, the government has established hubs in all areas and people can get timber construction materials here at suitable rates.

Question 52:

Can fresh cut timber be used for construction?

Answer:

No, you should use seasoned timber that has been preserved with proper treatment, such as Mobil oil.

Question 53:

Is there a deadline for plinth level inspection of timber frame houses? Is there a deadline for completion?

Answer:

People will find out deadline dates for the next level of construction after their previous level has been inspected and approved.

Question 54:

If someone wants to purchase timber from the government, what process should they follow?

Answer:

First of all not everyone will be eligible to purchase timber. In order to purchase timber from a timber depot a person must show their approved plinth level inspection receipt. Until plinth level you do not need any timber. So, you should go to the timber depots after the completion of the plinth level.

Question 55:

Has the government put any limitations on the quantity of timber that can be purchased by one person?

Answer:

A person building a home can only purchase between 60 to 100 cubic feet of timber.

Question 56:

Where can I get training and guidance on how to build a safe timber frame house?

Answer:

You should get training and guidance from Housing Reconstruction Centers.

Question 57:

When will ERRA produce guidelines and designs for compliant timber frame systems and where can I get them from?

Answer:

Like our Concrete, stone and brick 10 step poster we have produced a 10 step poster for timber. This poster has guidelines for you to follow to build a compliant timber frame home. This poster has been produced and is already being distributed in the affected area.

Question 58:

How many storeys can you build using a timber structure?

Answer:

The guidelines we have created are for a one storey home. You should only build a one storey house; because of the areas that these homes are being constructed in a two or three storey house can be easily damaged.

Question 59:

Should the roof of a timber frame house be made of CGI sheets?

Answer:

Yes, the roof should be made of timber with CGI sheets on top. Light roofs are safer than heavy roofs.

Question 60:

If someone has already built a timber frame house and after inspection it is deemed fully compliant, will they receive all of the installments as one payment?

Answer:

Yes, if someone's home is inspected and is deemed fully compliant they will receive the installments as per policy en vogue. However, this will not happen often because we recently introduced our timber guidelines and most of the houses that were being built to date using timber were non-compliant.

