

HOW AFFORDABLE HOMES CAN PROTECT LIVES FROM NATURAL DISASTERS

REALL HAS BEEN WORKING IN NEPAL TO BUILD A COMMERCIALLY VIABLE AFFORDABLE HOMES MOVEMENT SINCE 2011, PARTNERING WITH LUMANTI.



AFTER DEV MAYA AND HER FAMILY WERE MADE HOMELESS BY THE EARTHQUAKE, THEY WERE ABLE TO CONSTRUCT AN AFFORDABLE HOME WHICH PROTECTED THEIR LIVES WHEN A LANDSLIDE STRUCK.

BEGINNINGS

For 26 years Dev Maya lived with her husband, children and grandchildren on their farmland in the municipality of Lekhnath. They owned a traditional house made from stone and mud. In 2015 the earthquake struck Nepal, displacing almost 2.8 million people. Dev Maya's home was destroyed and their entire family were rendered homeless.

Fortunately, no one in the family had been hurt and the family decided to rebuild their home. Dev Maya heard that Lumanti's housing project, [Lekhnath Housing 1](#), was assisting victims of the earthquake. With Lumanti's provision of a bank guarantee they were able to use their farmland as collateral to take out a mortgage loan. The new house was constructed on the same land, built one storey high and with four rooms – enough space for the whole extended family.

THE LANDSLIDE

Just one month after the family had moved into their new home, a landslide struck the house. It hit at 11pm, when the entire family was at home for the night and destroyed half of the house.

The landslide was a terrible experience. Dev Maya's son, his wife and their child were buried. The family worked through the night to pull them out, but it was not until the morning, when neighbours arrived to help, that they were finally able to pull Dev Maya's six year old grandson to safety.

In the end, no one died in the disaster. Yet had they been in the old stone and mud house, which was built on the same spot, it is likely that no one would have survived. Taking out the loan with Lumanti had saved Dev Maya's own life and everyone in her family's.

IN THE AFTERMATH

After the landslide hit, Lumanti assisted the family by presenting a case to the local municipality to either decrease the interest on Dev Maya's loan or lengthen her repayment period. Though neither

were approved, she received \$415 USD in emergency grant funding, which was used to build the house back in the same style as before. This time a new wall was built at the back to hold back any future landslides.

Dev Maya did not know how she was going to continue paying their loan whilst also repairing the house. To help her, a fundraiser was set up in the community raising a second loan of \$1650. This was made up of donations from both neighbours and relatives, and lifted the financial burden from the family.

A CHANCE TO REBUILD

Dev Maya's first priority now is to repay her loans. Her youngest son works overseas in Kuwait to support the family, and her husband works as a blacksmith, producing tools and spades. She lives in a very close community who trust her, and as a result she is not yet required to pay back the community loan, until after she has repaid the bank.

In the future, Dev Maya hopes to take out another loan to build a house for her son and his family.

"I'M JUST SO THANKFUL THAT NO ONE DIED. IF WE WERE IN THE OLD HOUSE THEY MAY HAVE ALL DIED."