

FAQS ON RURAL HOUSING RECONSTRUCTION PROGRAM

Question 1: What is rural housing reconstruction program?

ANS: This is the program for giving cash grant and technical support & training for the reconstruction of houses in the rural areas of the most affected districts:

- NWFP: Abbotabad, Batagram, Mansehra, Kohistan and Shanglla (all affected union councils)
- AJK : Bagh , Neelam , Muzaffrabad and Rawalakot (all affected union councils)

Question 2: Who is eligible for this grant program?

ANS: The following are eligible:

- All the affected population who have already received initial Rs.25,000/-
- Owner of the house for one house only
- Tenant of the house (having NOC from the owner),
- All people who have signed an MOU with AI teams of ERRA, at the time of inspection and assessment
- In case of a joint ownership the person who was staying in the house at the time of earthquake

Question 3: Who will make the houses?

ANS: Owner himself will make the houses – ERRA will only give technical, financial and monitoring service and will also suggest few designs of the houses which are available on ERRA website.

Question 4: What do I get out of this program?

ANS: Technical training and financial support to build a basic housing unit

Question 5: What is the technical training?

ANS: ERRA has established 11 housing reconstruction centers and mobile training teams in the affected area for the training for local people and develop a capacity of building earthquake resistance house in the affected areas. ERRA's housing reconstruction teams are available in the following areas: Bagh, Rawala Kot, Dhirkot, Hattian, Muzaffarabad, Patika, Balakot, Shinkiari, Batagram, Bana and Besham

Question 6: How much compensation will I get?

ANS: The compensation is as follows:

For destroyed houses,

- An initial payment of Rs. 25,000 has been made to cover immediate shelter needs. The balance of Rs. 150,000 is to be used for permanent housing. It will be paid in three installments:
- Rs. 75,000 for mobilization;
- Rs. 25,000 upon completion to plinth level;
- Rs. 50,000 upon completion of the walls.
- A final technical inspection of the roof will be made.

For damaged houses

- An initial payment of Rs. 25,000 has been made to cover immediate shelter needs.
- A cash grant of Rs. 50,000 will be paid in one installment.
- Houses with negligible damage will not be eligible for further grants

Question 7: Who will do the assessment?

ANS: Army teams (AI teams) including a Local Government representative and social mobilizer from the local community

Question 8: will I get the money in cash?

ANS: Cash Payment will not be made. Money will be transferred in the personal bank accounts or the post office account of the eligible person after 15 days of the assessment.

Question 9: If I'm not satisfied with the decision of the AI team, how and where can I appeal?

ANS: In that case one can appeal against any grievance, on three levels,

Level one: At village level one can appeal to village grievance removal committee, if not satisfied you can always go to

Level 2: Appeal to tehsil grievance removal committee if not satisfied you can always go to

Level 3: District grievance removal committee, headed by DC/DDRO

In any case the decision of the district grievance removal committee will be final. At the tehsil and the district level grievance removal committees representative of the Army will also be included.

Question 10: How can I get the building material and from where?

ANS: ERRA is developing building material hubs in the affected areas, and it is also trying to arrange the building material at controlled rates in the affected areas

Question 11: Is unmarried also eligible for the housing subsidy?

ANS: Yes

Question 12: Why AI teams from some areas have stopped damage assessment?

ANS: If the people of the area do not want to get their houses assessed and show resentment and do not cooperate with the AI teams, damage assessment in those areas will be suspended temporarily.

Question 13: What if I have lost my property documents / records?

ANS: Families with damaged houses who do not have proper property ownership/title (unauthorized habitats) will not be immediately eligible for housing assistance. It is however recognized that loss of land records can be a significant source of social risk associated with housing reconstruction. Hence cases where records have been lost and are not retrievable, shall either be resolved through community-based interventions and evidence mechanisms, or referred to the grievance redressal system. Further, the district administration may consider the need to setup mobile land tasks forces to examine these cases and provide solutions, wherever possible.

Question 14: What if my house is in a hazardous location?

ANS: In such cases relocation may be required and the AI Teams would inform the house accordingly.

Question 15: What if my property Inheritance that has not been Recorded/Formalised?

ANS: Such cases will need to be verified by the AI teams through local means.

Question 16: What if I have joint ownership or “vesh” of the property?

ANS: In such cases, the family member who was the owner of the house at the time of the damage will be eligible for the housing subsidy.

Question 17: What if I own several houses which have been damaged / destroyed?

ANS: In this case owner will only be eligible for the housing subsidy with respect to one house in which he or she was residing when the damage was caused to that house. In case of rented houses belonging to the same owner, the owner will have to sign an agreement with the occupant/tenant of his house according to which tenant will receive the restoration/restoration grant to reconstruct/restore the house on behalf of the owner. The government will disburse the funds to the occupant of the house once the occupant produces the agreement signed by the actual owner of the house. The agreement between the owner and tenant will include a no-objection/permission from the owner, allowing the tenant to receive the grant and reconstruct/restore the house without any interference from the owner. Under this arrangement, the eventual longer-term beneficiary of the grant will still be the asset (house) owner, while the tenant will be the grant recipient and executor only and thus avail the immediate benefits of the grant. As such, the owner-tenant agreement will have a specific non-eviction clause, allowing the tenant to reside in the house for a period of at least 3 years after the reconstruction/restoration is completed.

Question 18: Will I be able to receive a housing grant if I have started reconstruction on my own without Government assistance?

ANS: Households that have already begun or completed reconstruction of their houses, without availing financial assistance from any other ongoing program or preexisting facility, will also be eligible to receive the government grant either in full, or in part, as determined by the AI team. The following main conditions will need to be met by the homeowner/tenant to establish a claim for reimbursement and for further grant installments, if applicable:

- i. The RCR certifies that the house has not been rebuilt/repared with donor assistance
- ii. The Houses is included in the original grant list
- iii. The AI team assesses the damage based on the new construction and certifies that:
(a) the house falls within the categories entitled for a housing grant (b) seismic resistant construction practices have been followed by the owner, or if that is not the case, the owner agrees to dismantle the reconstructed parts at his own cost and; (c) agrees to carry out all further reconstruction following seismically safe standards.

Question 19: What if the Initial Disbursement Made has been made to several people in my house/family?

ANS: In such cases payment will be made to one owner and undertaking will be obtained from other brothers/occupants that they have no objection to payment being made to one person who will build the house on behalf of the others.

Question 20: What If male members of my family are away from home and my house is to be assessed?

ANS: In case the actual owner of the house is away due to any reason including employment and is unable to come back at the time of damage assessment, then he/she will have to give the power of attorney in favour of spouse or blood relative, who will be eligible to sign MOU with the assessment team on the basis of which assessment of the house will be done. But in any case payment will be made into the bank account of the original owner.

Question 21: Will the housing subsidy be given on the basis of houses or households?

ANS: If more than one family are residing under one roof and during the initial damage assessment Rs 25000 were given on the basis of stoves, second tranche will only be given to one who is the owner of the house and undertaking will be obtained from other residents that they have no objection on subsidy given to one person who will build the house on behalf of all.

Question 22: What if I have a land dispute?

ANS: For the just and equitable disbursement of the funds and to ensure that the money goes to the rightful owner of the property, it is very important that title and the ownership of the house are not ignored. Determining the correct title of the property has become difficult due to the destruction of the legal documents during the earthquake. Determining the ownership of the property will be the responsibility of the Assistance and Inspection teams (AI Teams) who will do it by resorting to legal documents wherever possible and in case the legal documents have been destroyed, the title will be established through developing alternate mechanisms as well as local verification from the community. Special attention will be given to ensure that land and inheritance claims can be dealt with in a timely manner, with particular attention given to making these mechanisms easy to access for women and socially disadvantaged groups.

Question 23: What if I do not have a Bank Account?

ANS: Housing subsidy will only be given directly into the bank/post office account of the beneficiary. The bank account can be in any part of Pakistan for this purpose but house owner will have to be at the site of his/her house at the time of damage assessment and MOU signing.

Question 24: What if my house is built on government land?

ANS: The Policy for this issue is that in case an affectee's house is built on Government land then in order to obtain a housing subsidy the affectee must obtain an NOC from the Provincial/State Government or from the particular Government Department to whom the land belongs.

Question 25: What if I have not received the first installment of Rs. 25000?

ANS: Affectees who have not received the first installment due to any reason should file an appeal through the Grievance Redressal System at the Tehsil Level. The AI Teams would collect such lists on a weekly basis and undertake assessment of such houses separately. These kind of cases would be dealt with separately from the laid down procedures as after due verification by AI Teams such houses would be given initial installment of Rs. 25000 plus the next installment of Rs. 75000 simultaneously.