Welcome to the eighteenth 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.

RUMOURS

KUBHINDE, SINDHUPALCHOK
"They say the government is building houses for the earthquake affected, particularly in Sindhupalchok and Gorkha."

MANKHA, SINDHUPALCHOK
"There are rumours that the Chinese government is building houses for the earthquake affected in Sindhupalchok."

CHARIKOT, DOLAKHA
"They say the World Vision organisation will build houses for earthquake victims."

FACTS

The government does not have any plans to directly rebuild houses for the earthquake affected but it has made a decision to distribute up to Rs 200,000 in grant to households whose houses were completely destroyed in the earthquake. The timeline for distribution, however, has not yet been laid out.

Gorkha and Sindhupalchok are not prioritised in this process.

Before the distribution process will begin, the Central Bureau of Statistics (CBS) will assess the damages in detail, collect information on socio-economic status of families and determine the eligibility of households for the grant. The enumeration will begin in January.

In the first phase, the data agency will assess Gorkha, Nuwakot, Rasuwa, Sindhupalchok and Dolakha.

China has pledged USD 500 million for reconstruction. The government has not signed an agreement with China, allowing the latter to directly rebuild damaged houses.

The World Vision International organisation does not have any plans to rebuild houses in Dolakha or elsewhere.
The Nepal Rashtra bank has already released working procedures for commercial banks and financial institutions to provide up to Rs 2.5 million in home loan to earthquake-affected families living in urban areas, and up to Rs 1.5 million to families living in rural areas.

Commercial banks and financial institutions will determine the amount of loan an earthquake-affected family can take based on the family’s ability to repay the loan. Interested families will have to meet the bank requirements. In general, they will need to submit a recommendation letter from their respective Village Development Committees (VDCs) or municipalities, an income statement, a blueprint of the house, a copy of citizenship, collateral and other supporting documents.

Some banks have started accepting loan applications. Contact your local bank to get more information.

The government has discussed with the shelter cluster about providing a separate Rs 200,000 in loan at 2 percent interest to the most vulnerable—such as women-headed households, child-headed households, households with disabled people and the poorest of the poor. No concrete decisions have been made on this so far.

**CONCERNS**

**CHHATIWAN, MAKWANPUR**
“People are interested to know more about the home loan the government is going to provide.”

**GORKHA BAZAAR, GORKHA**
“What kind of loan is this subsidised loan? How and when will the government provide us home loan at a subsidised interest rate? It seems that the loan is only for the rich. What kind of decisions will they make for the poor?”

**PHULPINGDANDA, SINDHUPALCHOK**
“People are interested to know when they will be able to get the subsidised loan that the government promised.”

**ANSWERS**

The Nepal Rashtra bank has already released working procedures for commercial banks and financial institutions to provide up to Rs 2.5 million in home loan to earthquake-affected families living in urban areas, and up to Rs 1.5 million to families living in rural areas.

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Some organisations in the shelter cluster have started distributing winterisation kits or cash equivalent to vulnerable families living above 1500 metres in affected districts.

A general kit comprises warm clothing (hats and jackets), blankets, bedding items (foam sheeting) and sealing off material (tarpaulins wires and foam sheeting).

Households above 2000m will be eligible for supplemental kits that include improved wood-burning cooking stoves and solar lamps.

According to the altitude isoline map, households in Simjung and Namjung in Gorkha are not eligible for the kits. Parts of Bhimeshwor in Dolakha and Bhimphedi in Makwanpur are.

Organisations have not started distributing kits in Dolakha and Makwanpur.

In Gorkha, the District Disaster Relief Committee has prioritised 23 VDCs for winterisation support and distribution has begun in six northern VDCs.

There have been delays in procurement and distribution of winterisation kit because of the problems in transportation. Contact your District Development Office to find out when the distribution will begin.

Families can keep themselves warm in temporary shelters by raising mattresses/bedding off the floor, by using foam sheets and tarpaulins under the mattress to prevent heat loss through the floor and by sealing gaps in tents/residence using blankets, foam sheets or tarpaulins. If families use fire to keep the tent/room warm, proper ventilation is a must.

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GORKHA BAZAAR, GORKHA

“There are rumours that the blueprint approval fee will be waived for the earthquake affected.”

AAP PIPAL, GORKHA

“The earthquake destroyed my house completely. If I decide to build a house somewhere other than in Gorkha, will I still get Rs 200,000 from the government.”

CONCERNS

VDCs and municipalities will decide whether to waive the blueprint approval fee for the earthquake affected. VDCs have not yet set up a mechanism to approve blueprints of houses.

If a family wants to build a house in an administrative unit different from where the destroyed house used to be, it can still qualify for the grant money of up to Rs 200,000 if the family is recognised as a beneficiary by both old and new VDCs/municipalities. If you are qualified for the grant, make sure your name appears on the list of beneficiaries in your old and new place of residence.

As the government gets ready to disburse the amount, this procedure might change. Keep yourself updated by contacting your VDC secretary/municipality executive officer.

Families can build houses in areas less than 128 sq metres, but the new building guidelines dictate that at least 30 percent of the land has to be open space. This means the smaller the plot of land you have, the smaller the house will be.

ANSWERS

The rumours and issues presented here were collected by frontline workers from partner organisations and #quakehelpdesk volunteers based on their face-to-face conversation with around 375 people in 9 districts between 23-30 July. The selection was done on the basis of prevalence and relevance. The information presented here is correct at the time of issue.

The next issue of Open Mic Nepal will be published on 23 November.