

# Bulshada Beacon

## Hoggaaminta Bixinta Kirada Dagganaha

Hoggaamintaan waxaa ku qoran macluumaad muhiim u ah dagganeyaasha oo ku saabsan...

- Bogga 1aad: waxa laga filaayo **bixinta kirada**
- Bogga 2aad: waxa dhici kara haddii **aadan bixinin kirada** (maxkamadda ka hor iyo inta ay socoto)
- Bogga 3aad: sharaxaadda **ereyada caadiga**
- Bogga 5aad: **liiska ilaha** haddii aad u baahan tahay kaalmo si aad isaga bixisid kirada ama biilasha kale

### MAXAY YAHIIIN WAXA LA FILAAYO MARKA LA BIXIYO KIRADA?

**XASUUSIN:** Haddii aad qabtid itaal darri aadna u baahan tahay in aad siyaabo kale oo rasmi ah uu xafiiska maamulka kugu soo gaarsiiyo macluumaadka, waxaad codsan kartaa **Fududeyn Macquul ah (Reasonable Accommodation) (RA)**. Waxaad codsigaan ku soo gudbin kartaa Foomka Codsiga Fududeynta Macquulka ah (Reasonable Accommodation Request Form) ama waxaad adeegsan kartaa isgaarsiin kale oo ka jawaaba dhamaan su'aalaha ku qoran Foomka Codsiga (Request Form). Waxaad Foomka Codsiga RA (RA Request Form) ka heli kartaa xafiiska maamulka.

**XASUUSIN:** Haddii aad u baahan **tarjamada luqadda**, fadlan la xariir xafiiska maamulka. Haddii aad u baahan tahay turjubaan iyo/ama adeegyada tarjamada ama Aqoontaada Ingiriisiga Kooban Tahay (Limited English Proficiency) (LEP), waxaan halkaan u joognaa in aan ku kaalmeyno, waxaan ku siin doonaa adeegyadaan mana jiri doono kharash laguugu soo dallaco.

- **Kirada waxaa leyska rabaa maalinta 1<sup>aad</sup> bil kasta ama ka hor.**
- Waxaad ku bixin kartaa habka **elataroonigga** (sida la jecel yahay) ama waxaad ku bixin kartaa **jeeg** ama **dalabka lacagta (money order)**. Kirada laguma bixin karo lacag caddaan.
  - **Habka Elataroonigga:** ka bixi <https://portal.rentpayment.com>. Waxaa jirta hab kale oo toos lagu bixiyo kirada (autopay), taasoo lacagta toos uga soo bixisa xisaabta bangigaada bil kasta si aad isaga bixisid kirada. Haddii aad dooratid in aad isticmaashid lacag bixinta tooska, waa in dib loo cusboneysiyo sannad kasta.
  - **Jeegga ama Dalabka Lacagta (Check or Money Order):** waa in aad qof ahaan u geeysid xafiiska maamulka ama waa in aad ku soo dirtid USPS.
- Meel ammaan ah dhigo **caddeynta lacag bixinta** (tusaale, koobiga jeegga, resiidka dabada dalabka lacag bixinta (money order), bayaanka bangiga oo muujiya in jeegga la fasaxay ama wareejinta elataroonigga maaliyadda).
  - Waxaa waxtar leh in aad haysatid diiwaan kuu gaar ah, waa intaas ay soo baxaan su'aalo ku saabsan lacag bixintaada.
- **La hadal** shaqaalaha xafiiska maamulka haddii aad qabtid su'aalo ku saabsan bixinta kirada, haddii aad dib uga dhacdid bixinta kirada, ama haddii aad dhibaato kala kullantid bixinta kiradaada.
- Wediiso kaalmo - waxaa jira **ilo** laga helo deegaanka iyo gobolka oo laga yaabo in ay kaalmeyaan bixinta kirada ama biilasha kale haddii aad dib uga dhacdid. Ujeedadena waxay tahay in aan adiga kula shaqeyno, in aan kugu kaalmeyno in aad ku sii jirtid gurigaada iyo in aad iska ilaalisid talaabo sharci iyo/ama in lagaa saaro guriga.

## MAXAA DHICI KARA HADDII AADAN BIXININ KIRADA?

*Maxkamadda Ka Hor*



Waxaad maamulka ka heli doontaa **isgaarsiin (communications)** oo ku saabsan kirada lala soo daaho, iyo talaabadaha maxkamadda kaa qaadi kartomustaqbalka haddii aadan bixinin kirada.



Waxaa dhici karto in lagu soo diro **ogeysiiska ka horeeyo maxkamadda** [ee lagu magacaabo Ogeysiiska Saaridda (Notice to Quit) (NTQ) ama Ogeysiiska Soo Afjaridda Ka Hor (Pre-Termination Notice) ee ku xeran gobolka]. Ogeysiiskan si joogto ah looma geliyo diiwaankaada maxkamadda waqtigaan, hase ahaatee waa talaabada kowaad hawsha ka saaridda.



Inta waqtigaan socdo, fadlan kaalay oo la hadal kooxda maamusha hantida si aad ugala hadashid xaaladaada iyo xalka suurtoogalka ah.



Bixinta kirada lagu leeyahay waxay kaa **joojisaa** ka saaridda.

**Xariirka lala leeyahay xafiiska maamulka waa WAXA UGU MUHIIMSAN (FURAHA)!** Waxaan halkaan u joognaa in aan idin kaalmeyno, waan kula shaqeyn karnaa adiga si aad u heshid xal. Ujeedadena waxay tahay in aan adiga kula shaqeyno, in aan kugu kaalmeyno in aad ku sii jirtid gurigaada, iskana ilaalisid in lagaa qaado talaabo sharci iyo/ama saarid. La xariir xafiiska maamulka si aad u heshid macluumaad badan ama si aad u codsatid kaalmo aad kula xariirtid ilaha deegaanka. Shaqaalaha waxay kaloo adiga kaala hadli karaan talooyinka soo socda, oo laga yaabo in ay hakiyaan hawsha:

- **Heshiiska Dib u Bixinta Gudaha (Internal Repayment Agreement):** Waxaa dhici karto in aad maamulka kala shaqeysid heshiiska dib u bixinta gudaha si aad isaga bixisid kirada lagaa rabo.
- **Dib u Shahaadeynta Ku Meel Gaarka (Interim Recertification) (IR):** Waxaa dhici karto in aad xaq u yeelatid dib u shahaadeynta ku meelgaarka haddii dakhliga ku soo gala isbaddalo (tusaale: waxaa kaa lunta shaqada ama waxaa yaraaday saacadaha aad shaqeysid) kaddibna xisaabta kiradaada waxaa lagu saleyay dakhliga (tusaale: waxaad qaadataa kabidda lagu dabaqi karo ama fojar, sida fojarka Xullashada Guriga (Housing Choice)).
- **Kaalmada Kirada ama Danabka:** Badanaa waxaa jira brograamyada xaafadda, deegaanka, iyo gobolka oo kaalmo ka geysan kara bixinta qeyb ka mid ah kirada lagaa rabo ama biilasha danabka. Haddii aad iskaada u soo gudbisid arjiga kaalmada kirada, fadlan u sheeg xafiiska maamulka. Liiska ilaha gobolka waxaa kaloo laga helaa dhamaadka qoraalkaan.

## MAXAA DHACA KADDIB MARKA SAARID LOO GUDBIYO MAXKAMADDA?

*Inta ay Socoto Maxkamadda*



Marka saaridda loo soo gudbiyo maxkamadda, waxaad **maxkamadda ka heli doontaa warqaddo** rasmi ah. Tani waxay abuuri doontaa diiwaanka ka saaridda.



Marka xiga, waxaa la ballamin doonaa **dhageysiga maxkamadda**. Waa muhiim in la tago dhageysiga lagu ballamiyay si aan toos kula hadalno. Haddii aadan tagin dhageysiga, talaabada xigta (maamulaha hantida) waxaa toos loo gaarsiin doonaa warqadaha adiga toos kaaga saara abarmanka.



Waxaad haysataa fursadda **heshiiska lacag bixinta maxkamadda**. Heshiiska wuxuu abuuri doonaa qorshe iyo sharuudo loo baahan yahay, sida dib u bixinta kirada aadan ku bixinin muddadii lagu qabtay iyo/ama la qabsiga kirada mustaqbalka. Ujeedadena waxay tahay in aan adiga kula shaqeyno, in aan kugu kaalmeyno in aad ku sii jirtid gurigaada, iskana ilaalisid in lagaa qaado talaabo sharci iyo/ama saarid.



Haddii aad sameysid waxa heshiiska lacag bixinta maxkamadda kaa rabo, waxaa kaa **joogsan** doono saaridda.



Haddii **aadan sameynin** waxa heshiiska lacag bixinta kaa rabo, waxaa meesha ka sii socon doono hawsha saaridda, kaddibna maxkamadda waxay soo saari doontaa warqadaha qof ahaan kaa saara abarmanka.

**XASUUSO:** Fadlan kaalay si aad ula hadashid xafiiska maamulka. Waxaan halkaan u joognaa in aan ku kaalmeyno dadka, waxaan rabnaa in aan helno xal kuu ogolaado adiga in aad ku sii jirtid abarmankaada.

## SHARAXAADDA EREYADA CAADIGA<sup>1</sup>

**Lacagaha ku Aruuray Qofka ama Qaanta:** Waa xisaabta aan la bixinin ama leyska rabo. Kirada aruurtay waa xisaabta kirada la qabo.

**Warqadda Dhaarta (Affidavit):** Oraah qoran uu qofka saxiixo, kuna dhaarto in macluumaadka ku qoraan oraahda yahiin run.

**Warqadda Saboolnimada (Affidavit of Indigency):** Warqad lagu dhaarto uu qofka saxiixo kuna sheego in uusan awoodin in uu iska bixiyo khidmadaha maxkamadda iyo kharashka.

**Ashtakada:** Warqadda loo gudbiyo maxkamadda ama wakaaladda si loo bilaabo talaabo sharci.

**Marka Qofka ku Fashalo Bixinta Deynta ama Go'aanka Laga Gaaro Fashalka:** Go'aanka maxkamadda oo garta siisa hal dhinac haddii dhinaca kale ku guul dareysto in uu ka soo jawaabo ashtakada muddada uu rabo sharciga ama ku guuldareysto in uu maxkamadda yimaado taariikhda dhageysiga.

**Eedeysanaha:** Qofka isdifaaca ama la soo dacweeyo. Dagganaha waa eedeysanaha ku sugan xaaladda ka saaridda.

**Fasax:** Si loo soo afjaro kiiska maxkamadda iyadoo aan la qabanin maxkamad dhamaystiran.

**Taariikhda Gelinta:** Taariikhda ku qoran talaabada ka saaridda guriga ee loo baahan yahay in maamulaha hantida uu ku soo gudbiyo ashtakada, khidmadda soo gudbinta, iyo warqadaha kale ay maxkamadda u baahan tahay.

**Saar, Saaridda:** Waa marka dagganaha laga saaro hantida kaddibna lagala wareego hantida. Si milkiilaha hantida u saaro dagganaha, maamulaha hantida waa in uu fulliyo dhowr shay.

**Fullinta:** Warqad ka soo baxda xafiiska karaaniga maxkamadda oo u ogolaata maamulaha hantida in madaxa boliiska ama askari ay guriga kaa saaraan dagganaha iyo milkiyadiisa. Maamulaha hantida wuxuu heli karaa fullinta marka keliya ay maxkamadda ama maamulaha hantida iyo dagganaha gaaraan heshis loo gudbiyay maxkamadda.

**Madaxa Reerka:** Guriyeynta, madaxa reerka waa qofka qaata mas'uuliyadda kirada marka uu saxiixo.

**Dhageysi:** Hab rasmi ah uu garsooraha, sarkaalka dhageysiga, ama sarkiil kale ku dhageystaan dhinacyada, tixgeliyaan caddeynta, kaddibna ka soo saaraan xukun ama go'aan. Kiisaska saaridda, dhageysiga wuxuu la mid yahay dacwadda weyn (trial).

**Madaxda Guriyeynta:** Hay'ad ka tirsan dawladda oo iska leh iyo maamusho guryaha dawladda maal geliso. Madaxda guriyeynta waxay ka shaqeyn kartaa dib u shahaadeyntaada ku meel gaarka.

**HUD:** Waaxda Guriyeynta iyo Horumarinta Magaalooyinka Mareykanka (The United States Department of Housing and Urban Development) (HUD). HUD waxay maal gelisaa brograamyada guriyeynta federaalka iyo waxay dajisaa iyo hirgelisaa siyaasadaha la xariira brograamyadaas.

**Sabool:** Sabool ama maaliyad ahaan baahan. Dadka la kulma qaar ka mid ah Tilmaamaha Saboolnimada Federalka (Federal Poverty Guidelines) waxay soo gudbin karaan foom lagu magacaabo **Warqadda Dhaarta Saboolnimada (Affidavit of Indigency)** si ay u weydiistaan maxkamadda in aysan bixinin kharashka / khidmadaha maxkamadda.

**Dib u Shahaadeynta Ku Meel Gaarka (Interim Recertification) (IR):** Habka fiirinta dakhliga soo gala reerkaada iyo tirada uu qoyska ka kooban yahay si wax looga baddalo kiradaada, haddii aad haysatid fojarka guriga ama kabidda marka kiradaada ku xeran tahay dakhliga. Waa loo baahan yahay marka lala kulmo isbaddalada dakhliga ama isbaddalada kale ee reerka.

**Go'aanka:** Go'aanka rasmiga ee ugu dambeeyo uu qaato garsooraha kaddib marka la dhageysto kiiska.

**Kirada:** Heshiis qoran oo dhexmara maamulaha hantida iyo dagganaha oo lagu qeexay qodobada dagganaashada ilaa muddo go'an.

<sup>1</sup> Sifeynta qeyb ahaan laga soo qaatay ama laga dhaqan geliya [Hay'adda Badalaadda Sharciga Massachusetts \(Massachusetts Law Reform Institute\)](#) iyo [Tilmaanta Saaridda Connecticut \(Connecticut Eviction Guide\)](#).

**Kireestaha:** Dagganaha.

**Kireeyaha:** Maamiulaha Hantida.

**Aqoonta Ingiriisiga Kooban (Limited English Proficiency) (LEP):** Waa marka aadan Ingiriisiga ugu hadlin sida luqadaada ugu muhiimsan, awoodaada akhriskana, qorista, ku hadalka, ama fahamka Ingiriisiga kooban tahay. Waxaa dhici karto in aad xaq u yeelatid kaalmada luqadda ee la xariirta adeeg ama manaafacaad gaar ah.

Shirkadda Maamulka: Shirkadda uu soo kireysto milkiilaha hantida si loogu maamulo hantida, loogu soo aruuriyo kirada, iyo loogu dayactiro.

**Dhexdhexaadin, Dhexdhexaadiye:** Hab aan rasmi ahayn oo lagu xalliyo qilafaadka ka hor inta aysan gaarin garsooraha, halkaas ay labada dhinac la kulmi doonaan dhinac saddaxaad oo dhexdhexaad ah (dhexdhexaadiyaha) si looga wada hadlo xalka.

**Codsiga:** Waa codsi qoran ama afka looga sheego maxkamadda si ay u gaarto go'aan cayiman ama si ay u soo saarto ammar.

**Ogeysiiska Ka Saaridda (Notice to Quit) (NTQ):** Warqadda uu dagganaha ka helo maamulaha hantida bilowga ama inta ay socoto hawsha saaridda. NTQ ma aha macnaha in ay waajib kugu tahay in aad guurtid ugu dambeyn taariikhda ku qoran ogeysiiska. Maamulaha hantida waa in uu mar kasta ruqsad ka qaato maxkamadda si uu u saaro dagganaha.

- DC, FL, MA, ME, NY, OH, PA, VA: Ogeysiiska Saaridda (Notice to Quit) waa ogeysiis qoran uu maamulaha hantida siiyo dagganaha bilowga hawsha saaridda. Waa talaabada kowaad uu maamulaha hantida ka qaado saaridda. NTQ ma geli doonto diiwaankaada joogtada haddii aan saaridda loo gudbinin maxkamadda.
- CT: Ogeysiiska Saaridda (Notice to Quit) waa warqad qoran uu dagganaha ka helo maamulaha hantida inta ay socoto hawsha saaridda.

**Ammarka:** Waa ammar qoran uu soo saaro garsooraha, ama soo saarto maxkamadda ama uu soo saaro karaaniga maxkamadda ee sharaxa go'aanka maxkamadda.

**Dacwoodaha:** Qofka soo gudbiya dacwad. Maamulaha hantida waa dacwoodaha kiiska ka saaridda.

**Ogeysiiska Ka Horeeyo Soo Afjaridda:** CT, waa ogeysiis qoran uu maamulaha hantida siiyo dagganaha bilowga hawsha ka saaridda. Waa talaabada kowaad uu maamulaha hantida ka qaado saaridda. Waxay ogeysiisaa dagganaha waxa dhibaataada tahay iyo sida loo xalliyo. *Xaq u yeelashadaada in lagu siiyo ogeysiiska ka horeeyo soo afjaridda waxay ku xeran tahay nooca dhibaataada jirta iyo haddii aad daggan tahay guryaha dadweynaha ama nooc kale oo ka mid ah guryaha dawladda kabto*

**Qofka Naftiisa Mattala (Pro Se):** Waa marka aad naftaada mattashid adiga oo haysanin kaalmada qareenka.

**Guriyeynta Macquulka ah (Reasonable Accommodation) (RA):** Shardiga sharciga in maamulaha hantida uu bixiyo adeegyada qaar ama qalab, ama baddalo kireynta ama sharciyada ku saabsan dagganaashada, si loo ogolaado dagganaha itaalka darran in uu ku sii jiro gurigiisa.

**Dib u Dhigidda ama Dib u Dhigidda Fullinta:** Ammar dib u dhiga ka saaridda. Garsooraha wuxuu gadaal u dhigi karaa (celin) ammar ama fullinta saaridda dagganaha si qofka loo siiyo waqti dheeraad ah uu ku guuro.

**Habka Soo Koobidda:** Hawsha maxkamadda rasmiga xagga saaridda dagganaha.

**Wicidda iyo Ashtakada:** Warqadda dhinac isticmaalo si ay dacwada uga furta maxkamadda. Wicidda iyo ashtakada waxay kuu sheegaan goorta iyo sababta loo baahan yahay in aad u timaadid maxkamadda.

**Dagganaashada:** Xariirka rasmiga ee ka dhexeeyo maamulaha hantida iyo dagganaha

**Dacwadda Kama Dambayska (Trial):** Dhageysi rasmi ah oo ka socda gudaha maxkamadda lana soo hor istaago garsooraha halkaas ay dhinacyada ku soo bandhigaan caddeynta (marqaati furka iyo/ama warqadaha), kaddibna garsooraha ka soo saaro go'aanka ugu dambeeyo.

## LIISKA ILAHA

Marka hore, fadlan la xariir xafiiska maamulka si aad u heshid macluumaadka ku saabsan ilaha deegaanka iyo gobolka.

### CONNECTICUT

*Si aad u heshid kaalmo, wac 2-1-1 ama 1-800-203-1234*

Maaliyadda Ka Hortagga Ka Saaridda UniteCT (UniteCT Eviction Prevention Fund)

1-844-864-8328

<https://portal.ct.gov/DOH/DOH/Programs/Eviction-Prevention-Fund>

Brograamka Kaalmada Quwadda Guriga CT (CT Home Energy Assistance Program)

<https://portal.ct.gov/heatinghelp>

### FLORIDA

*Si aad u heshid kaalmo wac 2-1-1 ama booqo [www.211.org](http://www.211.org)*

Kaalmada Ka Hortagga Ka Saaridda FL (FL Eviction Prevention Assistance)

1-888-780-0443

[www.floridalegal.org/eviction-prevention](http://www.floridalegal.org/eviction-prevention)

Brograamka Kaalmada Quwadda Guriga FL (FL Home Energy Assistance Program)

[www.floridajobs.org/LIHEAPHelp](http://www.floridajobs.org/LIHEAPHelp)

### MAINE

*Si aad u heshid kaalmo, wac 2-1-1 ama 1-866-811-5695*

Brograamyada Kirada Guriyeynta Maine

1-866-357-4853

[www.mainehousing.org/programs-services/rental](http://www.mainehousing.org/programs-services/rental)

Kaalmada Quwadda Guriga MainHousing (MaineHousing Home Energy Assistance)

1-877-544-3271

[www.mainehousing.org/programs-services/energy/liheap](http://www.mainehousing.org/programs-services/energy/liheap)

### MARYLAND

*Si aad u heshid kaalmo wac 2-1-1 ama booqo*

<https://211md.org/>

Kaalmada Kirada Degdegga MD (MD Emergency Rental Assistance)

1-877-546-5595

<https://dhcd.maryland.gov/Pages/EvictionPrevention>

Brograamyada Quwadda MD

<https://dhs.maryland.gov/office-of-home-energy-programs>

### MASSACHUSETTS

*Si aad u heshid kaalmo, wac 2-1-1 ama 1-877-211-6277*

Kaalmada Kirada Degdegga MA (MA Emergency Rental Assistance) - RAFT

[www.mass.gov/housinghelp](http://www.mass.gov/housinghelp)

Brograamka Kaalmada Quwadda Guriga MA (MA Home Energy Assistance Program)

1-800-632-8175

[www.mass.gov/hed/fuel](http://www.mass.gov/hed/fuel)

### NEW YORK

*Si aad u heshid kaalmo wac 2-1-1 ama booqo <http://211nys.org/>*

Waayada Adeegyada Bulshada ee Deegaanka NY

<https://otda.ny.gov/workingfamilies/dss.asp>

Brograamka Kaalmada Quwadda Guriga NY (NY Home Energy Assistance Program)

1-800-342-3009

<https://otda.ny.gov/programs/heap/>

### OHIO

*Si aad u heshid kaalmo wac 2-1-1 ama booqo [www.211.org](http://www.211.org)*

Kaalmada Kirada Degdegga OH (OH Emergency Rental Assistance)

<https://mha.ohio.gov/supporting-providers/housing-providers/resources/emergency-rental-assistance-era>

Brograamka Kaalmada Quwadda Guriga OH (OH Home Energy Assistance Program)

1-800-282-0880

<https://development.ohio.gov/heap>

### PENNSYLVANIA

*Si aad u heshid kaalmo, wac 2-1-1 ama 1-855-567-5341*

Kaalmada Kirada Degdegga PA (PA Emergency Rental Assistance)

[www.dhs.pa.gov/ERAP](http://www.dhs.pa.gov/ERAP)

Brograamka Kaalmada Quwadda Guriga PA (PA Home Energy Assistance Program)

[www.dhs.pa.gov/LIHEAP](http://www.dhs.pa.gov/LIHEAP)

### VIRGINIA

*Si aad u heshid kaalmo, wac 2-1-1 ama 1-800-230-6977*

Khadka Kaalmada Saaridda VA

1-833-663-8428

<https://evictionhelpline.org/>

Brograamka Kaalmada Quwadda Guriga VA (VA Home Energy Assistance Program)

[www.dss.virginia.gov/benefit/ea/](http://www.dss.virginia.gov/benefit/ea/)

### WASHINGTON D.C.

*Si aad u heshid kaalmo, wac 2-1-1 ama 1-202-463-6211*

Ka Hortagga Ka Saaridda iyo Kaalmada Kirada ee DC (DC Eviction Prevention & Rental Assistance)

<https://dhs.dc.gov/service/eviction-prevention-rental-assistance>

Kaalmada Quwadda Guriga DC

<https://doee.dc.gov/energyassistance>

### WEST VIRGINIA

*Si aad u heshid kaalmo, wac 2-1-1 ama 1-833-848-9905*

Kaalmada Quwadda Guriga WV

<https://dhhr.wv.gov/bfa/programs/Pages/LIEAP>

Brograamyada Kaalmada Kirada WV

[www.wvhdf.com/mountaineer-rental-assistance-program](http://www.wvhdf.com/mountaineer-rental-assistance-program)