

Laguuma diidi ama saari karo gurigaaga sababo la xidhiidha...

Cidaada,
isirkaaga, ama
qawmiyadadda

Naafanimmo

Diinta

Heerka Qoyskaaga

Aqoonsiga jinsigaaga
ama dookha galmada

Haddii ay taa kugu dhacdo, wac waaxda la Talinta Guri ka Saarida

Waa maxay xeerka guriga loo siman yahay?



Xeerka guryaha loo siman yahay waa sharci federaal ah oo ka ilaaliya kireystayaasha **takoorka**. waxay ka dhigaysaa **sharci-darro** in mulkiilayaashu ay takooraan kireystayaasha iyadoo ku saleysan **isir, qowmiyad, asal uu qofka kasoo jeedo, naafo, diin, heerka qoyska, aqoonsiga jinsiga, ama dookha galmada.**

Waa sharci in mudnaanta kiraynta la siiyo kiraynta dadka aanan guri haysan!

Guryaha badankooda waxaa daboola Xeerka Guryaha loo Siman Yahay, laakiin waxaa jira xaalado gaar ah oo uuno daboolin.

Noocyada guryaha uu xeerkaa uuna daboolin waxaa ka mid ah:

- Guryaha uu mulkiiluhu ku jiro ee 4 ama ka yar.
- Guryaha halka qoys ee bilaa dilaal la kiraysto.
- Guryaha ay hayaduhu u maamulaan xubnahooda.

Maxaa sharci darro ah marka la eego Xeerka Guryaha loo siman yahay?

Marka la eego qaybaha sare ku xusan, mulkiilahaagu ma **awoodo**:

- Inuu kuu diido inuu guri kaa kireeyo
- Inuu diido inaad codsato ama diido codsigaaga kiraysiga
- inuu kuu dejiyo sharciyo ama kharashyo ka duwan kiraystayaasha kale
- Inuu kugu dhaho kiro lama heli karo iyadda oo la heli karo
- Inuu kugu qanciyo inaad kiraysato guryo ciyaman meesha kuwo kale



Waxay samayn **karaan** arrimahan sababo **aan ku xidhnayn takoor**. Tusaale ahaan, haddii aad leedahay kredit hooseya, way diidi karaan codsigaaga ama waxay isku dayi karaan inay ku qanciyaan inaad kiraysato guri ka jaban.

Hadaad umalaysid in mulkiilahaagu inuu ku xadgudbayo Xeerka Guryaha loo Siman Yahay, La hadal ERTC ama Tennessee Fair Housing Council halkan (615) 874-2344. Waxaadna gudbin kartaa dacwad adiga oo tagaya hud.gov/fairhousing/fileacomplaint.

Waa maxay hoyga iyo wax ka beddelka macquulka ah?

Hoyga Macquulka ah waa isbedellada lagu sameeyo shuruucda iyo adeegyada kuwaas oo ka caawiya kiraystayaasha naafada ah inay galaan oo isticmaalaan gurigooda. Tusaalooyinka qaar ayaa noqon kara:

- In lagu ogolaado inaad kirada bixiso 15 bisha inta aad ka bixin lahayd 1-aad, sababtoo ah Dakhliga Naafada Bulshada (SSI) lama helo ilaa 14-ka bisha.
- In alguu oggolaado inaad haysato xayawaankaaga rabaayadda ama adeegyada si lacag la'aan ah. inkasta oo gurigu aanu lahayn siyaasad xayawaan, ama kharashka xayawaanka.



Isbedellada Macquulka ah waa dib u habayta aad ku samayn kartid guriga laftirkiis taasoo sahlaya in la galo ama la isticmaalo. Haddii ay ku baxayso lacag in lagu rakibo guriga wax, kiraystaha ayaa inta badan mas'uul ka ah bixinta kharashka iyo ka saarida marka la guurayo. Tusaalooyinka qaarkood waxaa ka mid ah:

- In lagu rakibo sakatuurooyinka suuliga ama salaan kaa caawin karo naafadaada la xidhiidhi socodka.
- In albaabka hore lagu rakibo ramabka si aad guriga ugu gashid kursiga curyaanka.

Miilkiilayaasha guryaha waxay soo jeedin karaan hoyo kala duwan, laakiin ma diidi karaan codsigaaga haddii aanay caqli gal ahayn ama aan loo baahnayn.

Haddi mulkiilahaagu diidu inaad dalbatid wax ka beddel macquul ah ama hagaajin, waxaad waci kartaa Talinta Guri ka Saarida!

Sideen u codsadaa hoy macquul ah ama wax ka beddel?

Habka ugu wanaagsan ee lagu codsan karo hoy ama dib u habayn macquul ah waa in aad warqad u qorto milkiilaha gurigaaga oo aad ku sharaxayso dib u habaynta aad u baahan tahay.

Haddi aanay naafanimadaadu muuqan, milkiilaha gurigaaga waxa uu xaq u leeyahy inuu dalbado cadayn muujinaysa naafanimadaada, laakiin u baahna diwaankaaga caafimaad.

Caddayntu waxay ka iman kartaa bixiye caafimaad, hay'ad adeeg, ama qolo kale oo saddexaad oo wax ka og naafadaada.

Haddii aad u baahan tahay caawimo aad ku codsanayso dib u habayn macquul ah ama wax ka beddel, macquul ah ama wax ka beddel, wac ERTC ama Golaha Housing Fair.



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