

Brograamka Iibsadaha Guriga Marka-Kowaad

The Boston Home Center

- Bayaanada hantida iminka jirta 3dii bil ugu dambeyay lagana soo qaato dhamaan Hay'adaha Maaliyadda, sida bangiyada, 401k, maalgelinta, maalgelinta "stock", bangiyada deynta, iwm.
- Koobiga Shahadooyinka Dugsiga (School Transcripts) ee ardayda tagta dugsiga waqti buuxa kana weyn 18 sanno.
- Looma baahna [Affidafitka Dakhliga](#) kuwa ka yar 18 sanno ama kuwa ka weyn balse aan iminka shaqeynin.



City of Boston
Mayor Kim Janey



NEIGHBORHOOD
DEVELOPMENT

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Tilmaamaha Gudbinta Arjiga iyo Lacag Bixinta ee Internetka

Fadlan magacaaw warqadaada adiga oo isticmaal qaabka nidaamka magacaabidda BHC: **APPaddress** ama **PAYaddress** (tusaale ahaan: APP23MainStreet, PAY229MainStreet). Fadlan, hal PDF ahaan u soo gudbi jawaabtaada, haddii aad awoodid. Haddii ay waajib kugu tahay in aad soo gudbisid warqado badan, fadlan waxaad magaca warqadda ku dartaa nambor si xisaabta loogu daro dhamaan qeybaha warqadda (tusaale: **APPaddress.1** iyo **APPaddress.2**).

Raac tilmaamaha ku qoran hoos si aad u soo gelisid warqadaada

Tilmaamaha sida loo soo geliyo warqadaha (Upload)

- Browserka, geli URL: <https://transfer.boston.gov> (waxaa kuu soo baxa sawir iyo erayo - "File Server - Serv-U").
- Geli magaca isticmaalaha: "**BHC_FirstTimeHomeBuyers**" iyo erayga lagu galo (password): "**buyahome#**"; Riix "Gal" (Login)
- Dooro "Upload" ("Geli"), riix "Choose File" ("Doro Faylka"); dooro faylka aad u baahan tahay in aad soo gelisid; riix "Open" ("Fur"); riix "Geli" ("Upload");
- Kaddib marka faylka la soo geliyo, waxaad ku noqon doontaa shaashadda "Choose File" ("Doro Faylka"); riix "Close" ("Xer").

Xasuusin: Ma heli doontid xaqiijin in aad ku guuleysatay waxa aad soo gelisay. Kaddib marka aad gudbinta soo gelisid, ma awoodi doontid in aad gashid faylka aad soo gelisay. Haddii aad u baahan tahay in aad wax ka baddashid warqadaada, waa in aad dib u soo gudbisid warqadda adiga oo raaca tilmaamahaan laga bilaabo horaanta.

Si loo xaqiijiyo in soo gudbinta ay soo gaarto transfer.boston.gov, fadlan soo dir codsiga kuna soo hagaaji emailka **HomeCenter@Boston.gov**



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II. Hantida Loo Rabo Deynta

BOGGA 2

Fadlan ka jawaab su'aalaha hoose ee ku saabsan hantida la rabo in la iibsado.

Cinwaanka Hantida: _____

Xaafadda: _____ Boston, MA Zip Code: _____

Nooca Hantida. **Fadlan calaamee hal keliya:**

- Hal-Qoys
- Labo-Qoys
- Saddax-Qoys
- Kondominium

Taariikhda Dhismaha Hantida: _____

Taariikhda La Soo Jeediyay In La Soo Afjaro Laga Bilaabo:

Heshiiska Iibsiga iyo Gadidda: _____

ama

Qorshaha La Saxiixay Lana Ogolaaday: _____

Sicirka Iibsiga: _____

Deymiyaha Deynta Hantida: _____



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III. Macluumaadka Dakhliga Reerka

Tirada dadka raba in ay daggaan hantida: _____

Fadlan hoos ku qor:

Magaca Xubinta Reerka	Taariikhda Dhallashada	Xariirka uu la leeyahay Arjiilaha	Dakhliga Guud Sannadka
		Arjiilaha	

Wadarta Dakhliga Reerka: _____



V. Macluumaadka Kale Maaliyadda Loo Baahan Yahay

Arjiilaha kaalmo maaliyad miyuu ka helay Waaxda Horumarinta Deriska Magaalada Boston (City of Boston Department of Neighborhood Development)?

Haa

Maya

Haddii ay haahay, fadlan qor taariikhda _____, ujeedada _____, iyo _____, iyo _____.

Cinwaanka Hantida _____.

VI. Maluumaadka Xaqiijinta Suuqeynta

Fadlan dhamaystir qeybta soo socoto si aad noogu kaalemysid in aan buuxino sharuudahena xaqiijinta suuqeynta. Jawaabtaada waa mid aad iskaada u dooratay mana saamayn doonto arjigaada.

Isirka Arjiilaha:

Hindida Mareykanka
Ama Dhalladka Alaska

Dhalladka Hawaii
ama Jasiiradda Basifigga
kale

Aasiyaan

Caddaan

Madow ama Mareykanka Afrikaanka

Kale: _____

Arjiilaha ma yahay Hisbanik ama Latino?

Haa

Maya

Arjiilaha ma yahay qof itaal darran?

Haa

Maya

Arjiilaha ma Tahay Dumar oo Madax ka ah Reerka?

Haa

Maya

Arjiilaha miyuu ka weyn yahay 62 sanno?

Haa

Maya



Sideed ku maqashay Brograamkaan (calaamee dhamaan inta ku quseeyso)?

Xayaysiinta Wargeyska	Fasalka Ibsadaha Guriga 101
Internetka Xarunta Guriga Boston	Saaxiib
Kaarka Boostada Guriga	Fasalka Kaalmada Maaliyadda
Xayaysiinta Internekta	Wax kale: _____

VII. Saxiix kaddibna ku qor Taariikhda

Aniga waxaan caddeynaa sida hoos timaado been abuurka in macluumaadka la soo dhaafay yahiin run, sax, dhamaystiran iyo toosan dhinac kasta. Aniga, waxaan fahamsanahay sida hoos timaado Sharciga Sheegashada Beenta (False Claims Act), 31U.S.C§§ 3279-3733, kuwa iyagoo ogsoon soo gudbiya, ama sabab u noqda in qof kale ama hay'ad, soo gudbiso sheegashooyin been ah oo lagu qaato maaliyadda dawladda, waxaa loo qabsan karaa saddax laab khasaarada soo gaartay dawladda lagu darray ciqaabta madaniga halkii sheegasho oo been abuur lagu qaato.

Arjiilaha (daabac magaca)

Saxiixa Arjiilaha

Taariikhda

Arjiilaha-Labaad (daabac magaca)

Saxiixa Arjiilaha-Labaad

Taariikhda

Marka aan calaameeyo sanduuqaan, Aniga waxaan ogsoonahay in marka aan magaceyga ku qoro, in taasii rasmi ahaan baddali doonto saxiixa warqadaan.



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BOGGA □

- Macluumaadka Dakhliga Reerka (Household Income Information) waxaa soo gala dhamaan dadka ku talojira in ay daggan guriga, aan Aniga daggi doono. Aniga waxaan ku soo darray da'dooda, xariirka ay ila leeyahiin, isha (ilaha) ay ka helaan dakhliga, iyo dakhliga guud sannadka iminka lagu jiro ee ka soo gala dhamaan ilaha (dakhliga la canshuuro iyo dakhliga aan la canshuurin), kana mid ah balse ku ekeen: **dakhliga la shaqeysto, waqtiga dheeraadka, qeybsiga IRA, shaqada la shaqeeyo qeyb ka mid ah waqtiga, gunnada, macaashka, korsaarka, fa'iidada sannadka, hawlgabnimada, Magta Maamulka Ciidamada (Veterans Administration VA Compensation), dakhliga kireynta guud ama dakhliga kirada muddada dheer iyo muddada gaaban, khidmadaha, dakhliga gadaal loo dhigay, kharashka ceydha, manaafacaadka soshal sekuriti, lacagaha itaal darrida, taakuleynta xaaska, lacagaha masaruufka ilmaha, kaalmada dadweynaha, mushaarka fasaxa jirrada, magta shaqo la'aanta, iyo dakhliga laga helo ammaanada, hawlaha ganacsiga, iyo maal gelinta.**
- Aniga waxaan fahamsanahay in ay waajib igu tahay in aan isticmaalo Deymiyaha Ka-Qeybgala Magaalada Boston (City of Boston Participating Lender) iyo deynta la soo ogolaaday ee u hoggaansan xuduudda waafaqsan deynta Fannie Mae.
- Aniga waxaan fahamsanahay in, ka hor inta aan qaadanin Kaalmada Maaliyadda, leyga rabo in aan saxiixo Warqadda Ballan Qaadka iyo Deynta (Promissory Note and Mortgage) lana xariirta dhamaan kaalmada xisaabta buuxda aan qaatay.
- Aniga waxaan daggi doonaa guriga aan ku talojiro in aan iibsado sida guriga ugu muhiimsan muddo lexdan (60) maalin gudahooda laga bilaabo taariikhda soo afjaridda iibsiga haddii ay raali ku noqoto Waaxda Horumarinta Xaafadda Magaalada Boston (City of Boston Department of Neighborhood Development (DND) kaddibna waxaan daggi guriga.
- Aniga waxaan kaloo aaminsanahay, Aniga oo daacad ka ah, in aan u guuro guri banaan iyo in daggideyda ma barakicin doonto dagganeyaasha ama milkiilahii hore. Aniga waxaan fahamsanahay in ugu yaraan hal guri banaan yahay marka aan soo guuro.
- Aniga kor uma qaadi dooni kirada dagganeyaasha si aan ugu qasbo in ay ka baxaan hantida sannadka kowaad gudaheeda marka aan la wareego milkiyadda.
- Aniga waxaan hantidaan ugu noolaan doonaa sida gurigeeyga aasaasiga inta ay socoto deyntaan.
- Angia ma yeelanin hanti saddaxdii (3) sanno ee la soo dhaafay.
- Aniga waxaan aqoonsanahay in baddalaadda kondominiumka aan la ogoeyn inta lagu dhex jiro muddada deynta.



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- Aniga waxaan la socdaa in haddii aan xaq u yeesho marka HUD fiiriso dakhliga, kaddibna aan iibsado hanti la dhisay sannadka 1978 ka hor, in loo baahan yahay in Fattashaadda Rinjiga La Arki Karo (Visual Paint Inspection) lagu sameeyo hantida ka hor inta aan la soo afjarin iibsashada (closing).
- Aniga waxaan ogsoonahay in muddo lex (6) bil gudahooda laga bilaabo heshiiska iibsashada (closing), waa in aan qaato fasalka "Iibsadaha Guriga 201" ("Homeowner 201") ee laga qaato MAHA.
- Aniga waxaan fahamsanahay in deynta legya rabo loona baahan yahay in aan bixiyo:
 - A. libinta ama wareejinta ay maslaxadda milkiyadda ku leedahay hantida ama dib u maalgelinta hantida.
 - B. Haddii aan joojiyo in aan dayactiro hantida oo ah meesha ugu muhiimsan aan dagganahay.
 - C. Haddii aan jebiyo qodobada warqadda ballan qaadka ama deynta guriga.

Caddeynta

- Aniga weligeey leyguma helin dambiga dab shididda ama kadeedka loo geysto dagganaha ama leyguma helin in aan jebiyay sharciyada u daggan Caddaaladda Guriyeynta (Fair Housing).
- Aniga iminka ma ihi eeydeysane ku lug leh kiis la xariira dab shidid, mana ihi eedeysane ku lug leh arrin la xariirta Caddaaladda Guriga.
- Aniga hadda ma ihi eedeysane ku lug leh dhedhexaadinta lala galo Guddiga Caddaaladda Guriyeynta Boston (Boston Fair Housing Commission) ama Guddiga ka soo Horjeedo Takoorka Massachussets (Massachusetts Commission Against Discrimination).
- Aniga leyguma laha waajibka canshuurta hantida iga saaran Magaalada Boston.
- Aniga waxaan caddeynaa in Aniga, ama xubin ka tirsan reerka qoyska sokke, uusan iminka ahayn ama uusan toban iyo labadii (12) bilood ee la soo dhaafay ahayn shaqaale, wakiil, la-talliye, sarkaal, ama aan loo dooranin ama loo magacaabin sarkaal ka tirsan Waaxda Horumarinta Deriska ee Magaalada Boston (City of Boston Department of Neighborhood Development). Marka la soo qaado ujeedooyinka kashifaaddaan, "xubinta sokke qoyska" waxaa ka mid ah waalidiinta, xaaska, walaalaha, ama caruurta, iyadoo aan la fiirinin meesha ay daggan yahiin.
- Aniga waxaan la socdaa in macluumaadka ku jira halkaan hoos yimaadaan xaqiijinta DND ama wakiiladeeda.



- Aniga waxaan ruqsad siiyay hay'addeyda qaabilsan deyminta in ay qoraalka sirta ee la xariira deynteyda guriga u kashifto DND ama wakiiladeeda u gaarka ah, ujeedadana tahay xaqiijinta macluumaadka ku jira arjigaan. Dib ayaa loo soo saari karaa arjigaan, iyo koobigaas wuxuu u shaqeyn doonaa sida ogolaashada asalka.
- Aniga waxaan ku dhawaaqaa sida hoos timaado been abuurka in macluumaadka la soo dhaafay yahiin run, sax, dhamaystiran ilaa inta ugu badan aan aaminsanahay. Aniga waxaan halkaan u fasaxay Magaalada Boston in ay si madax banaan ku xaqiijiso macluumaadka la bixiyay halkaan iyo sidoo kale in la baaro diiwaankeyga deynta. Aniga waxaan caddeynaa in aan akhristay Sharuudaha iyo Xaaladaha Kashifaadda Brograamka (Program Disclosure) iyo waxaan waafaqsanahay Qodobada iyo Sharuudaha.

Arjiilaha (daabac magaca)

Saxiixa Arjiilaha

Taariikhda

Arjiilaha-Labaad (daabac magaca)

Saxiixa Arjiilaha-Labaad

Taariikhda

- Marka aan calaameeyo sanduuqaan, Aniga waxaan aqoonsanahay in marka aan magaceyga ku qoro, in taasii rasmi ahaan la mid tahay saxiixa warqadaan.

