

Liiska Hubinta Arjiga Kaalmada Maaliyadda Milkiilaha Guriga

Waaxda Horumarinta Xaafadda (Department of Neighborhood Development)

Xarunta Guriga Boston (Boston Home Center)

Waa ku mahadsan tahay in aad danneysay Xarunta Guriga Boston (Boston Home Center). Hoos waxaa ku qoran liiska warqadaha aad u baahan tahay in aad soo raacisid arjigaada. Fadlan hubso in aad ku dartid dhamaan warqadaha loo baahan yahay ee ku qoran liiska.

Marka arjigaada dhamaystiran yahay soona raacisid dhamaan warqadaha hoose, fadlan u dir

The Boston Home Center
Attn: Homeowner Assistance Programs
26 Central Ave
Hyde Park, MA 02136

Kaddib marka aan helno warqadahaan, waxaan kuu soo direynaa qoraal ku saabsan xaaladda uu ku sugan yahay arjigaada.

WARQADAHAGA LAGA RABO DHAMAAN ARJIILEYAASHA:

1. Arjiga Brograamka oo la dhamaystiray lana saxiixay. Dhamaan milkiileyaasha waa in lagu daro arjiga
2. Kashifaadda Brograamka oo dhamaystiran lana saxiixay
3. Koobiga Heshiiska la geliyay Diiwaanka (Recorded Deed) (laguna magacaabo Heshiiska "Joojinta Sheegashada" ("Quitclaim Deed"), Heshiiska "Ballan Qaadka" ("Warranty Deed"), ama "Shahaadada Lahaashada" ("Certificate of Title") Koobiga waxaa laga heli karaa maxkamadda Edward Brooke Courthouse - Registry of Deeds, 24 New Chardon Street, Boston, ama tag www.suffolkdeeds.com.
4. Haddii loo baahdo Shahaadada Dhimashada ee dhamaan dadka dhintay ee ku qoran heshiiska ku jira diiwaanka (haddii aan laga diiwaan gelinin Diiwaanka Heshiisyada). Shahaadada Dhimashada waxaa laga heli karaa Diiwaan Gelinta Dhallashada, Dhimashada, iyo Guurka, City Hall, Room 213, Boston, MA, 02201
5. Koobiga Ceymiska Milkiilaha Guriga ee iminka jira. Haddii guriga ku yaalo meelaha biyo galeenka, waxaa loo baahan yahay warqadaha ceymiska.

6. Koobiga Canshuur Celinta ugu dambeyay oo saxiixan kana mid ah Foomamka W-2 iyo dhamaan Jadwalada. (Foomka IRS 1040, 1040A, or 1040EZ) ee loogu talgalay dhamaan milkiileyaasha. Haddii aad Iskaada u Shaqeysatid, keen Bayaanka Fa'iidada iyo Khasaarada ilaa iminka aad adiga iyo xisaabiyaha saxiixdeen, iyo koobiyada Canshuur Celinta Federaalka labadii sanno ugu dambaysay.
7. Foomka W-9 oo dhamaystiran lana soo saxiixay, waxaa laga heli karaa: <https://www.irs.gov/pub/irs-pdf/fw9.pdf>
8. Labo dabada jeegaggii ugu dambeyay ee dhamaan xubnaha reerka ee jira 18 sanno ama ka weyn; iyo/ama caddeynta dakhliga laga soo qaatay dhamaan ilaha sida Warqadda Soshal Sekuritiga, Magta Shaqo La'aanta, Hawlgabnimada, iwm.*
9. Bayaanka Deynta Guriga (Mortgage) lagu leeyahay hantida, kana mid ah isbaddalka qiimaha guriga (equity) ama deymaha dayactirka. Ku dar warqad sharaxda isticmaalka deynta isbaddalka qiimaha hantidaa.
10. Koobiga keydka ugu dambeyay, bayaanada baaqiga xisaabta kale ee laga soo aruuriyay dhamaan hay'adaha lagu shubay (sida 401K, stock, bond, bangiyada "credit union", iwm.) ee dhamaan milkiileyaasha
11. Koobiga biilka Biyaha iyo Bullaacadda Boston ee ugu dambeyay. Haddii ay jiraan baaqi ay kugu leedahay Biyaha iyo Bullaacadda Boston (Boston Water and Sewer), waxaa lagama maarmaan ah in la saxiixo Heshiiska Lacag Bixinta (Payment Agreement) kaddibna lagu soo lifaaqo koobi. Si aad ula xariirtid Biyaha iyo Bullaacadda Boston, wac (617) 989-7070.

**Quseeyso dhamaan shakhsiyaadka ka weyn 18 sanno. Haddii qofka/dadka aysan shaqeynin, waa in la keeno koobiga qoraalka dugsiga ama sharaxaad ku saabsan daruufaha iyo warqadda Affidafitka Dakhli La'aanta.*

Arjiilaha waxaa laga dalban karaa macluumaad dheeraad ah oo ku saabsan maaliyadda.

Dhamaan macluumaadka la soo codsaday waa in la soo gaarsiiyo Magaalada Boston.

Xasuusin: Qor macluumaadka kale ee dheeraadka ah aad u malleysid in loo baahan yahay in aan ogaano si looga shaqeeyo arjigaada.

ARJIGA BROGRAAMKA HAGAAJINTA GURIGA

Xarunta Guriga Boston (Boston Home Center)

Waaxda Horumarinta Xaafadda

(Department of Neighborhood Development)

Fadlan calaamee sanduuqa ku xiga brograamka gaarka aad adiga dalbaneysid:

- HomeWorks HELP
- Hagaajinta Guriga Waayeelka
- Ammaanka Macdanta "Lead" ee Boston (Lead Safe Boston)
- Brograamka ADU

I. Macluumaadka Arjiilaha

Arjiilaha: _____
Magaca Kowaad Magaca Dhexe Magaca Dambe

Nambarka Soshal Sekuritiga: _____ - _____ - _____

Cinwaanka: _____
Jidka Magaalada Gobolka Zip Code

Telefoonka: _____
Guriga Tel. Gacanta Shaqada

Muwaadin Mareykan?

- Haa Maya

Shisheeye Daggan?

- Haa Maya

Arjiilaha Labaad: _____
Magaca Kowaad Magaca Dhexe Magaca Dambe

Nambarka Soshal Sekuritiga: _____ - _____ - _____

Cinwaanka: _____
Jidka Magaalada Gobolka Zip Code

Telefoonka: _____
Guriga Tel. Gacanta Shaqada

ARJIGA BROGRAAMKA HAGAAJINTA GURIGA

Xarunta Guriga Boston (Boston Home Center)

Waaxda Horumarinta Xaafadda (Department of Neighborhood Development)

Muwaadin Mareykan?

Haa

Maya

Shisheeye Daggan?

Haa

Maya

II. Macluumaadka Dakhliga Reerka

Qor dhamaan Iliiska dadka daggan hantida. Waa in la qoro dakhliga dhamaan xubnaha reerka ee ka weyn 18 sanno.

Magaca Xubinta Reerka	Taariikhda Dhallashada	Xariirka uu la Leeyahay Arjiilaha	Iskudarka Dakhliga Sannadka**
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Iskudarka tirada dadka ku sugan reerka: _____

***Ilaaha laga helo daqliga waxaa ka mid ah mushaarka, waqtiga dheeraadka, gunnada, khidmadda, soshal sekuriti/manaafacaadka hawlgabnimada, manaafacaadka shaqo la'aanta, dakhliga korsaarka/wadaagga, ceydha, taakuleynta xaaska/masaruufka cunugga iyo dhamaan dakhliga kale.*

Arjiilaha miyuu kaalmada maaliyadda ka helay Waaxda Horumarinta Xaafadda Magaalada Boston (City of Boston Department of Neighborhood Development)?

Haa

Maya

Haddii ay tahay haa, maxay tahay taariikhda aad qaadatay kaalmada maaliyadda? _____

ARJIGA BROGRAAMKA HAGAAJINTA GURIGA

Xarunta Guriga Boston (Boston Home Center)

Waaxda Horumarinta Xaafadda (Department of Neighborhood Development)

Maxay ahayd ujeedada kaalmada maaliyadda?

Maxuu yahay cinwaanka hantida meesha aad ku qaadatay kaalmada maaliyadda?

III. Macluumaadka Hantida

Qiimaha dhamaan hantida maguuraanka (guriga aan aasaasiga ahayn):

\$ _____

Iskudarka hantida xisaabaadka wareega iyo keydka:

\$ _____

Miyaad hanti ku iibisay qiimo ka yar qiimaha suuqa labadii (2) sanno

Haa

Maya

IV. Macluumaadka Hantida

Fadlan calaamee nooca hantida:

Hal qoys

Afar Qoys

Labo qoys

Kondominium

Saddax Qoys

Fadlan sharax hagaajinta gudaha iyo dibadda ee loo baahan yahay:

Macluumaadka Kirada Qeybta (buuxi oo keliya haddii ITagu dabaqi karo):

Namabrka Kirada Qeybta	BanaanTirada (Haa/Maya)	Dagganaha Qolalka Jiifka	Bil Kasta Magaca	Kirada
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

ARJIGA BROGRAAMKA HAGAAJINTA GURIGA

Xarunta Guriga Boston (Boston Home Center)

Waaxda Horumarinta Xaafadda (Department of Neighborhood Development)

Hantida ma u baahan tahay shaqada ka-fiiqidda macdanta "lead"?

Haa

Maya

Haddii ay tahay "Haa", cunug ka yar 6 sanno miyaa kula daggan ama kula daggi doono hantida?

Haa

Maya

Haddii ay tahay "Maya" cunug ka yar 6 sanno miyaa si joogto ah u soo booqda hantida?

Haa

Maya

Haddii ay tahay "Haa", intee saac halkii todobaad ayuu cunugga ku qaataa/ku qaadan doonaa hantida? _____

V. Macluumaadka Xariirka Suuq Geynta

Fadlana buuxi qeybta soo socoto si aad noogu kaalmeysid in aan fullino sharuudahena xariirka suuq geynta. Jawaabtaada waa iskaa mana saamayn doonto arjigaada.

Isirka/Dhallashada qofka ku sugan reerkaada (calaamee dhamaan inta lagu dabaqi karo):

- Hindida
Mareykanka/Dhalladka
Alaska
- Asian
- Madow ama Mareykanka
Afrikaanka

- Dhalladka Hawaiian ama
Jasiiradda Basifigga
- Caddaan
- Hisbanik ama Latino
- Wax Kale:

Arjiilaha ma yahay qof itaal darran?

Haa

Maya

Arjiilaha ma ka weyn yahay 62 sanno?

Haa

Maya

Arjiilaha ma tahay haween madax ka ah reerka?

Haa

Maya

ARJIGA BROGRAAMKA HAGAAJINTA GURIGA

Xarunta Guriga Boston (Boston Home Center)

Waaxda Horumarinta Xaafadda

(Department of Neighborhood Development)

VI. Saxiix kuna qor Taariikhda

Aniga waxaan caddeynaa sida hoos timaado been abuurka in macluumaadka la soo dhaafay yahiin run, sax, dhamaystiran aan qalad lahayn dhinac kasta. Aniga waxaan halkaan u fasaxay Magaalada Boston in ay si madax banaan u xaqiijiso macluumaadka la bixiyay halkaan. Aniga waxaan caddeynaa in aan akhristay Kashifaadda Brograamka iyo waxaan waafaqsanaha Qodobada iyo Sharuudaha brograamkaan. 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 aqoonsanahay in marka aan qoro magaceyga in taasi rasmi ahaan la mid tahay saxiixa warqadaan.

Kashifaadda Brograamka Ammaanka Macdanta "Lead" ee Boston

Waaxda Horumarinta Xaafadda - Xarunta Guriga Boston (Boston Home Center)

Waaxda Horumarinta Xaafadda ee Magaalada Boston (City of Boston's Department of Neighborhood Development) (DND), qeybta Xarunta Guriga Boston (Boston Home Center) (BHC) iyadoo adeegsaneysa Brograamka Ammaanka Macdanta "Lead" (Lead Safe Boston) (LSB) waxay tahay ilo u tahay milkiileyaasha la aqoonsan yahay, dagganeyaasha-milkiilaha iyo maal geliyeyaasha, in ay macdanta "lead" ka fiiqaan hantidooda la daggo ee ka kooban hal ilaa afar guryaha la daggo una yareyaan halista sunta rinjiga ku saleysan macdanta "lead" ee quseysa caruurta. Iyadoo adeegsaneysa hantida Xafiiska Caafimaadka Guryaha (Office of Healthy Homes iyo Kantaroolka Halista Macdanta "Lead") ee Waaxda Guriyeynta iyo Horumarinta Magaalada Mareykanka (U.S. Department of Housing and Urban Development's (HUD), brograamka Ammaanka Macdanta "Lead" ee Boston wuxuu hab dhamaystiran oo kaalmo ka geysta ammaanka iyo sharciyan sida loo fiiqo halista la ogaado ee macdanta "lead".

Si loo siiyo deeq/deyn gaarta ilaa \$10,000 halkii guri xagga ka fiiqidda macdanta "lead", arjiileyaasha waxay fahamsan yahiin, waxay waafaqsan yahiin iyo waxay caddeen doonaan Qodobada iyo Sharuudaha Brograamka Ammaanka Macdanta "Lead" (Lead Safe Boston Program Terms and Conditions), sida a rabto HUD.

XAQ U YEELASHADA BROGRAAMKA

Milkiileyaasha guryaha Boston ama milkiileyaasha maal gelinta guryaha hal ilaa afar guryaha la dhisay 1978dii ka hor, halkaas uu cunug ka yar lex sanno daggan yahay ama ku qaato waqti badan, uu dalban karo. Tilmaamaha dakhliga ugu badan waxaa lagu qoray hoos. Maalgeliyeyaasha waa loo ogolaan doonaa haddii abarmanka uu banaan yahay ama haddii dakhliga reerka dagganaha uu hooseeyo ilaa heer dhaxaad ama yahay Section 8. Waa in la hormariyo qoysaska qaba caruur yaryar marka la kireysanaayo abarmanada laga fiiqay macdanta "lead", iyo milkiilaha wuxuu hayn karaa kirada la awoodo ugu yaraan saddax sanno.

80% MHI oo loogu talagalay Milkiileyaasha-Dagganeyaasha iyo/ama Kiresteyaasha

reerka ka kooban 1-qof	\$67,400	reerka ka kooban 4-qof	\$96,250
reerka ka kooban 2-qof	\$ 77,000	reerka ka kooban 5-qof	\$103,950
reerka ka kooban 3-qof	\$86,500	reerka ka kooban 6 qof	\$111,450

HEERARKA KIRADA LA AWOODO

Muddo aan ka yareen saddax sanno laga bilaabo taariikhda deynta guriga, kirada bil asta ee guryaha laga fiiqay macdanta "lead" waxay ahaan doontaa ama ka yaraan doontaa:

2-qol jiif	\$1,440 ilaa \$2,231
3-qol jiif	\$1,663 ilaa \$2,691
4-qol jiif	\$1,855 ilaa \$3,001

Kashifaadda Brograamka - Ammaanka Macdanta Lead ee Boston - 2

Cinwaanka Fiiqidda (Maal Geliyaha-Milkiileyaasha keliya):

Buuxi qeybta soo socoto haddii cunug ka yar lex (6) sanno uusan kula dagganeen adiga balse waqti badan ku qaato guriga la rabo in laga fiiqo macdanta "lead".

Magaca cunugga / xariirka uu kula leeyahay: _____

Taariikhda Dhallashada: _____

Soo noqnoqoshada iyo waqtiga ay qaataan booqashooyinka: _

Ma lagu sameyay baarista rinjiga macdanta "lead" iyo/ama fattashaadda baarista rinjiga macdanta "lead"?

___ Haa ___ Maya

Haddii ay haa tahay, soo gudbi taariikhda baarista, magaca baaraha iyo nambarka guriga #:

Ma haysataa cunug ay ku badan tahay heerka macdanta "lead" ee ku jirta dhiigiisa?

___ Haa ___ Maya, Haddii ay haa tahay, gurigee? _____

Hantida qoysaska badan, fadlan buuxi "Su'aalaha Dagganaha" ee ku lifaaqan xagga guri kasta oo la kireesto hantida.

QODOBADA IYO SHARUUDAHA

Marka ay saxiixaan Brograamka Kashifaadda (Program Disclosure) (PD), Arjiileyaasha waxay sheegayaan in waxa soo socdo yahiin run, macquul, iyo waxay sheegayaan:

1. In iyaga keliya ay iminka yahiin milkiileyaasha hantida la rabo in la dayactiro.
2. In aysan jirin hanti ay Arjiileyaasha ku leeyahiin Magaalada Boston oo lagu leeyahay canshuurta hantida ma guuraanka ama kharashka biyaha iyo bullacadaha iyo in ay fahamsan yahiin in aysan jirin lacag la bixin doono haddii aan la bixinin canshuurta, ama aan Xafiiska Aruuriyaha-Maaliyadda lala gelin heshiis qoran oo ku saabsan lacag bixinta.
3. In iyaga, iyo kuwa ay xariirka ganacsiga la leeyahiin, ama xubin ka tirsan qoyska xubinta hoos ku saxiixan, uusan iminka ama toban iyo 12dii bilood ee la soo dhaafay ahayn shaqaale, wakiil, la-talliye, sarkaal ama sarkaal la doortay ama loo magacaabay Waaxda Horumarinta Xaafadda Magaalada Boston (City of Boston Department of Neighborhood Development) (DND). Ujeedooyinka PD_gaan "xubinta sokke qoyska" waxaa ka mid ah waalidiinta, xaaska, walaalaha, ama caruurta, iyadoo aan iirinin meesha ay daggan yahiin.

4. In maxkamadda dambiyada aysan ku xakumin in uu kiciyay dab ama Maxkamadda Guriyeynta ku xakumin kadeed iyo in uusan ahayn eedeysane ashtako ka socoto Maxkamadda Guriyeynta.
5. In aan iyaga lagu xakumin jebinta Sharciyada Caddaaladda Guriyeynta (Fair Housing Laws), in aysan ahayn eedeysaneyaal noocaas, in aysan iminka ku sugneen dhexdhexaadinta Guddiga Cadaaladda Guriyeynta Boston (Boston Fair Housing Commission) ama Guddiga Ka Soo Horjeedo Takoorka Massachusetts (Massachusetts Commisiion Against Discrimination).
6. In aysan iminka qeyb ka ahayn dacwad socota oo la xariirta burbur dhaqaale (bankruptcy), iyo in haddii ay horay qeyb uga noqdeen dacwad, in dacwadaas la soo afjaray ama la tuuray sida waafaqsan ammar ka soo baxay Maxkamadda Burburka Dhaqaale (Bankruptcy Court) iyo in muddada laga qaadan karo racfaan la soo dhaafay.
7. In ay doorteen in ay aqoonsadeen rinjiga ku saleysan macdanta "lead" marka ay bilaabaan kaddibna codsiga aan lagu qalqaalinin in uu ka qeybgalo Brograamka LSB.
8. In ay waafaqsan yahiin in ay u hoggaansamaan Sharciyada HUD ee ku habboon lana xariira sharciyada sunta rinjiga ku saleysan macdanta "lead" 24 CFR 35; Massachusetts Regulations ee la xariira Ka Hortagga iyo Kantaroolka Sunta Macdanta "Lead" (Lead Poisoning Prevention and Control) 105 CMR 460.000, Massachusetts General Law Chapter 111, iyo Wakaaladda Badbaadada Deegaanka Mareykanka (U.S. Environmental Protection Agency) (EPA) Sharciga Cusboneysiinta, Hagaajinta, iyo Rinji Marrinta (Renovation, Repair, and Painting Rule).
9. In haddii ay Brograamka ka qaataan deeq/deyn ku xeran shardi, kalmada maaliyadda la siiyo waxay hoos imaan doonta fullinta sharuudaha, taasoo lagu sugo Deynta Hantida iyo Warqadda oo Magaalada ku magacaawda in ay tahay Bixiyaha lana raaciyo warqadaha soo socda ee la fulliyo marka la soo Afjaro LSB (LSB Closing): Qodobada iyo Sharuudaha (T&C), Heshiiska Kirada (haddii lagu dabaqi karo), iyo Heshiiska Milkiilaha-Qandaraaslaha oo loogu yeero "Qandaraaslaha".

10. In ay sii wadaan milkiyadda iyo in ay dayactiraan Hantida, sida ku sifeysan hoos, muddada saddaxda (3) sanno laga bilaabo taariikhda Deynta Guriga iyo Warqadda (Note) iyo waa in ay u hoggaansamaan dhamaan sharuudaha kale ee ku qoran halkaan kuna jira muddada saddaxda (3) sanno. Muddadaan saddaxda sanno, Arjiileyaasha waa in aysan hantida u baddalin kondominium ama milkiyadda iskaashiga, waa in uu kirada ku haayo heer la awoodo sida waafaqsan Heshiiska Kirada, marka la dhamaystiro ka fiiqidda macdanta "lead" lana gaaro wareejinta abarmanka, hooygaan laga kireeyo qoyska dakhli ahaan xaqa u leh ee haysta caruur ka yar lex sanno. Kaddib marka la buuxiyo sharuudaha kor ku qoran, xisaabta deeqda ku xeran sharuudaha ee leyska rabo sida hoos timaado Xasuusinta waa la caffin doonaa kaddibna waxaa la fullin doonaa Deynta Guriga (Mortgage). Haddii kale, dib u bixinta waxaa loo bixin doonaa si buuxdo sida waafaqsan qodobada Warqadda (Note). Lacagaha bixinta deynta gadaal loo dhigo ee ku xeran shardi waxaa la bixin doonaa marka la iibiyo, dib loo maal geliyo, ama la wareejiyo maal gelinta hantida sida waafaqsa Warqadda (Note).
11. In ay fahamsan yahiin in Magaalada aysan tixgelin doonin in bixinta Deynta Guriga aan la kala hormarin doonin marka laga reebo sida hoos timaado labo xaalad: (1) in Arjiileyaasha la siiyo awood ay ku yareyaan qadarka korsaarka deynta guriga ama (2) in Arjiileyaasha loo suurto geliyo in ay helaan deynta hagaajinta guriga iyo in codsiga noocaas oo la xariira kala hormarinta bixinta deynta la tixgelin doono oo keliya marka iskudarka deynta, kana mid ah xisaabta Warqadda (Note) Magaalada, aysan ka badanin boqolkiiba sideetan iyo shan (85%) qiimaha la xisaabay ee hantida marka la soo gudbiyay codsiga iyo in marna Magaalada aysan tixgelinin isu-keenidda deynta kaarka ama bixinta lacaga caddaanka.
12. In ay aqoonsan yahiin mas'uuliyadda iyo waajibaadka ka saaran sugidda iyo helitaanka maal gelin kale si loo fulliyo fiiqidda rinjiga ku saleysan macdanta "lead" waxaa mas'uul ka ah Arjiileyaasha, iyo in Magaalada aysan sheegin ama fullinin baaritaano la xariira maal gelinta hawlahaas.
13. In iyaga aqoonsan yahiin in Magaalada u baahan tahay caddeyn in la haysto maaliyad ku filan oo lagu maal geliyo qeybta Arjiilaha kaga soo aado fiiqidda macdanta "lead" sida shardiga ka horeeyo in Magaalada ballan qaado deeqda iyo/ama deynta gadaal laga bixiyo.
14. In ay ogsoon yahiin in Brograamka LSB bixin karo deeq ku xeran shardi/deyn ku xeran fullinta waajibaadka milkiilaha/dagganaashada kirestaha/guuritaanka, si uu u maal geliyo shaqada fiiqidda rinjiga ku saleysan macdanta "lead" ee loo yaqaan "Shaqada".
15. In iyaga aqoonsadaan in ay dhici karto in ay helaan deeq ku xeran shardi iyo/ama deynta gadaal laga bixiyo si loo bilaabo Hawsha ay soo ogolaatay DND ama uu soo ogolaaday Wakiilkeeda.
16. In deeqda/deynta la siiyay lagu sugi doon Warqadda (Note) iyo Deynta Guriga (Mortgage) iyo in Deynta Guriga (Mortgage) ahaan doonto qaan la dul saaro Hantida iyo in deeqda/deynta loo kala jebin karo si buuxdo haddii la jebiyo qaar ka mid ah qodobada warqadaha la soo sheegay.

17. In ay waafaqsan yahiiin in lacag bixinta Shaqada ay fullin doonto Magaalada kaddib marka DND ama Wakiilkeeda fulliyo fattashaadda iyo ogolaashada Shaqada.
18. In ay aqoonsadaan in Magaalada fasaxi doonto lacag bixinta ugu dambeyso kaddib marka la soo gudbiyo ruqsadaha dhismaha ku habboon, warqadaha baaraha macdanta "lead", iyo DND ama Wakiilkeeda ogolaadaan shaqada la dhamaystiray. Iyadoo aan la fiirin in habkaan, haddii Arjiilaha uu soo gudbiyo diidmo, ha la soo qoro ama afka ha laga sheego, in lacag bixinta ugu dambeyso la siiyo Qandaraaslaha ka socdo Qeybta Xarunta Guriga Boston DND (DND Boston Home Center Division) ama Wakiilkeeda muddo todobo (7) maalin gudaheeda kaddib marka la fulliyo baarista ugu dambeyso iyo saxiixa ISD iyo/ama DND, taasoo ugu wacan arrimo la xariiro tayada Shaqada, kaddibna DND waxay qoran doontaa baare madax banaan si ay u ogaato sida Shaqada u fillan tahay. Natiijadaha baaraha madax banaan waxay ahaan doonaan kama dambays, waxayna go'aan ka gaari doonaan haddii Magaalada sii deyn doonto lacagaha kama dambayska ee lagu qabto Shaqada.
19. In ay fahamsan yahiiin in hagaajinta/dib u cusboneysiinta loo ogol yahay oo arko in ay ula jeedaan SHAQADA FIIQIDDA MACDANTA "LEAD" sida ku jirta Heshiiska.
20. In ballan qaad kasta ay Magaalada in ay arjiileyaasha u ogolaato in ay soo galaan Arjiileyaasha soona galaan Brograamka LSB looma tixraaci doono sida hanti xagga sugidda maal gelinta mustaqbalka ee Deymiyaha.
21. In ay Magaalada ama Wakiilkeeda siiyaan shattiga lagu galo hantida la rabo in laga fiiqo macdanta "lead", inta ay socdaan ballamada ku jira jadwalka, ujeedadana tahay in la fattasho lana xaqiijiyo in fiiqidada rinjiga macdanta "lead" iminka la fulliyo/la fulliyay.
22. In iyaga fahmaan iyo in ay waafaqaan in ujeedada fattashaad kasta oo lagu sameeyo hantida la rabo in la dayactiro tahay in la hubiyo in hagaajinta la rabo in la dhamaystiro ay dhab ahaan yahiiin kuwo la ogol yahay, iyo, dhamaystirka Shaqada kaddib, in dhab ahaan si lagu qanacsan yahay loo fulliyay. In iyaga sheegaan ilaa inta ugu badan ay ogsoon yahiiin in hantida ay iminka waafaqsan tahay xeerarka dhismaha iyo nadaafadda ee ka jira Magaalada Boston. In iyaga aqoonsan yahiiin in Magaalada aysan sheeganin in hantida u hoggaansan tahay sharciyada lagu dabaqo, ammarada, qaanuunyada ama xeerarka madaxda dawladda, iyo in ay iyaga mas'uul ka yahiiin si ay u saxaan jebin kasta oo lagu sameeyo sharciyadaas, ammarada, qaanuunyada, ama xeerarka.
23. In iyaga fahamsan yahiiin diyaarinta tafaasiisha farsamada (specifications) oo sidoo kale lagu magacaabo warbixinta Qoraalka Shaqada (Work Write-Up) (WWU), ujeedadana tahay in la diyaariyo qiyaasta kharashka ku baxa hagaajinta loo baahan yahay in la fulliyo iyo in la kala saaro shaqada loo ogol yahay in la soo celiyo kharashka ku baxa iyo in tafaasiisha farsamada aysan ahayn warbixinta fattashaadda.

24. In haddii lexdan (60) maalin gudahooda isku qoridda Brograamka LSB aysan soo gudbinin warqadaha loo baahan yahay si DND u soo saarto Warqadda Ballan Qaadka (Letter of Commitment), waxaa dhici karto in Arjigooda la joojiyo, iyo haddii muddo boqol iyo labaatan (120) gudahooda kaddib marka la helo Warqadda Ballan Qaadka (Letter of Commitment), aysan dhamaynin ujeedada shaqada ku jirta qiyaasta qandaraaslaha, waxaa dhici karto in la joojiyo ballan qaadkooda.
25. In ay bixiyaan caddeyn in ay heleen iyo in ay haysan doonaan ceymiska hantida si ay u daboolaan qiimaha hantida loo baahan yahay in la dayactiro; iyo caddeynta in tani la iibsaday waa in la keeno Gabagabada (Closing) ee lagu sheegay Baragraafka 9aad halkaan.
26. In ay waafaqsan yahiin in ay dhigaan astaan muujisa in DND ku hawlan tahay dayactirka hantida iyo in astaanta noocaas lagu dhaafo meesha inta uu socdo dhismaha iyo muddo soddon (30) maalin kaddib.
27. In ay waafaqaan in ay la hadlaan saxaafadda iyo in ay ka qeybgalaan munaasabadda saxaafadda iyo/ama xayaysiin kale oo la xariirta dayactirka hantida.
28. In ay u hoggaansami doonaan dhamaan tilmaamaha lagu dabaqi karo iyo sharciyada la xariira guryaha iyo dagmooyinka ku qoran Diiwaanka Qaranka Meelaha Taariikhda (National Register of Historic Place), ama Guddiga Taariikhda Gobolka (State Historical Commission), ama Guddiga Astaamaha Magaalada Boston u magacawday Astaanta Dagmada (Landmark District).
29. In ka hor inta aan loo tagin Qandaraasle oo hantida ka fulliya fiiqidda rinjiga macdanta "lead"; waa in ay keenaan ugu yaraan labo (2) xisaab qoran oo ku saabsan Shaqada la rabo in la fulliyo.
30. In Heshiiska hagaajinta/dib u cusboneysiinta aan loo kala qeybinin Qandaraasleyaasha ka hor inta aan ogolaasho qoran laga soo qaadanin DND.
31. In ay la xariiri doonaan Qandaraaslaha keliya iyo Commonwealth of Massachusetts Department of Labor and Workforce Development\Division of Occupational Safety (DOS) shattiga Deleading Contractor (DC) iyo EPA Lead-Certified lana xariira halista sare ilaa dhexdhexaad mashaariicda fiiqidda macdanta "lead".
32. In ay qaabili doonaan Qandaraasle haysta Ceymiska Tijaarada Qaanta Guud (Commercial General Liability Insurance) kaasoo bixiya dhaawaca soo gaara jirka ilaa \$100,000 halkii qof iyo \$300,000 halkii shil, iyo \$300,000 marka leysu geeyo.
33. In ay ogeysiin doonaan Qandaraaslaha ka qeybgalkooda Brograamka LSB iyo in ay si tafatiran u ogeysiin doonaan Qandaraaslaha in lacagaha deeqda/deynta la bixin doonin ilaa Magaalada, ama wakiilkeeda fiiriyo ama ogolaado Shaqada.

34. In ay si buuxdo u ogsoon yahiin in ujeedooyinka Brograamka LSB yahiin:

- a. Si loo ogolaado xoriyadda xulaashada heshiiska ka dhexeeyo Arjiileyaasha iyo Qandaraaslaha;
- b. Si loo soo koobo kaalinta Magaalada ka qaadata isdhaafsiga ka dhexeeyo Arjiileyaasha iyo Qandaraaslaha;
- c. Si loo hubiyo in ka fiiqidda rinjiga ku saleysan macdanta "lead" loo dhamaystiray si ammaan ah iyo hab waafaqsan shaqada.
- d. Si loo hubiyo in lala kulmo dhowr qodob oo ku saabsan ilaha maal gelinta.

35. In iyaga aqoonsadaan in Brograamka LSB yahay deeq/deyn ku xeran shardi iyo brograamka kaalmada farsamada la siiyo Arjiileyaasha fiiqidda rinjiga ku saleysan macdanta "lead" ay iyaga doorteen in la sameeyo. Magaalada kuma qalqaalinin Arjiileyaasha in ay ka qeybgalaan mana sheeganeyso arrinta shardiga hantida, tayada shaqada, la sameyay ama la samayn doono, iyo maaliyadda loo baahan yahay in lagu sameeyo shaqada noocaas, awoodda maaliyadda ee Arjiileyaasha in ay fulliyaan hagaajinta ama awoodda Qandaraaslaha. Magaalada qeyb kama aha Heshiiska ka dhexeeyo Arjiileyaasha iyo Qandaraasleyaasha. Brograamka LSB looguma talogelin in, mana siiso xuquuq dhinacyo saddaxaad ama hay'ado, aan qeyb ka ahayn heshiiska T&C ama oraaahdaan Kashifaadda Brograamka.

36. In ay caddeyaan dhamaan macluumaadka iyo mattalaadda ay iyaga u soo gudbiyeen halkaan ama ku soo qoreen Arjigooda, ama warqado kale ay u gudbiyeen Magaalada ama Wakiilkooda yahiin run iyo dhamaystiran iyo qaladaadka laga sheego xaqiiqada waxay dhallin kartaa in laga joojiyo ama laga soo afjaro Brograamka LSB, hadba sida Magaalada u garato.

37. In macluumaadka dakhliga reerka ee leysu geeyay ka mid yahiin dhamaan dadka daggan guri uu ku jiro Arjiileyaasha ama reerka Kirestaha daggan yahay. Taariikhda dhallashada, xariirka uu la leeyahay Madax Reerka, isha (ilaha) dakhliga iyo guud ahaan xisaabta soo gasha sannad kasta, xisaata la canshuuro, iyo xisaabta aan la canshuurin, sida, balse kuma eka: xisaabta la shaqeysto, waqtiga dheeraadka, wadaagga IRA, shaqada qeyb waqtiga, gunnada, xisaabta la wadaago, korsaarka, xisaabta la wadaago sannadka, xaqa, Magta la Siiyo Maamulka Ciidadmada (Veterans Administration Compensation) (VA), dakhliga kirada muddada dheer ama muddada gaaban, khidmadda, dakhliga gadaal loo dhigay, kharashka deydha, taakuleynta xaaska, masaruufka ilmaha, ceydha dadweynaha, mushaarka bukaanka, magta shaqo la'aanta, iyo dakhliga laga qaato ammaanada, hawlaha ganacsiga, iyo maal gelinta waa in la kashifo.

38. In ay aqoonsadaan in guul darradooda in ay xajiyaan waajibaadka saaran ee la xariira:

- Milkiyadda
- Bixinta lacagaha canshuurta hantida ma-guuraanka iyo biyaha iyo bulaacadaha
- Lacagaha la siiyo qandaraaslaha
- Ka reebidda ka soo horjeedo kondominium ama baddalaadda iskaashiga
- Sharciga Kirada

wuxuu ka kooban yahay dhacdo hoos timaado Deynta Guriga iyo Warqadda la siiyay ee hoos timaada Brograamkaan la dadajiyo laguna dhawaaqo isla markiiba lana soo raacinin qoraal, ogeysiis, ama dalab.

39. In haddii Arjiileyaasha soo jeediyaan warar muhiim ah qeybta la soo dhaafay xagga waaxda Horumarinta Xaafadda (Department of Neighborhood Development) Ariga Xarunta Guriga Boston (Boston Home Center Application) ama arjiga deynta Wakaaladda Guriyeynta Maaliyadda Massachusetts (Massachusetts Finance Housing Agency's "Get the Lead-Out) ama warar kasta ama warqado la xariira Brograamka Ammaanka Boston (Safe Boston Program); ama haddii Arjiileyaasha ka tageen qeyb ka mid ah macluumaadka la codsaday, tani waxaa loo qaadan doonaa in ay tahay dhacdo iyo Deeqda ku Xeran Shardiiga (Conditional Grant) iyo/ama Bixinta Deynta Gadaal loo Dhigay (Payment Deffered Loan) waa in ay dib u bixiyaan Arjiileyaasha kaddib marka la siiyo ogeysiiska kaddib marka laga dalbado.

Aniga/anaga waxaan caddeyneynaa in macluumaadka la soo dhaafay yahiin run, sax, dhamaystiran iyo in aysan waxba ka qaldaneen dhan kasta. 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 Qodobada iyo Sharuudaha iyo waxaan waafaqsanahay Qodobada iyo Sharuudaha brograamkaan.

Arjiilaha (saxiixa)

Taariikhda

Arjiilaha (saxiixa)

Taariikhda