

**Liiska Hubinta Arjiga Kaalmada Milkiilaha Guriga
Waaxda Horumarinta Xaafadda
Xarunta Guriga Boston (Boston Home Center)**

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

Maka arjigaada ku dhamaystiran yahay dhamaan warqadaha hoose, fadlan u soo dir:

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

Kaddib marka aan helno warqadahaan, waxaan ku ogeysiin doonaa, qoraal ahaan, xaaladda uu ku sugan yahay arjigaada.

WARQADAHHA LOOGA BAAHAN YAHAY DHAMAAN ARJIILEYAASHA:

1. Arjiga Brograamka oo dhamaystiran lana saxiixay. Dhamaan milkiileyaasha waa in lagusoo daro arjiga.
2. Kashifaadda Brograamka la dhamaystiray lana saxiixay
3. Koobiga Heshiiska Diiwaanka (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 - Diiwaan Gelinta Heshiisyada Edward Brooke Courthouse - Registry of Deeds, 24 New Chardon Street, Boston, ama tag www.suffolkdeeds.com.
4. Haddii loo baahdo Shahaadada Dhimashada asalka ee dhamaan dadka dhintay kuna qoran heshiiska ku jira diiwaanka (haddii aan laga diiwaan gelinin Diiwaangelinta Heshiisyada Suffolk (Suffolk Registry of Deeds). Shahaadada Dhimashada waxaa laga heli karaa Diiwaanka Dhallashada, Dhimashada iyo Guurka, Dawladda Hoose, Qolka 213, Boston MA, 02201.
5. Koobiga Ceymiska Milkiilaha Guriga (Homeowner's Insurance Policy) iminka jira. Haddii guriga uu ku yaal meelaha biyo galeenka, waxaa loo baahan yahay warqadaha ceymiska.

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

6. Koobiga Canshuur Celinta Federalka ugu dambeyay oo saxiixan lana soo raaciyo Foomamka W-2 iyo dhamaan Jadwalada. (Foomka IRS 1040, 1040A, ama 1040EZ) ee loogu talagalay dhamaan milkiileyaasha. Haddii aad Iskaada u Shaqeystatid, la kaalay Bayaanka Fa'iidada iyo Khasaarada (Profit and Loss Statement) aad adiga iyo xisaabiyahaada saxiixdeen, iyo koobiyada Canshuur Celinta labadii sanno la soo dhaafay.
7. Labo dabada jeegagga iminka jira ee loogu talagalay dhamaan xubnaha reeraha ee jira 18 sanno ama ka weyn; iyo/ama caddeynta dakhliga laga keeno dhamaan ilaha kale sida Warqadda Siinta Soshal Sekuritiga, Magta Shaqo La'aanta, Hawlgabnimada, iwm.*
8. Bayaanka Deynta Guriga iminka jirta ee dhamaan deynta lagu leeyahay hantida kana mid ah qiimaha ku darsomay (equity) ama deynta dayactirka. Soo raaci warqadda sharaxda isticmaalka deynta qiimaha ku darsomay (equity loan).
9. Koobiga keydka ugu dambeyay, bayaanada baaqiga xisaabaadka wareega iyo xisaabaadka kale lagana soo qaado dhamaan hay'adaha lagu shubo (sida 401K, maalgelinta "stock", bond, bangiyada "credit union", iwm.) ee dhamaan milkiileyaasha.
10. Keen labo (2) xisaab oo laga soo qaado qandaraasleyaasha ku hawlan hagaajinta gurigaada. Fadlan soo raaci koobiga warqadaha soo socda aad ka soo qaadatid qandaraaslaha aad dooratay: Shahaadada Diiwaangelinta Hagaajinta Guriga, Shattiga Dhismaha, Shahaadada Cusboneysiinta EPA, iyo Ceymiska Qaanta (Liability)

**Xagga dhamaan dadka ka weyn 18 sanno. Haddii qofka yahay / dadka aysan shaqeynin, waa in la keeno koobiga qoraalka dugsiga ama sharaxaadda daruufaha iyo warqadda Affidafitka Dakhli La'aanta.*

Waxaa dhici karto in macluumaad dheeraad ah laga dalbado arjiilaha. Dhamaan macluumaadka la soo codsaday waa in loo gudbiyo Magaalada Boston.

Xasuusin: Qor macluumaadka dheeraadka ah ay adiga kula tahay in aan ogaano si aan uga shaqeyno 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

Taariikhda Dhallashada: _____ **limayl:** _____

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)

Taariikhda Dhallashada: _____ limayl: _____

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 – Hagaajinta Guriga Waayeelka

Waaxda Horumarinta Xaafadda (Department of Neighborhood Development) Xarunta Guriga Boston (Boston Home Center)

Brograamka Hagaajinta Guriga Waayeelka ee Xarunta Guriga Boston wuxuu adeegyada hagaajinta guriga siiyaa milkiileyaasha guriga wayeelka, kuwa daggan Boston, ee dakhli ahaan xaqa u yeesha. Brograamka Waaxda Horumarinta Xaafadda (Department of Neighborhood Development) (DND), waxay bixisaa deyn gadaal loo dhigo si loo kaalmeeyo waayeelka, dakhli ahaan, xaqa u yeesha, ee daggan hantida guryaha 1-4, lagana helo maaliyadda Deeqda Horumarinta Bulshada (Community Development Block Grant funds) ay bixiso Waaxda Guriyeynta iyo Horumarinta Magaalada Mareykanka (U.S. Department of Housing and Urban Development) (HUD) lana siiyo Magaalada Boston. Waa in la saxiixo kashifaaddaan waqtiga arjiga; waxaa la saxiixi doonaa warqadda Qodobada iyo Sharuudaha (Terms and Conditions) waqtiga ballanka maalgelinta. Brograamkaan wuxuu hoos yimaadaa hadba sida loo helo maalgelin.

SHARUUDAHA XAQ U YEELADSHADA

Si xaq loogu yeesho Brograamka Hagaajinta Guriga Waayeelka (Senior Home Repair Program), waa in ay run yahiin dhamaan inta soo socoto:

- Arjiilaha Milkiilaha Guriga waa in uu jiro 62 sanno ama ka weyn yahay
- Arjiilaha waa in uu ahaado milkiile-daggan hanti ay daggan yahiin 1-4 qoys oo ku taal Boston muddo ugu yaraan toban (10) sanno.
- Hantida u baahan hagaain waa in uu yahay guriga ugu muhiimsan ee milkiilaha.
- In aad iska bixisid kharashka Biyaha iyo Bulaacadaha Boston (Boston Water and Sewer)
- In aad bixisid kharashka canshuurta hantida ay kugu leedahay Magaalada Boston
- [In dakhliga reerka uusan ka badneen 80% Dakhliga Dhexe Xaafadda sida HUD u xisaabto.](#)
- Hantida qoysaska-badan, 51% ama 67% reeraha daggan waa in aysan ka badanin 80% AMI sida waafaqsan xisaabinta HUD. (Fiiri jaantuska kore) Tan macnaheeda waxay tahay hal (1) reer oo daggan hanti labo (2) qoys, labo (2) reer oo daggan hanti saddax (3) qoys iyo saddax (3) reer oo daggan hanti afar (4) qoys waa in ay la kulmaan tilmaamaha xaq u yeelashada dakhliga.

QODOBADA IYO SHARUUDAHA BROGRAAMKA

- A. Aniga waxaan fahamsanahay in isticmaalka xarafa "I"; "keyga" "Qaataha"; iyo "Milkiilaha Guriga" yahiin jumlada marka laga hadlaayo in ka badan hal Milkiile Guri
- B. Aniga waxaan fahamsanay in Aniga aan ahay milkiilaha (milkiileyaasha) keliya ee hantida loo baahan yahay in la dayactiro, iyo waa in ay ahaato meesha ugu muhiimsan aan dagganahay muddo toban sanno ama ka badan inta ay socoto deynta.
- C. Aniga waxay ila tahay in iskudarka dakhligeyga sannadka in uusan ka badanin 80% dakhli dhexe xaafadda HUD.
- D. Aniga waxaan fahamsanahay in waqtiga arjiga, in aan bixiyay canshuurta hantida maguuraanka aan ku leeyahay Magaalada Boston, iyo in aysan jirin lacag bixin hoos timaado Brograamka ilaa laga bixiyo canshuurta.
- E. Aniga waan fahamsanahay in waqtiga arjiga, in aan leygu lahayn lacagaha Guddiga Biyaha iyo Bullaacadaha Boston (Boston Water and Sewer Commission) (BWSC) oo la xariira hanti aan ku leeyahay Magaalada Boston iyo waxaan fahamsanahay in aan la bixinin kharashka hoos yimaado Brograamka ilaa laga hubiyo bixinta lacagaha BWSC.
- F. Aniga waan fahamsanahay in waqtiga arjiga, in Aniga iyo kuwa aan la leeyahay xariir ganacsi, ama xubin ka tirsan qoyska sokke, uu hadda ama horay toban iyo labadii sanno (12) la soo dhaafay gudahooda, aan ahayn shaqaale, wakiil, la-talliye, sarkaal ama sarkaal la soo doortay ama loo magacaabay Waaxda Horumarinta Xaafadda Magaalada Boston (City of Boston Department of Neighborhood Development). Marka laga hado kashifaaddaan "xubinta qoyska sokke" waxaa ka mid ah waalidiinta, xaaska, walaalaha, ama caruurta, iyadoo aan la fiirin in meesha ay daggan yahiin.
- G. Aniga waxaan fahamsanahay in waqtiga arjiga, Aniga ama xubin ka tirsan qoyskeyga sokke, aan iminka u shaqeynin ama u soo shaqeynin toban iyo labadii (12) bil la soo dhaafay gudahooda, Xafiiska Horumarinta Shaqaalaha Magaalada Boston (City of Boston Office Workforce Development), Xafiiskeeda Caddaaladda Guriyeynta iyo Sinaanta (Fair Housing and Equity (Office of Fair Housing and Equity), ama urur kasta oo kale oo lagu maal geliyo maaliyadda Deeqda Horumarinta Bulshada (Community Development Block Grant)
- H. Aniga waxaan fahamsanahay in waqtiga arjiga, in Maxkamadda Guriyeynta aysan igu xakumin kadeedka dagganaha iyo in aan eedeysane ka ahayn ashatako ka socoto Maxkamadda Guriyeynta.
- I. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, in aan leygu xakumin in aan jebiyay sharciyada Caddaaladda Guriyeynta (Fair Housing), mana jirto in iminka ley haysto dacwad la xariirto jebinta noocaas, ama in iminka ii socoto dhexdhexaadin aan la leeyahay Caddaaladda Guriyeynta iyo Sinaanta Boston (Boston Fair Housing and Equity), ama Guddiga Ka Soo Horjeedo Takoorka Massachusetts (Massachusetts Commission Against Discrimination) (MCAD).
- J. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, in aan waafaqi doono in shaqaalaha DND ama qandaraaslaha ay calaamad ku meeleeaan taasoo muujisa in hantida lagu dayactiro kaalmo laga helay Xarunta Guriga Boston DND (DND Boston Home Center). Calaamadda noocaas oo qiyaas ahaan ah labo (2) cag iyo saddax (3) cag waxaa la muujin doonaa inta uu socdo dhismaha, iyo muddo soddon (30) maalin kaddib.

Kashifaadda Brograamka - Brograamka Hagaajinta Guriga Waayeelka, p 3

- K. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, haddii shaqaalaha DND i weyddiyaan, waa in aan ogolaado in aan la hadlo saxaafadda iyo in aan ka qeybgalo munaasabadda saxaafadda iyo/ama shaacinta kale ee la xariira mashruuca DND maal geliso.

DAYACTIRKA

- A. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waxaan u ogolaan doonaa wakiilada Qeybta Xarunta Guriga DND Boston (DND Boston Home Center Division) in ay sahmiyaan iyo in ay fattashaan dibadda iyo gudaha dhismaha, kana mid ah dhamaan guryaha la daggan yahay iyo waxaan waafaqsanahay in aan saxo dhamaan waxyaabaha caafimaadka iyo ammaanka ee la xariira hagaajinta guriga.
- B. Aniga waxaa fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waa in aan ogolaado in aan u hoggaansamo sharciyada HUD ku habboon, oo sidoo kale loo yaqaan Dhaqamada Shaqada Ammanka Macdanta "Lead". Dhaqankaan waxay rabaan in qandaraasleyaasha dajiyaan dhamaan rinjiga soo fuqa iyo/ama jajaba iyo in ay meeshooda ku hayaan meelaha rinjiga la fujiyo si boorka rinjiga uusan ugu fidin meelaha kale guriga. Dhaqanka hawlaha Ammaanka Macdanta "Lead" waxay ku qoran yahiin sharciyada HUD Regulations 24 CFR, Section 35. Sharciyada Massachusetts (Massachusetts Regulations) ee la xariira Ka Hortagga iyo Kantaroolka Sunta Macdanta "Lead" (Lead Poisoning Prevention and Control) 105 CMR 460.00, Sharciga Guud Massachusetts Cutubka (Massachusetts General Law Chapter) III, iyo Wakaaladda Badbaadinta Deegaanka Mareykanka Cusboneysiinta, Hagaajinta, iyo Rinji Marrinta (U.S. Environmental Protection Agency) (EPA) Renovation, Repair, and Painting Rule).
- C. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waxaan u hoggaansami doonaa tilmaamaha iyo sharciyada la xariira guryaha iyo dagmooyinka ku qoran Diiwaanka Meelaha Taariikhda Leh ee Qaranka (National Register of Historic Places) ama Guddiga Taariikhda Gobolka (State Historical Commission) ama Guddiga Astaamaha Magaalada Boston ku tilmaantay in ay yahiin Astaanta Dhulka (Land Mark District). U-hoggaansami la'aanta waxay dhallin doontaa xaq u yeelasho la'aanta qeybtaas shaqada loo rabo kaalmo.
- D. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, in aan u baahan doono in aan fiiriyo iyo in aan ogolaado Tafaasiisha Hore Fullinta Hawsha (Preliminary Specifications) iyo qiyaasta Kharashka ka hor inta qandaraasleyaasha aan laga codsanin in ay soo gudbiyaan qiyaastooda kharashka ku baxa.
- E. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, in aan ruqsad ku bixin doono in la fattasho shaqada lagu fullin doono waqtiga iyo taariikhda ay ku heshiyeen qandaraasleyaasha/tartameyaasha suurtoogalka ah.
- F. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, in ay dhici karto in aan haysto Qandaraasle aan xushay oo u tartamo dayactirka loo baahan yahay in laga fulliyo hantida, hase ahaatee loo baahan yahay in uu u qalmo xagga ceymiska iyo in uu haysto shattiyada lagu fulliyo shaqada waqtiga la soo saaro dalabka ku-dhaqaaq shaqada.
- G. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, haddii aan doono in qandaraasle gaar ah uu fulliyo hawsha dayactirka, waxaan ogeysiin doonaa wakaaladda ka hor inta qandaraaslaha uusan eegin lana helin qiyaasta kharashka ku baxa.

Kashifaadda Brograamka - Brograamka Hagaajinta Guriga Waayeelka, p 4

- H. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waxaan u ogolahay wakiilada ruqsadda ee Qeybta Xarunta Guriga DND Boston (DND Boston Home Center Division) in ay sahmiyaan iyo in ay fattashaan dibadda iyo gudaha dhismaha, kana mid ah dhamaan guryaha la daggan yahay ka hor, inta uu socdo, iyo kaddib dhismaha. Lacag bixinta ugu dambayso waxay ku xeran tahay fattashaadda iyo shahaadada ay bixiyaan shaqaalaha DND in si wanaagsan loo dhamaystiray dhamaan shaqada.
- I. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, qandaraaslaha guud haysto dhamaan ruqsadaha dhismaha loo baahan yahay xagga shaqada la fulliyo iyo in uu ruqsadda dhismaha asalka ku dhaafi doono iyaga ka hor inta uusan bilaabin mashruuca. Haddii qandaraaslaha uusan la imaanin ruqsadda dhismaha, Aniga waxaan isla markiiba ogeysiin doonaa Ku-Takhasusaha Dhismaha (DND Construction Specialist). Kharashka ku baxa helitaanka ruqsadaha noocaas waa in lagu darro sicirka qandaraaslaha.
- J. Aniga waan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, lacagaha la siiyo Qandaraaslaha waxay quseyaan oo keliya hawlaha ku qoran Shaqada la soo ogolaaday. Dhamaan Baddalaadda Hawsha (Change Orders) waa in ay soo ogolaadaan Qaataha, Qandaraaslaha iyo Ku-Takhasusaha Dhismaha DND. Haddii Qaataha weydiyo Qandaraaslaha in uu qabto shaqo aan ku jirin qoraalka, isaga/iyada ayaa mas'uul ka ah in ay bixiso kharashka shaqadaan. Hase ahatee, Ku-Takhasusaha Dhismaha DND (DND Construction Specialist) waa in loo sheego dhamaan hawsha dheeraadka ah.
- K. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, lacagta waxaa toos loo siin doonaa Qandaraaslaha shaqada qabtay hawsha dayactirka, kaddib marka Ku-Takhasusaha Dhismaha DND Fulliyo fattashaadda iyo ogolaashada shaqada.
- L. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, in lacag bixinta ugu dambeyso la siin doono Qandaraaslaha fulliyay shaqada dayactirka kaddib marka Waaxda Adeegayada Fattashaadda Magaalada Boston, (City of Boston Inspectional Services Department), Ku-Takhasusaha Dhismaha DND (DND Construction Specialist), iyo milkiilaha guriga fulliyaan fattashaadda ugu dambeyso iyo ogolaadaan shaqada Wuxuu ahaadaba habkaan, haddii aan diidmo qoran ka soo jeediyo lacagaha la siiyo Qandaraaslaha una jeediyo Qeybta Adeegyada Milkiilaha Guriga (Homeowner Services Division) muddo todobo (7) maalin gudahooda kaddib marka la fulliyo fattashaadda ugu dambeyso iyo saxiixa ISD iyo DND taasoo ugu wacan arrimo la xariira tayada shaqada dayactirka, markaas kaddib DND waxay qoran doontaa baare madax banaan si loo ogaado sida shaqada dayactirka ku filan tahay. Natijadahii ka soo baxay baaraha madax banaan waxay ahaan doonaan kama dambays waxayna ka dambayn doonaan haddii Qandaraaslaha la siin doono kharash.
- M. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waxaan aqoonsanahay in, inta ay socoto hawsha, haddii qodobada ku qoran Qeybaha A-K kor ii arkaan in aan xaq u lahayn, in Aniga keliya aan si buuxdo mas'uul uga ahay kharashka la siiyo Qandaraaslaha. In aan la bixinin waxay u horseedi kartaa in Qandaraaslaha uu qaado talaabo sharci.

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- N. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waxaan dhamaan goobaha ka dhigi doonaa meelo uu gaari karo Qandaraaslaha iyo waxaan meelaha ka saari doonaa dhamaan waxyaabaha qofka leeyahay si aan u faragelinin fullinta shaqada iyo waqtiga ku habboon ee loo baahan yahay iyo si looga hortago in burbur uusan soo gaarin waxyaabahaas la leeyahay. Sidoo kale, waxaan ballan qaadyadaas siin doonaa Qandaraaslaha inta u dhexeyso saacadaha 7:00 a.m. iyo 5:00 p.m. maalmaha Isniinta ilaa Sabtida.

DAGGANeyaasha Iyo ISticmaalka Hantida

- A. Aniga waxaan fahamsanahay in badamaa aan ahay Qaataha brograamka, in aan hantida u baddali karin kondominium muddo toban (10) sanno kaddib marka la dhiso.
- B. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, in aan cidna takoori doonin taasoo ugu wacan isirka, midabka, jinsiga, diinta ama asal qaran xagga kirada muddada dheer, kirada muddada gaaban ama isticmaalka iyo dagganaashada muddaha hantida.
- C. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, inta badan guryaha loo baahan yahay in ay daggaan reerka dakhliga yar ama dhexe (reeraha dakhligooda ka yar yahay 80% dakhliga dhexe xagga Boston PMSA) kaddib marka la dhamaystiro dayactirka. Aniga waan fahamsanahay in ogolaashadeyda Brograamka ku dhisnaan doono qeybaha dakhliga.
(ka sii socoto bogga la soo dhaafay) dagganeyaasha la sheegay sida hoos timaada xaqiijinta dakhliga la soo sheegay (marka laga reebo labo hanti oo loogu talagalay qoys bacdamaa dakhliga ku saleysan yahay xaq u yeelashada Qaataha).
- D. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waan dayactiri doonaa hantida iyo waxaan xajin doonaa hagaajinta ku jirto ceymiska marka lala kulmo khasaaro ka dhasha dab ama halis kale oo ku jirto qodobka "ceymiska ballaaran" iyo halis kasta oo kale, sida fattahaadda u baahan in laga galo ceymis.
- E. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, kharashka ka soo baxa ceymiska waxaa loo adeegsan doonaa dib u soo celinta ama hagaajinta hantida la burburiyay, haddii dib u soo celinta ama hagaajinta ay, dhaqaale ahaan, yahiin wax suurto gal ah.
- F. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, in aan waafaqsanahay in dagganeyaasha iminka jira aan la barakicin doonin taasoo ka dhallan karta hawsha dayactirka ee laga fulliyo Brograamka.
- G. **WARQADDA DAGGANAHA** – Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waxaan Dagganeyaasha siin doonaa Warqadda Dagganaha DND iyo bakhshadda lagu celiyo si dhamaan dagganeyaasha looga helo macluumaadka federaalka rabo, gaar ahaan dakhliga soo gala dagganeyaasha, tirada qoyska, isirka iyo jinsiga reerka. Dagganeyaasha waxaa laga rabaa in ay toos Warqadda Dagganaha ugu soo celiyaan bakhshadda lagu siiyay. Hantida qoyska-badan, boqolkii 51% ama 67% reeraha daggana waa in aysan ka badanin dakhliga dhexe ee soo gala qoyska sida ay go'aan ku gaartay HUD (Fiiri 80% HUD CDBG Xuduuda Dakhliga Dhexe Xaafadda ee loogu talagalay Milkiileyaasha-Dagganeyaasha iyo jaantuska Dagganeyaasha ku qoran bogga 1.)

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MAAL GELINTA

- A. Aniga waan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waxaan waafaqsanahay in leygu qoro Brograamka Hagaajinta Waayeelka (Home Repair Program).
- B. Aniga waan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waxaan dalban doonaa DND si gadaal loogu dhigo deynta. Tan waxay tahay kabid aan dhallanin korsaar, taasoo qodobadeeda loo baahan yahay in lagu sheego laguna suggo Ballan Qaad iyo Deyn (Promissory Note and Mortgage) la fulliyo gabogabeynta deynt
- C. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, haddii hantida la iibiyo, la gudbiyo ama si kale loo wareejiyo lahaashada, deynta waa in dib loogu celiyo Magaalada Boston.
- D. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, in aan iibsan doono ceymiska ugu yar haddii hantida ay ku taal meel ay HUD ku tilmaantay in ay tahay biyo galeen.
- E. Aniga waxaan fahamsanahay in bacdcamaa aan ahay Qaataha brograamka, in aan haysan doono ceymiska milkiilaha guriga si aan ceymis u geliyo baddalaadda.
- F. Aniga waxaan fahamsanahay in bacdamaa aan ahay Qaataha brograamka, in asbaabta soo socoto keliy loo ogolaan doono bixinta deynta dib u maal gelinta hantideyda. Hoos u dhaca khidmadda korsaarka iyo dayactirka hantida. Iskudarka deynta kama badnaan karto 85% qiimaha la qiimeyay. Waqti kasta waa la bixin karaa deynta oo idil mana jirto ganaax horay loo bixiyo.

XISAAB XERKA

Aniga waxaa fahamsanahay in bacdamaa aan ahay Qaataha brograamka, waqti ka waqti, DND waxay si aan kala sooc lahayn hababka xisaabinta ku fullin kartaa qeyb ka tirsan kiisaska si loogu hoggaansamo tilmaamaha Deeqda Blogga Horumarinta Bulshada Federaalka, waxaan waafaqsanahay in aan si buuxdo ula shaqeeyo xisaabinta/wareysiga hantida haddii loo baahdo.

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AFEEF

Brograamka Hagaajinta Guriga Waayeelka waa brograam bixiya deyn ku xeran shardi lana siiyo milkiileyaasha guriga si ay u samaystaan hagaajinta guriga ay iyaga doorteen in ay sameyaan. Magaalada qeyb kama aha heshiiska ka dhexeeyo milkiilaha guriga iyo qandaraaslaha. Brograamka Hagaajinta Guriga Waayeelka ma siiso xuquuq qandaraasleyaasha, dad saddaxaad ama hay'ado aan qeyb ka ahayn heshiisnaan deynta.

Milkiilaha Guriga wuxuu caddeyntaa in isaga/iyada fahamsan tahay dhamaan qodobada iyo sharuudaha kore iyo in dhamaan macluumaadka uu soo gudbiyay Milkiilaha Guriga loo soo saaray si loo helo deynta kaalmada guriyeynta iyo kaalmada farsamada laga helo Magaalada Boston iyo macluumaadkaas la soo sheegay yahiin run iyo kuwo dhamaystiran ilaa inta ugu badan uu ogsoon yahay ama aaminsan yahay Milkiilaha Guriga. Ula kaca sida qaldan ee loo sheego xaqiiqada la xariirta brograamkaan waxay dhallin kartaa diidmada manaafacaadka ama in Magaalada dib loogu celiyo manaafacaadka horay looga qaatay ee hoos yimaada Brograamkaan. Si kale u sheegidda noocaas waa jebin loo geystay sharciga Federaalka iyo Gobolka.

La saxiixay sida hoos timaado ciqaabta been abuurka.

Arjiilaha Milkiilaha Guriga (Saxiixa)

Arjiilaha Labaad Milkiilaha (Saxiixa)

Arjiilaha Milkiilaha Guriga (Daabac)

Arjiilaha-Labaad Milkiilaha (Daabac)

Taariikhda

Taariikh