

# Kaalmada Maaliyadda Xarunta Guriga Boston (Boston Home Center Financial Assistace) Brograamka Deynta Guriga La Daggan Yahay ee Dheeraadka ah Warqadda Xaqiiqada

Brograamka Deynta Guriga ee Qeybta Guriga Dheeraadka [Additional Dwelling Unit (ADU) Home Loan Program] waxaa bixiya Xarunta Guriga Boston (Boston Home Center) si loo taageero dadaalka Shaybaarka Cusboon ee Guriyeynta Duqa (Mayor's Housing Innovation Lab's efforts) si loo kordhiyo awoodda guriyeynta marka la tijaabiyo qaababka guriyeynta cusub. Brograamka Deynta ADU wuxuu maalgelin siiyaa milkiileyaasha guryaha Boston ee ka kooban 1-3 hanti ee raba in ay ADU ka abuuraan guryahooda. Si aad u heshid macluumaad badan oo ku saabsan ADU Pilot, tag: [www.boston.gov/how-apply-additional-dwelling-unit-loan](http://www.boston.gov/how-apply-additional-dwelling-unit-loan)

## Maxay yahiin manaafacaadka?

Korsaar la'eg boqolkiiba eber (0%), deynta gadaal loo dhigay ilaa **\$50,000** lana xariirto mashruuca ADU la siiyo milkiileyaasha guryaha halka ilaa saddaxda qoys. Ma jirto lacag la bixiyo bil kasta oo la xariirto deynta mana leyska rabo dib u bixin ilaa milkiilaha ka iibiyo ama wareejiyo milkiiyadda hantida, ama ku dhaqaaqo dib u maal gelinta guriga ee lagu magacaabo "cash-out refinance". (Kondominiumka looma ogola brograamkaan.)

Ma jiraan milkiileyaal waafaqsan sharuudaha milkiileyaasha guriga oo dakhligooga yahay 120% Dakhliga Dhexdhexaadka Xaafadda (fiiri hoos). Milkiileyaasha dakhligooda u dhexeeyo 120-135% Dakhliga Dhexe Xaafadda (Area Median Income) waa in ay la yimaadaan xisaab la'eg deynta ay maalgeliso Magaalada 1:1, ha la yimaadaan maaliyadooda u gaarka ah ama deyn ya ka soo qaataan bangiga;

## Yaa xaq u leh?

Milkiileyaasha dakhligooda sannadka reerka uusan ka badneen 135% Dhexdhexaadka Xaafadda (Area Median)

Dadka daggana Magaalada Boston ee iska lahe iyo daggan guri 1-3 qeyb; Dakhliga waa sida ku sifeysan jaantuska hoose;

## HEERARKA DAKHLIGA HUD IYO XAQ U YEELASHADA

| Tirada Reerka | Eber-Waafajinta Deynta 120% AMI | 1:1 Waafajinta Deynta 120-135% AMI |
|---------------|---------------------------------|------------------------------------|
| 1- Qof        | Ka yar 99,950                   | \$99,950 - \$112,450               |
| 2- Qof        | Ka yar 114,250                  | \$114,250 - \$128,500              |
| 3- Qof        | Ka yar 128,500                  | \$128,500 - \$144,600              |
| 4- Qof        | Ka yar \$142,800                | \$142,800 - \$160,650              |
| 5- Qof        | Ka yar \$154,200                | \$154,200 - \$173,500              |
| 6-Qof         | Ka yar \$ 165, 650              | \$165,650 - \$186,350              |

Milkiilaha guriga waa in uu bixiyo dhamaan xisaabaadka Magaalada Boston iyo xisaabaadka guriga, kana mid ah canshuurta hantida iyo biilasha biyaha; deynta iyo ceymisyada hantida;

- Milkiileyaasha hantidooda maaliyadda ka yar tahay \$75,000, ha ahaato hantida maaliyadda, ha ahaato lacagta caddaanka, qiimaha ku soo kordha hantida ma guuraanka, maaliyadda maal gelinta, ama shay kasta oo qiimo leh, marka laga reebo qiimaha guriga aasaasiga u ah milkiilaha guriga iyo qaar ka mid ah maaliyadda hawlgabnimada iyo xisaabaadka qorshaha keydka kulliyadda;
- Milkiilaha guriga waa in uusan kaalmada maaliyadda hagaajinta guriga ka helin brograamka Magaalada Boston muddo tobankii (10) sanno la soo dhaafay gudahooda, marka laga reebo maaliyadda ku baxdo fiiqidda macdanta "lead".
- Milkiileyaasha guriga ee muujiya caddeyn in ay diyaar u yahiin in ay horay u socdaan in ay dhisaan ADU, taasoo macnaheeda yahay: a) milkiilaha guriga wuxuu Waaxda Adeegyada Fattashaadda (Inspectional Services Department) (ISD) u gudbiyay arjiga hore ADU kana mid ah naqshadaha iyo tafaasiisha farsamada, kaddibna ogolaasho ka helay ISD si loo fulliyo ADU; iyo, b) milkiilaha guriga wuxuu caddeyn karaa in uu haysto maaliyad ku filan (marka laga reebo deynta Xarunta Guriga Boston) xagga iskudarka kharashka ku baxa horumarinta (TDC) ee ADU.

### **Maxay tahay shaqaada la ogol yahay?**

Horumarinta gudaha ee abuuri kara qeyb ka tiran guriga oo lagu noolaado lagana helo noolol dhamaystiran oo madax banaan kana tirsan naqshadda dhismaha jira.

### **Sidee ayaan ku dalbadaa Brograamka Deynta ADU kaddibna maxaa dhaca marka xiga?**

1. Gudbi ama boostada ku dir Arjiga Kaalmada Maaliyadda Xarunta Guriga Boston (Boston Home Center (BHC) Financial Assistance Application) kaddibna calaamee Brograamka Horseedka ADU (ADU Pilot Program) ee hoos yimaada Brograamyada Milkiilaha Guriga (Homeowner Programs). Soo gudbi arjiga soo raaci dhamaan warqadaha loo baahan yahay ee ku qoran Liiska Hubinta Arjiga. Arjiga waxaa laga soo dagsan karaa: [www.boston.gov/adu-toolkit](http://www.boston.gov/adu-toolkit) ama marka aad wacdid 617.635.4663.
2. Arjiileyaasha loo ogol yahay waxaa la soo xariiri doono Maamulaha Brograamka kaasoo la shaqeyn doono iyaga.
3. Milkiilaha guriga waa in uu ogolaasho hore ka helay ISD ka hor in uusan soo gudbinin arjiga.
4. Waxaad heli doontaa warqadda ku qorista taasoo muujisa in aad xaq u leedahay 100% deynta Magaalada Maalgeliso, ama 50% deynta Magaalada Maalgeliso ee u baahan iswaafajinta doolar-ilaa-doolar (1:1) kana timaada hantida kuu gaarka ah ama maaliyad aad ka soo amaahatid bangiga si aad u fullisid hagaajinta guriga.
5. Saxiix warqadaha soo afjaridda deynta ee la xariirta korsaarka boqolkiiba eber (0%) deynta gadaal loo dhigay kaddibna Magaalada ka heo warqadda ballan qaadka.
6. Kaddib marka la soo afjaro deynta (loan closing), waxaad iminka saxiixi kartaa heshiis aad la gashid qandaraaslaha aad xullatay. Qandaraaslaha wuxuu Waaxda Adeegyada Fattashaadda Magaalada (City's Inspectional Services Department) ka qaadan ruqsadda dhismaha kaddibna waxaad bilaabi kartaa mashruucaada ADU.
7. Marka la dhamaystiro shaqada, la xariir Maamulaha Mashruuca kaddibna u gudbi sheegashada kama dambayska aad ka heshay qandaraaslahaada adiga oo soo raaciya koobiga ruqsadda oo saxiixan taasoo muujisa ogolaashada kama dambayska.
8. Waxaa la fullin doonaa fattashaad kama dambays ah uu fulliyo Ku Takhasusaha Dhismaha Xarunta Guriga Boston.
9. Jeegga bixinta maaliyadda Magaalada waxaa loo diri doonaa qandaraaslaha kaddib marka la dhamaystiro mashruuca iyo fattashaadda kama dambaysta.

**Si aad u Heshid Macluumaad Badan, tag:  
HomeCenter.Boston.gov ama wac 617.635.4663**