

Barnaamijka Gargaarka Guryaha ee COVID-19 Codsiga Shakhsiyaadka iyo Qoysaska

Habraacyada:

Fadlan buuxi foomkan hadii:

- Aad degan tahay Minnesota
- Aad bixiso kiro, amaahda guryaha (mortgage), khidmadaha ururada mulkiilayaasha guryaha, qandaraasyada guryo kala gadashada, caymiska guriyaha, koronto, ama kharashaad la xiriira guryaha oo la iska rabay in la bixiyo Maarso 1, 2020, ama ka dib oo mudadii la rabay in la bixiyo la soo dhaafay
- Kharashaadka guryaha la xiriira ee lagugu leeyahay ee ay keeneen shaqo la'aan, jiro ama arrimo kale oo u dhacay cudurka dillaacay ee COVID-19 awgii

Hadii hadda aad hesho kiro gargaarid dakhliga ku xiran (sida, Xaashida Guryaha, gargaar ku salaysan barnaamij, ama qaab kale oo gargaarid kiro ah oo uu gobolku ama dowlada dhexe ay leedahay), inta badan xaq uma lehid inaad ka codsato gargaar kiro ku saabsan barnaamijkan. Laakiin, waxa aad wali ka codsan kartaa in lagaa gargaaro kharashaadka korontada ee xaq u leh in lagaa bixiyo.

Hadii aad leedahay amaah guryaha ah oo ay dabaanad qaaday dowlada dhexe oo hoose gasha (Xeerka Care Act) (oo ay ku jiraan daymaha hay'adaha sida, [Federal Housing Administration, Veteran's Administration, Wasaarada Beeraha iyo Horumarinta Miyiga, (United States Department of Agriculture Rural Development), Fannie Mae, Freddie Mac waxaa lagaa rabaa inaad la xiriirto amaah guri bixiyahaaga si aad u ga hesho dib u dhigid bixinta amaahda ah oo gaar ah, wax ka bedelid amaahda iyo/ama dejinta qorshe dib u bixin ah.

Waxaa lagu waydiin doonaa inaad keento dukumiintiyadan soo socda (ama sawir iyaga ah):

- Lambarka Aqoonsiga (ID) shakhsiyanka ah ee Gobolku bixiyo, laysinka darawalka, dalkugalka (passport), ITIN, Aqoonsiga (ID) Qabaa'ilka ama noocyo kale oo aqoonsi ah (ID). Dukumiintiyadu uma baahna in hada la keeno. Hadii aadan lahayn Aqoonsi (ID), calaamad saar meesha "Ma lehi aqoonsi (ID)."
- Xaqiijin lacagta baaqiga ah ee lagugu leeyahay ah (biilka korontada, biilka kirada/amaahda guriga, iwm.)
- Akbaarta lagala xiriir ururka lacagta la siinayo (mulkiilaha, shirkada amaahda, shirkada korontada, iwm.)
- Cadeyn ah dakhligii guud ee ku soo galay afartii asbuuc ee la soo dhaafay

Ka dib kolka aad buuxiso foomkan, waxaa la eegi doonaa xaq u yeeladka. Waxaa dhici karta in lagula soo xiriir si lagaaga helo akhbaar kale oo dheeraad ah, ka hor inta aadan helin ansaxinta ama diidmada kama dambeysta ah. Ansaxinada codsiyadu waxa ay ku xirnaan doonaan haynta dhaqaalaha la bixinayo.

Foomkan waxaa la heli karaa isagoo ah afafka Hmoonga, Soomaaliga iyo Isbaanishka. Si aad u hesho foomkan isagoo mid afafkaas ah ku qoran, kala xiriir 211 gargaarid (**Wac:** 211 ama 651.291-0211 **Khadka lacag la'aanta ah:** 800.543-7709). *(raaci oraahdan dhamaan sedexda afba)*

A. Akhbaarta Codsadaha:

Magaca Dambe:	Magaca Hore:		
Magaca buuxa ee qofka amaahda guriga (mortgage) ama heshiiska guri degida ku qoran (hadii uu ka duwan yahay magaca codsadaha kor ku xusan):			
Ciwaanka Wadada:	Magaalada:	GOB: MN	Ziip Koodka:
Ciwaanka Emaylka:	Lambarka Telefanka:	Degmada:	

Tirada ilmaha da'doodu ka yar tahay 18 ka ee kula nool?	Tirada dadka waaweyn ee da'doodu ka weyn tahay 18 ka ee adigu aad ku jirto ee guriga ku nool?
Sinjiga (calaamadi inta quseeysa oo dhan): Akhbaartani waa ikhtiyaar. <input type="checkbox"/> Hindida Mareykanka/Dadka u Dhashay Aalaska <input type="checkbox"/> Aasiyaan <input type="checkbox"/> Madow ama Afrikaanka Mareykanka ah <input type="checkbox"/> U Dhashay Haawiiyaan ama Jasaa'irka kale ee Basifika <input type="checkbox"/> Cadaan <input type="checkbox"/> Kuwa kale	Qolada: Akhbaartani waa ikhtiyaar. <input type="checkbox"/> Hisbaanic/Laatinx <input type="checkbox"/> Aan ahayn- Hisbaanic/Laatinx
Lambarka Aqoonsiga Shakhsiga: Ka xulo liiska soo socda (liiska xulashada): <ul style="list-style-type: none"> • Laysinka darawalka/Aqoonsiga (ID) Gobolka • Dal-ku-gal (passport) # (khasab ma aha inuu ku koobnaado kaliya uun dal-ku-galka (passport) US ka) • Lambarka Sooshal Sakuuratiga (Social Security Number) • Lambarka Aqoonsiga ee Qabaa'ilka • Lambarka Diiwaangelinta Ajnabiga (Alien Registration Number) • Lambarka Aqoonsiga Shakhsiga Canshuur Bixiyaha ah [Individual Taxpayer Identification Number (ITIN)] • Kuwa kale: Fadlan cadee <input type="checkbox"/> Ma lehi lambar aqoonsi (ID)	

B. Xaalada Guryaha iyo Nooca Gargaarka/Cadadka:

Xaalada Guriga ee Hadda:

Mulkiile Kireyste

Ogow: hadii aad leedahay guri ah guryaha la qaado, laakiin aad kireysato dhulka gurigu yaal, fadlan dooro inaad tahay mulkiile guri leh.

Nooca Gargaarka ah ee loo baahan yahay iyo Cadadka la codsanayo:

Kiro Bixin Cadadka: _____ Hay'ada la siinayo: _____ Telefanka/Emaylkan Hay'ada: _____

Amaah guri (mortgage) Bixin Cadadka: _____ Hay'ada la siinayo: _____ Telefanka/Emaylkan Hay'ada: _____
Lambarka Amaahda: _____

Khidmada ururada Mulkiilaha Cadadka: _____ Hay'ada la siinayo: _____ Telefanka/Emaylka Hay'ada: _____

Bixin Heshiis Qandaraas Cadadka: _____ Hay'ada la siinayo: _____ Telefanka/Emaylka Hay'ada: _____

Caymiska Mulkiilaha guriga Cadadka: _____ Hay'ada la siinayo: _____ Telefanka/Emaylka Hay'ada: _____

Gargaarka Korontada Cadadka: _____ Hay'ada la siinayo: _____ Telefanka/Emaylka Hay'ada: _____
Lambarka Koontada: _____

Kirada Dhulka Guriga La Dhigo Cadadka: _____ Hay'ada la siinayo: _____ Telefanka/Emaylka Hay'ada: _____

Lacagta Dhulka Guriga La Cadadka: _____ Hay'ada la siinayo: _____ Telefanka/Emaylka Hay'ada: _____
Dhigto laga bixiyo

Kuwa kale: Cadadka: _____ Hay'ada la siinayo: _____ Telefanka/Emaylka Hay'ada: _____

Soo Geli (Upload) cadeynta baaqiga aan wali la bixin ee la isaga leeyahay kirada, amaahda (mortgage), korontada, iwm.

Ma soo gelin karo (upload) dukumiintiyadaa meesha la i yiri soo geli
Ogow: Hadii aadan soo gelin (upload) karin cadeynta meesha lagu yiri soo geli, koobiyada warqadaha waa inaad gacanta uga keentaa maamulaha deeqda

Ikhtiyaa ah: Adiga ama qof kale oo qoyskaaga ka mid ah hadda ka hor guri ma laga saaray? Haa ama Maya

Ikhtiyaa ah: Adiga ama qof kale oo qoyskaaga ka mid ahi hadda ka hor hoy la'aani ma soo martay? Haa ama Maya

C. Akhbaarta Dakhliga:

Intee ayuu ahaa dhakhiga guud ee qoyskaaga soo galay afartii asbuuc ee la soo dhaafay?
(Dakhliga guud waxaa ku jira laakiin aan ku wada koobnayn, dakhliga guud ee shaqada kaa soo gala, gargaarada lacagta cadaanka ah sida dakhliga Sooshal Sakuuratiga (Social Security), manfacyada shaqaalaha shaqo la'aanta ah la siiyo, xaq siinta, dakhliga masaariifta ilmaha, xaqqa nikaaxa ee sawjada, ama lacagta lagu qaato haynta ilmo loo hayo dowlada.)

Soo Geli (Upload) cadeynta dakhliga iminka (sida jeegta dabadooda, warqada manfacyada, cadeynta manfacyada shaqaalaha shaqo la'aanta ah la siiyo)

Ma soo gelin karo (upload) dukumiintiyadaa meesha la i yiri soo geli
Ogow: Hadii aadan soo gelin (upload) karin cadeynta meesha, koobiyada warqadaha waa inaad gacanta uga keentaa maamulaha barnaamijka. Hadii aadan heli karin cadeyn dakhli, fadlan la soo xiriir maamulaha deeqda ee deegaankaaga si aad talo uga hesho.

D. Sugitaanka:

Waxa aan sugayaa inaan codsanayo gargaarada guryaha waayo mid ka mid ah arrimahan soo socda ayaa haysata qoyskayga:

- Shaqo la'aan, guri u dirid, ama shaqo ka dhamaad uu sababay cudurka COVID-19
- Yareyn saacadaha shaqada oo uu sababay cudurka COVID-19
- Yareyn ama joojin saacadaha shaqada oo ku yimi xanuun lala xanuunsaday cudurka COVID-19
- Awoodid la'aan in la shaqo tago iyadoo sababtu tahay xubin qoyska ka mid ah oo laga helay cudurka COVID-19
- Daruufo kale ee la xiriira COVID-19 (si kooban u tilmaam):

Waxaan cadeynayaa inaan ka helin ilo kale wax gargaar ah oo aan ku bixiyo kharashaadka qoyska la xiriira ee ku xusan qaybta B (section B).

Waxa aan cadeynayaa in aanan awoodin inaan bixiyo lacagta la igu leeyahay iyadoo sababtu ay tahay xaalad degdeg ah oo caafimaad awgeed oo kaliftay shaqo la'aan, jirro, ama arrimo kale oo la xiriira cudurka dillaacay ee COVID-19 ka.

Waxaan cadeynayaa in akhbaarta la geliyey foomkan isqorida ay run tahay ayna sugan tahay. Waxaan fahamsanahay in ay dhici karto in la i waydiisto inaan bixiyo cadeyn kale maray noqotaba mar mustaqbalka ah.

Digniinta Tennesen (Tennesen Warning) :

Sida uu dhigayo qodobka ([Minn Stat §13.04, subd. 2](#)), waa khasab in lagu siiyo Digniinta Tennesen (Tennesen Warning). Ujeedada ogaysiiskani waa inuu ku awoodsiiyo adigu inaad qaadato go'aan warqaba oo ku saabsan inaad bixiso macluumaad ku saabsan adiga naftaada, kuwaa oo lala wadaagi karo hay'ado dowli ah iyo cid kaleba oo ay ku jiraan Hay'ada Meelgelinta Guryaha ee Minnesota (Minnesota Housing Finance Agency), maamulaha deegaanka, hay'adaha bulshada ee ay maalgeliyaan ilo dhaqaale oo dowladeed, sida kuwo deegaan, gobol iyo dowlada dhexe ah, kuwaa oo caawiya bixinta gargaarada guryaha, iyo ururada la cadeeyey inay bixiyeen deynta aad doonayso in lagaa gargaaro, iyo cidii kale ee hay'ada Guryaha ee Minnesota (Minnesota Housing) ay u aragto inay muhiim tahay in lala wadaago akhbaarta si kolka si taaba-gal ah loogu maareeyo loona qiimeeyo taaba-galnimada barnaamijka. Macluumaadka waxaa kaloo la wadaagi karaa kolka ay maxkamadi amaro in la wadaago ama waxaa la siin karaa hanti-dhowka gobolka ama kan laanta sharci dajinta. Waxaa nala ka rabaa inaan kula socodsiiyo xaquuqdaada ku saabsan akhbaarta xogta xafidan ah ee aan anigu kaa qaadno. Akhbaarta aan soo aruurino sharcigu waxa uu u aqoonsan yahay inay tahay labo mid uun, mid dadweyne (cid walbaa arki karto), ama mid gaar ah (dadweynaha looma ogola inay arkaan, laakiin adigu waad arki

kartaa), ama mid sir ah (akhbaartan xataa adigu ma aad arki kartid). Maadaama aad tahay codsadaha gargaarkan, akhbaarta la codsaday ee adiga kugu saabsan inteeda badan waxaa loo aqoonsadaa inay tahay mid gaar ah. Sharciyan khasab kuguma aha inaad bixiso wax kasta oo ka mid ah akhbaarta lagaa codsado; hase yeeshee, hadii aadan bixin akhbaarta lagaa codsado waxaa dhici karta inaan awoodin inaan ku siino adeegyada iyo khayraadyada aad codsanayso.

Calaamadinta aan calaamadinayo santuukhan, waxaan ku qirayaa inaan akhriyey aan fahmay Digniinta Tennessee (Tennessee Warning) ee kor ku xusan.