



## Cadeynta kahortagga Guri ka saarida

Xarumaha Xakamaynta iyo Kahortagga Cudurrada (CDC) ayaa soo saartay amar kaasoo kaa ilaalin kara in lagaa saaro ama lagaa qaado meesha aad ku nooshahay. **Tani micnaheedu waxay tahay inaad awoodi karto inaad sii joogto meesha aad ku nooshahay illaa LUULYO 31, 2021, haddii aad u qalanto.**

### Sida loo isticmaalo foomkan

1. Arag haddii aad u qalanto kahortagga guri ka saarida iyada oo loo maraayo amarka CDC. Haddii aad rabto inaad ka hesho caawinaad qof cilmi u leh, kala xariir (800) 569-4287 ama booqo <https://www.hudexchange.info/programs/housing-counseling/rental- eviction/>, si aad u hesho macluumaadka xariirka ee HUD deegaanka La-taliyaha guryaha la oggolaaday
2. Saxiix cadeynta aad u qalanto, bogga xiga.
3. Bogga cadeynta saxiixan sii shaqsiya ama shirkadda aad ka kireysato (tusaale ahaan, maamulka dhismaha, milkiilaha guriga, iwm.). Ka hayso sawir ama koobbi diiwaaankaagga/warqadaha dib u wac qofka cilmi u lahaa/khabiirkaaga haddii ay jirto dhibaato.

## 1. Ma u qalmaa?

Haddii aad calaameyn karto uga yaraan hal sanduuq tiir, waad u qalantaa.

### Safka A

Waxaan helay hubin/baaris kicinta (Bixinta Saamaynta Dhaqaalaha) sannadka 2020 ama 2021

La iigama baahneyn inaan u soo warbixiyo IRS wixii daqli ah ee soo gala sanadka 2020

Sannadka 2020 ama 2021, waxaan shaqeystay (ama rajaynayaa inaan kasbado) **wax kayar** \$99,000 shaqsi ahaan **in ka yar** \$198,000 si wadajir ahaan

Waxay u badan tahay inaad ku kasbatay cadadkaan haddii aad hesho mid ka mid ah wixii xariga ah oo socda:

- Barnaamijka Caawinta Nafaqada Dheeraadka (SNAP)
- Caawinta Ku Meel Gaarka ah ee Qoysaska Baahan (TANF)
- Dakhliga Amniga ee Dheeraadka ah (SSI)
- Caymiska Naafada ee Bulshada (SSDI)

### IYO

### Safka B

Ma bixin karo kiradayda oo dhan ama ma bixin karo lacag bixin dhammaystiran oo guriga ah maxaa yeelay:

Dakhliga reerkayga ayaa si weyn hoos ugu dhacay

Waxaa layga joojiyey shaqada

Saacadihii shaqadayda ama mushaharkaygii waa la jaray

Waxaan hayaa kharashyo caafimaad oo aan jeeb ahayn<sup>1</sup>

**Waxyaabaha kor ku xusan midkoodna — uma qalmi doontid.**

**Waxyaabaha kor ku xusan midkoodna — uma qalmi doontid**

**Waxaad hubisay ugu yaraan hal shay tiir/saf walba? Heerkaaga dakhliga ayaa u qalma.**

[Calaamee sanduuqa koowaad bogga xiga]

<sup>1</sup>Waxaa lagu qeexay 7.5% ama in ka badan dakhligayga guud ee la hagaajiyay sanadka

## 2. Cadeynteyda taas aan u qalmo

Adiga oo calaamadeeya sanduuqyada hoose, waxaan cadeynayaa in bayaan kasta uu run yahay.

Heerkayga dakhli ayaa u qalma sababaha kor lagu sharaxay

Waxaan sameeyay intii karaankeyga ah inaan sameeyo lacag bixin qayb ahaan waqtigeedii ah oo ugu dhow sida ugu macquulsan ee bixinta buuxda iyo inaan helo caawimaad dawladeed oo ku saabsan bixinta kirada ama bixinta guryaha.<sup>2</sup>

Haddii gurigayga la iga saaro, ma haysto xulashooyin kale oo guri kale oo aan ku heli karo, sidaa darteed waxaan sameyn lahaa:

- Waxay u badan tahay inay hoylaawe noqdaan, **ama**
- Waa inaad u guurtaa hoylaawe, **ama**
- Waa inaad la degtaa dadka kale ee ku nool guryaha isku dhow.

Waan fahansanahay kadib markaan saxiixo:

- Ilaa aan la heshiyo mulkiilahaayga, wali waxaan mas'uul ka ahay kirada, kirada gadaal, iyo wixii ajuuro ah, ganaaxyo ama dulsaar ah inta aan ijaaranahay.
- Weli waa inaan raaco shuruudaha ijaarkayga.
- Ilaa iyo inta aanan heshiis la gaarin mulkiilahaayga, haddii aan ku guuldareysto bixinta lacagteyda la ii baahan yahay, waa layga saari karaa guriga marka joojinta kumeelgaarka ah ee raritaanku dhammaato.
- Weli waa layga saari karaa guriga sababo aan ahayn bixinta kirada ama bixinta guryaha.

### Qalabka ciladbixinta ee kireystayaasha

#### Raadso caawinaada ee kirada degdegga ah

Wac (800) 569-4287 si aad u hesho liistada la-taliyayaasha guryaha ee ay ansixisay HUD

#### Ka warbixi dhibaatooyinka arruurinta deynta

U gudbi cabasho CFPB  
[cfpb.gov/complaint](https://cfpb.gov/complaint)

#### Soo sheeg takooris

Gudbi cabasho. Wac HUD  
(800) 669-9777

**Waxaan ku saxiixaa cadeyntaan.<sup>3</sup> ciqaabta been abuurka. Taasi waxay ka dhigan tahay waxaan balan qaadayaa in hadalada kor ku xusan ay yihiin run oo aan fahamsanahay in dambi la igu ciqaabi karo been sheegid.**

You sign here:

X \_\_\_\_\_

Taariikh: \_\_\_\_\_

## 3. Boggan la saxiixay sii shakhsiga ama shirkadda aad ka kiraysatay.

**ATTN MILKIILIYAASHA:** Waad ku mahadsan tahay u hoggaansamidaada. Haddii aad ku xad gudubto Amarka ilaalinta ka saarida CDC, adiga iyo / ama meheraddaada waxaa lagugu xukumi doonaa ciqaab dambiyeed, oo ay ku jiraan ganaaxyo iyo muddo xabsi ah.

<sup>2</sup>U yeerista khabiiir maxalli ah ayaa ah habka ugu wanaagsan ee lagu ogaan karo dhammaan caawinaadda aad heli karto. Raadi liistada lataliyaha guryaha ee ay HUD ansixisay adoo wacaya (800) 569-4287.

<sup>3</sup>Haddii aad horey u saxiixday cadeynta hakinta guriga, uma baahnid inaad mid kale gudbis.