

Su'aalaha Inta badan la Is-waydiiyo

Tixraac: Amarka Sare ee Degdeg ah ee 20-14

Maarso 23, 2020, Gudoomiyaha Gobolka Walz waxa uu saxiixay Amar Sare ee Degdega ah oo sumadiisu tahay 20-14 kaa oo joojiyey guryo ka saaritaanadii iyo amaradii maxkamadaha ee guryo ka bixida ahaa mudadda xaaladan degdeg ah ee cudurka COVID-19 ay jirto. Amarkan Sare waxa uu u fidiyaa cid walba fursad ay si xasiloon hoy ugu helaan waxa uuna ka hortagaa bara-baxa xilligan ay jirto xaaladda caafimaad ee degdega ahi.

Kolka la fuliyo, Amarka waxaa la soo gelin doonaa [Muktabada Tixraaca Sharciyada ee Minnesota \(Minnesota Legislative Reference Library\)](#).

- **Qeexitaanada:**

- **(A writ of recovery) Waa amar Maxkamadeed** oo la soo saaro ka dib kolka uu mulkiilahu gurigu uu ku guulaysto kiiskiisa guri ka saarida ah. Amarka maxkamada ee guri banaynta waxaa fuliya xafiiska shariifka (sheriff) ka waxa uuna siiyaa kireysyataashu 24-saac oo ay guriga uga baxaan.
- **(A moratorium) Waa Joojin sharci** ah oo lagu joojinayo hawl.
- **(A redemption period) Mudadda bixinta lacagtu** waa muddo cayiman oo inta hawsha guri la wareegidu ay socoto qofka guriga lahi uu ku bixin karo lacagta lagu leeyahay si uu u soo ceshado 'ceshado" guriga.

- **Guudmar:**

- **Amarku maxuu sameeyaa?**
 - Amarku waxa uu u ogolaadaa kiraystayaasha iyo dadka guryaha ay gateen lagala wareeyo inay ku sii jiri karaan guryahooda xilliga xaaladda degdega ahi ay jirto, marka laga reebo darufo cayiman.
- **Goorma ayuu amarku dhaqan galayaa?**
 - Amarku waxa uu dhaqan geli 24- saac ka dib kolka la meelmariyo. Waxa uuna sii jiri ilaa iyo inta xaalada degdeg ah ee lagu dhawaaqay ay ka dhamaanayso.
- **Kireystayaasha wali ma lagu leeyahay kiradda xilliga uu jiro amarkan joojinta ah?**
 - Haa. Amarkani kama saamaxayo kireystayaasha waajibkooda ah kiro bixinta.
 - Waxa aanu si weyn ugu dhiiri galinaynaa kireystahu:
 - Inuu horey ugala sii hadlo qolada guryaha wixii lacag ah ee ka dhiman.
 - Uu bixiyo wixii uu awoodo waayo waxa ay caawin qolada guryaha waxa ayna kaa caawin inaad lacag badan aam kiradda lagaaga sii yeelan.
- **Mulkiilaha gurigu ma wali inuu bixiyaa amaahda (mortgage) guriga?**
 - Haa. Amarkani kama joojinayo amaahdaha waajibkiisa ah inuu bixiyo amaahdiisa. Amarku waxa u ka codsadaa bangiyadda inay joojiyaan la wareegida guryaha aynana saarin ganaaxa lacag la soo daahida cidna. Hadii ay rabaan bangiyaddu, waa ay sii wadi karaan hawlaha la wareegida guryaha, laakiin, xilligan ay jirto xaaladda caafimaad ee degdeg ahi kama saari karaan cidna sii deganaanta guriga ka dib kolka waqtigii soo ceshigu uu dhamaado.
- **Qoysku ma u baahan yahay inuu cadeeyo dakhli la'aan ama ku dhicid COVID-19?**
 - Maya. Amarkani uma baahna ku dhicid COVID-19 ama cadeyn dakhli la'aan ah. Ujeedadda amarku waa inuu u ogolaado qoysasku inay xasiloon hoy u helaan si ay u sugaan caafimaadkooda, kan qoyskooda iyo kuwa reer Minnesota da kale.

- **Dhamaan noocyada guriga ka saarida ama liis joojinta ahi ma kawa wada reebtay maxkamad ka xareyntoodii joojintani?**
 - Maya. Kiisaska ka saarida guriga ama joojinta liiska ahi waxaa dhici karta inay sii socdaan hadii kireystahu uu si weyn khatar ugu yahay amniga dadka kale ee guriga degan ama uu jabiyo qodobka sharciga ah ee 504B.171 subd. 1. (uu ku dhex sameeyo waxyaabo sharci darro ah guriga). Mulkiilahayaasha guryahu /amaah bixiyeyaasha waxaa lagu boorinayaa inay raadiyaan talooyinka dhanka sharciga ah oo ku saabsan su'aalaha quseeya xaaladdaha khaas ah.
- **Maxaa dhici hadii mulkiile guri/amaah bixiye u jabiyo joojintan?**
 - Cidii si kas ah u jabisa joojinta waxa ay geysatay dambi darajo dhexe ah (misdemeanor) hadii dambigaa lagu helana waxay mutaysan kartaa ah ganaax aan ka badnayn \$1,000 ama xabsi aan ka badnayn 90 cisho. Xafiiska Xeer Ilaaliyah Guud (Attorney General's) waxaa dhici karta inuu fuliyo amarkan asagoo isticmaalaya toosinada uu qabo xeerka ciqaabta ee Minn. Stat. 8.31.
- **Mulkiileyaasha Guryaha:**
 - **Ma ka xareysan karaa maxkamad dacwo guri ka saarid mise joojin karaa liis xilligan lagu jiro xaaladda Caafimaad ee degdega ah?**
 - Maya. Amarkan waxa uu si ku meelgaar ah u joojinayaa awoodahii looga xareysan jiray maxkamadaha ama lagu joojin karay liisaska xilligan xaaladda caafimaad degdeg ahi ay jirto, marka laga reebo daruufo cayiman oo uu amarku bayaamiyey.
 - **Hadii guri ka saarid ama liis joojin la ansaxiyey ka hor Maarso 1, 2020, qofkiina uu wali gurigii sii degan yahay, ma laga rabaa inay guriga ka guuraan iminka?**
 - Maya. Amarkan waxa uu si ku meelgaar ah u joojinayaa in mulkiilaha gurigiisa dib loogu soo cesho marka laga reebo daruufo cayiman oo uu amarku bayaamiyey.
 - **Ka waran hadii kireystahu uusan bixin karin kirada ama kiro hore lagu leeyahay?**
 - Hadii kireyste uusan bixin karin kirada, mulkiilaha guriga iyo kireystaha waxaa lagu boorinayaa inay raadsadaan lacagaha gargaarada degdeg ah ee deegaankooda ayna ka wada shaqeeyaan qorshe dib u bixinta kirada ah oo macquul ah. Joojintani marka ay dhamaato, mulkiilaha guriga waxa uu raadsan karaa dhamaan wixii maciin ah ee uu sharcigu u ogol yahay.
 - **Qoladda gurigaha leh ma sii wadi karaan qaadida kirooyinka?**
 - Amarkani kama joojinayo kireystayaasha waajibkooda ah kiro bixinta ama ma xadidayo awooda mulkiilaha ee ah inuu qaado kirada la iska rabo. Mulkiileyaasha guryahu inta badan waxay ku tiirsan yihiin kirada lagu bixiyo waqtigeeda si ay u bixiyaan kharashyada guryaha, amaahaha, korontada, iyo deymaha, yareynta ama ka saamixida kirada waxaa xor u ah mulkiilaha guriga.
 - **Hadii liiska guri ku deganaantu uu dhamaanayo qofkii guriga deganaana uu doonayo inuu guuro ka dib Maarso 1, 2020, ma laga rabaa inay sii joogaan?**
 - Maya. Qofka guriga degani ikhtiyaarkii waa uu u ogolaan karaa inuu guuro.
 - **Hadii liiska qofka guriga degani uu dhaco xilliga joojinta, ma oran karaa guur?**
 - Maya. Qofka guriga lehi ma fulin karo xeerka liiska dhaca isagoo adeegsanaya ogaysiiska guri ka bixi ah ama fal guri ka saarid ah. (marka laga reebo waxyaabaha amarku uu reebay) xilliga mudadda joojinta.
 - **Hadii maxkamad guri ka saarid ahi ay ii socoto, ma u baahnaan doonaa inaan hawsha dib u bilaabo mise sidii hore bay u sii socon kolka ay joojintani dhamaato?**

- Maamulayaasha maxkamadda ayaa awood u leh go'aaminta sida loo qaadayo kiisas guri ka saarida ah ee furan. Laakiin amarku waxa uu joojiyaa fulinta amarka guri u banaynta mulkiilaha, si kolkaa hadii qoys la yiraa ka baxa guriga inta xilligan xaalada degdeg ah lagu jiro aan xoog looga saarin.

- **Kireyste:**

- **Maxaa dhici hadii uu mulkiilaha gurigu ku dhaqaaqo talaabo guri ka saarid ah?**
 - Mulkiilaha gurigu ma bixin karo ogaysiiska guri ka saarida mana xareysan karo warqado maxkamadeed oo guri u banayn ah inta uu amarkan sare ee degdega ahi uu jiro, marka laga reebo darufo cayiman oo uu amarku bayaamiyey. Ka eeg hoos khayraadyo ku caawin kara haddii mulkiilaha gurigu uu xareysto dacwo guri ka saarid ah xilliga amarka joojinta ahi u jiro.
- **Ma khasab baa inaan fuliyo heshiiska liiskayga?**
 - Haa. Amarkani wax kama bedelayo qodobada iyo sharuudaha liiska.
- **Mas'uul ka socda hay'adaha sharci ilaalinta ayaa I waydiisanaya inaan guriga ka baxo taa oo ku salaysan dacwo horey maxkamad looga xareeyey ama guri ka saarid la ansaxiyey ama joojin liis. Ma la iga rabaa inaan guriga ka guuro?**
 - Amarka Sare waxa uu farayaa mas'uuliyiinta haya amarada guri banayntu inay joojiyaan fulinta amaradaa, marka laga reebo waxa uu ogol yahay amarku.
- **Ma awoodo inaan bixiyo qaar ama dhamaan kiradayda. Maxaan sameeyaa?**
 - Hawlihii guri ka saarida ama liis joojinta si ku meel gaar ah ayaa loo joojiyey sida u qabo amarku; hase yeeshee, **kiradii lama yareyn lamana saamixin.** Waxaa lagugu boorinayaa inaad kala heshiiso mulkiilaha gurigaaga qorshe dib u bixin kirada ah. Haddii shaqadii ay kaa dhamaatay, fadlan booqo, (website) shabakada (Minnesota Unemployment Insurance) si aad uga ogaato inaad xaq u leedahay gargaar: www.umn.org. Waxaa kaloo dhici karta inaad xaq u yeelato gargaar degdeg ah oo ay bixiso degmaddu. Si aad u ogaato inaad xaq u leedahay gargaar dhanka kirada ah iyo in kale, fadlan la xiriir mid ka mid ah khayraadyada hoos lagu xusay.

- **Amaah-bixiyaha:**

- **Ma xareysan karaa dacwo guri ka saarid ah xilliga ay jirto xaaladan caafimaad ee degdeg ahi?**
 - Maya. Amarkan waxa uu si ku meelgaar ah u joojinayaa awooda looga xareysan jiray maxkamadaha dacwadaha guri ka saaritaan xilligan xaaladda caafimaad degdeg ahi ay jirto, marka laga reebo darufo cayiman oo uu amarku bayaamiyey. Laakiin, Amarkani kama saamaxayo mulkiilaha guriga waajibkiisa ah inuu bixiyo amaahdiisa laga rabo ama uu ka xanibo Amaah-bixiyaha awoodiisa uu kuu soo ceshan karo lacagta ka maqan. Amarku waxa uu ka codsadaa Amaan-bixiyeyaashu inaysan saarin khidman ganaax ah cidna.
- **Hadii dacwad guri ka saarid ah la xareeyey ka hor Maarso 1, 2020, qofkiina u wali gurigii sii degan yahay, ma laga rabaa inay guriga ka guuraan iminka?**
 - Maya. Amarkani waxa uu si ku meelgaar ah u joojiyaa u soo celintii guriga amaah-bixiyaha. Marka laga reebo darufo cayiman oo uu amarku bayaamiyey.
- **Ma u diri karaa ogaysiiska guri kala wareegida qofka guriga leh?**
 - Haa. Amarkan Sare waxa u ku booriyaa amaah-bixiyahu inuu joojiyo hawlaha guri la wareegida ah, laakiin ma farayo. Amaah-bixiyahu ma xareysan karo dacwo guri la wareegid ah ama ogaysiiska guri ka bixida ah ka dib marka xilliga soo ceshigu gurigu uu dhacdo inta lagu jiro xaaladan caafimaad ee degdeg ah.
- **Maxaa dhici hadii amaah-bixiye uu ku dhaqaaqo fal guri ka saarid ah?**

- Amaah-bixiye ma bixin karo ogaysiis guri ka saarid ah mana xareysan karo dacwo guri sharci-darro looga haysto ah inta amarkan xaaladda degdega ahi uu jiro, marka laga reebo qodobada amarku reebay.

- **Mulkiileyaasha guryaha:**

- **Guri ka saarid ayaa la xareeyey ama la ansaxiyey ka hor Maarso 1, 2020. Ma la iga rabaa inaan guuro?**
 - Maya. Amarkani waxa uu si ku meelgaar ah u joojiyaa awooda lagu xaraysan karo dacwo guri ka saritaan ah xilliga lagu jiro xaaladan caafimaad ee degdega ah, marka laga reebo daruufo cayiman oo uu amarku bayaamiyey. Laakiin, Amarkani kama saamaxayo mulkiilaha guriga waajibkiisa ah inuu bixiyo amaahdiisa ama uu ka xanibo Amaah-bixiyaha awoodiisa uu kuu soo ceshan karo lacagta ka maqan.
- **Ka waran haddii mulkiile guri uusan bixin karin amaahda (mortgage) guriga?**
 - Mulkiilaha guriga waxaa lagu boorinayaa inuu la xiriiro amaah-bixiyihiisa si uu ula falanqeeyo waxyaabaha la gudboon ee uu kala doraan karo.
- **Ka waran haddii aan helo ogaysiis guri kala wareegid ah?**
 - Amarkan Sare waxa u ka codsadaa bangiyaddu inay joojiyaan la wareegidii guryaha, laakiin, ma reebayo hawlaha guri ka wareegida ah. Mulkiileyasha guryaha waxaa lagu boorinayaa inay la xiriiraan amaah-bixiyeyaashooda si ay ula falanqeeyaan siyaabo kale oo dib u bixinta lacagta ah oo la gudboon hadii ay rabaan inay ku sii jiraan guryahooda muddo dheer.
- **Maxaa dhici haddii amaah-bixiye uu ku dhaqaaqo fal guri ka saarid ah?**
 - Amaah-bixiye ma bixin karo ogaysiis guri ka saarid ah mana xareysan karo dacwo guri sharci-darro looga haysto ah inta amarkan xaaladda degdega ahi uu jiro, marka laga reebo qodobada amarku reebay.
- **Mas'uul ka socda hay'adaha sharci ilaalinta ayaa I waydiisanaya inaan guriga ka baxo taa oo ku salaysan dacwo horey maxkamad looga xareeyey ama guri ka saarid la ansaxiyey ama joioojin liis. Ma la iga rabaa inaad guriga ka guuro?**
 - Dhamaan mas'uuliyiinta haya amarada guri banaynta ahi waa khasab inay joojiyaan fulinta amaradaa, marka laga reebo qodobada amarka joojinta ah lagu ogolaaday.

- **Khayraadyada iyo Akhbaarta La soo Xiriirida:**

- **Xafiiska Xeer Ilaaliyaha Guud (Attorney General's Office)**
Shabakad (website): <https://www.ag.state.mn.us/Office/ContactUs.asp>
Wac: (651) 296-3353 [Wicitaanada Agagaarka Magaalooyinka Mataanaha ah (Twin Cities)]
(800) 657-3787 [Dibada Magaalooyinka Mataanaha ah (Twin Cities)]
(800) 627-3529 (Lalinta Minnesota)
Codsiga Khadka (Online):
<https://www.ag.state.mn.us/Office/Forms/ConsumerAssistanceRequest.asp>

*Adeegyo turjmidada oo lacag la'aan ah ayaa la bixiyaa kolka la codsado

- **United Way 211:** Akhbaar lacag la'aan ah, xog-xafidid, caafimaad iyo adeegyada bulshada ee dadka reer Minnesota.
Shabakada (website): www.211unitedway.org
Wac: 211 ama (651) 291-0211

Khad Lacag La'aan ah: (800) 543-7709

Dhambaal (text): Dhambaal (text) ahaan ugu dir ZIIP koodkaaga lambarka ah 898211 si aad u hesho akhbaar

Dhambaal (text) ahaan ugu dir MNCOVID lambarka ah 898211 si aad u hesho khayraad ku saabsan cudurka COVID

*Gargaar Afka ah ayaa la heli karaa oo ah afafka Isbaanishka iyo Hmoongaha

- **HOME Line: Gargaarka Dhanka Sharciga ah ee Kireystayaasha reer Minnesota loo fidiyo**
Wac khadka (Hotline): (612) 728-5767
Khad Lacag La'aan ah: (866) 866-3546
 - HOME Line ofrece servicios en español. Para Español, llame al 612-255- 8870.
 - HOME Line waxay bixisaa adeeg ku baxa Afka-Soomaaliga. Af- Soomaali wac 612-255-8860.
 - Peb lub koom haum HOME Line muaj neeg txhais lus Hmoob. Hais lus Hmoob, Hu 612-255-7104.**E-maylka:** www.homelinemn.org/e-mail-an-attorney

- **Minnesota Multihousing Association:** Waxa uu gargaaraa xubnaha guryahada badan leh. Khadka (Hotline) waxa uu bixiyaa akhbaar horey loo sii duubay oo ku saabsan muwduucyada quseeya mulkileyaasha guryaha/kireystayaasha. Hadii su'aashaadda aysan ka jawaabin warka cajaladda ku duubani, waxaad ku dhaaf kartaa fariin cajaladooda ka dib waxaa kugu soo celin doona qof tabaruca ah.
Wac khadka (Hotline): (952) 858-8222, Garaac "0" si aad Fariin (Voicemail) u dhaafto
Shabakad (website): www.mmha.com

- **Minnesota Homeownership Center:** Akhbaar la xiriirta guri lahaanta iyo la wareegida guryaha.
Wac: (651) 659-9336
Khad Lacag La'aan ah: (866) 462-6466
Su'aalaha khadka (on-line): <https://www.hocmn.org/contact-us/>
Shabakada (website): <https://www.hocmn.org>