

# Barnaamijka Amaahda Guri Bedelida

Waxaad xaq u leedahay caawimaad bilaash ah oo xagga luuqadda ah si aad u hesho Barnaamijka Amaahda Guri Bedelida (Home Modification Loan Program). Fadlan la xiriir wakaaladda maxalliga ah ee bixisa barnaamijkan, kuwaas oo caawimaadan kuu fidin doona.

## Waa maxay Barnaamijka Amaahda Guri Bedelidu?

Barnaamijka Amaahda Guri Bedelida (HMLP) waa barnaamij amaah-bixin ah oo ay maal-geliso dowlad-goboleedka Massachusetts. Dayntan waxaa la siiyaa milkiilayaasha guryaha ama ganacsata yar yar si ay u bedelaan guryohooda ulana tacaalaan xubin kasta oo qoyska ka mid ah oo si sharciyeysan naafanimu ugu diiwaan gashan da' kasta ha ahaadaan .

## Maxay yihiin nocyada mashaariicee u qalmo barnaamijkan?

Barnaamijka Amaahda Guri Bedelida ma aha barnaamij khuseeya dayactirka guud ee guriga. Si aad ugu qalanto deyntan HMLP, waxaa shardi ah in isbedelada la soo jeediyey ee lagu sameynayo guriga ay noqdaan kuwa la xiriira naafanimada xubintaas qoyska ka tirsan. Qaar ka mid ah tusaalooyinka mashruucyada lagu maalgeliyo barnaamijkan waxaa ka mid ah wadiiqo kor u dhisan oo layskaga gudbo, laba meelood oo kala sareeya, nidaamyada digniinta ee elektirooniga ah iyo isbedelada kale ee amniga, iyo sidoo kale helitaanka musqulo iyo jikooyin ama .

## Maxay yihiin noocyada deymo ee la heli karo?

Dhamaan milkiilayaasha guryaha ee u qalma barnaamijkan waxay helayaan amaah 0% gadaal laga bixinayo. Milkiilayaasha guryaha waxay heli karaan deyn u dhaxaysa \$1,000 iyo \$50,000. Milkiilayaasha guryaha la soo warshadeeyay ama kuwa guurguura waxey heli karaan inta udhaxeysa \$1,000 iyo \$30,000. Ma la isaga baahna bixin bil bil ah ee daymahan. Lacag bixinta waxaa la iska rabaa marka hantida la iibiyo ama milkiyadda lagu wareejiyo qof kale ama Aamin (Trust), ama haddii shardi ka mid ah shuruudaha amaahda la fulin waayo.

Milkiilayaasha guryaha qaarkood ayaa laga yaabaa in ay xaq u yeeshaan dulsaar 3% ah, oo ah xaraynta deynta kireystaha. Fadlan la xiriir wakaaladada maxalliga ah ee deegaankaaga ee barnaamijkan bixisa si aad u hesho xog dheeri ah.

Deymaha barnaamijka HMLP ee la siiyo milkiilayaasha waxaa lagu damaanad qaadaa iyadoo la adeegsanayo Warqadda Maaliyadda Ballanta iyo Deynta Guriga (Promissory Note and Mortgage), halka deynta la siiyo milkiilayaasha guryaha la soo warshadeeyay ama guryaha guurfuura.

## Sideen u dalbadaa?

Waxaa jiraa toddoba (7) wakaaladood, oo ka shaqeeya sideeda (8) deegaan ee gobolka oo dhan ah. Wakaaladahan waxay toos ula shaqeeyaan codsabayaasha HMLP.

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