

Wax-qabadKa bulsheed ee nawaaxiga magaalada ee Hennepin wuxuu bixiyaa wareeg buuxa oo ah adeegyada lahaansha guri ee qoysaska dakhligoodu hooseeyo iyo kuwa uu dhex-dhexaadka yahay kaga caawinayo in ay si guul leh ugu yeeshaan guryo ku-wooda ah, una sii wataan lahaanshahooda guri.

Xarunta adeegyada lahaanshaha guri waxay ka kooban-tahay :

- Waxbarashada iyo talada guri-iibsashada ee iibsiga ka horeeysa
- Daryeel, Dayac-tir iyo Baxnaanayn guri
- Ka-hortagidda la wareegidda waxa la rahmay iyo iska bixinta deynta dhismaha guri

La-taliyayaashayada guriyeynta ee khibradda leh ayaa si xurmo leh oo qarsoodi ah xaaladdaada dib-ugu baadhi doona, si aad u xulatiid fursadaha ugu wanaagsan ee baahiyadaada guriyeyn.

U adeegidda dadka ku nool bulshooyinka degaanka Hennepin ee nawaaxiga magaalada:

Bloomington	Maple Plain
Medecine Lake	Medicine Lake
Brooklyn Park	Medina
Brooklyn Center	Minnnetonka
Champlin	Minnnetonka Beach
Chanhassen	Minnetrista
Corcoran	Mound
Crystal	New Hope
Dayton	Orono
Deephaven	Osseo
Eden Prairie	Plymouth
Edina	Richfield
Excelsior	Robbinsdale
Golden Valley	Rockford
Greenfield	Rogers
Greenwood	St. Anthony
Hanover	St. Bonifacius
Hassan	St. Louis Park
Hopkins	Shorewood
Independence	Spring Park
Long Lake	Tonka Bay
Loretto	Wayzata

Adeegyada qorshaynta iyo horumarinta
Taageeridda qoyska hooy la'aanta ah.
Taageeridda kala-guurka ee guriynta
Caawimaad Tamareed
"Weatherization"-Ka
Adeegyada Shaqaalaynta
Talo misaanayadeed

Waxaa barnaamijyadayada si deeqsinimo leh u maalgeliya:
AARP

Adeegyada Bulshada ee "Lutheran"
Gobolka Minnesota
Isu-taga sareeya ee Minnesota
Waxda Adeegyada Aadane ee Minnesota
Wakaaladda Maaliyadda Guriyaynta ee Minnesota
Waxda Ganacsiga ee gobolka Minnesota
Degaanka Hennepin
Xukuumadaha Guriyaynta iyo dib-u- horumarinta degaan ee
Duleedyada nawaaxiga Hennepin ee magaalada
Waxad Tamarta ee U.S
Waxda Guriyeynta iyo Horumarinta Magaalada ee U.S
Waxda caafimaadka iyo Adeegyada Aadanaha ee U.S
The Jay and rose Phillips Family Foundation Wright-
Hennepin Electric Trust
Shaqsiyaadka adiga oo Kale ah

Community Action Partnership of Suburban Hennepin
33 Tenth Avenue South, Suite 150
Hopkins, Minnesota 55343
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Haddii uu codsi ka yimaaddo, waxaa dadka curyaaminta ah ee aan ka qayb qaadan karayn barnaamijyada adeegyada iyo hawlaha "CASH" la siin doonaa degaan Xogtan waxaa lagu heli karaa qaabab kale.



CHDO

Wax-qabadka Bulsheed
ee degaanka Hennepin

BARNAAMIYADA GURI LAHAANSHAHA



Barnaamijyada Kaa caawinaya in aad si guul leh u yeelatid guri kaaga ah, una sii wadatid lahaanshaha gurigaaga.

- Waxbarashada iyo la-talinta guri-iibsadaha iibsiga Ka hor
- Daryeelka, Dayactirka iyo Baxnaanaynta guri
- Ka-hortagidda si aan loola wareegin waxa la rahmay iyo bixinta deynta dhismaha guri ee iibsiga kaddib

Barnaamijka guri-iibsadaha ee iibsiga Kahor

INTAANAD IIBSAN KA-HOR

Haddii aad ku hamiyaysid in aad yeelatid guri kaaga ah, balse, aanad garanayn meel aad ka bilowdid "CASH" ayaa kaa caawin karaysa hanashada hamigaaga

Waxbarshada guri iibsadaha

Waxaad geeddi socoka guri lahaanshaha ku bilowdaa ka qayb qaadashada "Workshop"-ka "Home stretch Home Buyer"

Workshop-ku wuxuu baadhayaa mawduucyada hoose.

- Ma fursadbaa guri-lahaanshuhu?
- Is-barbar-dhigidda kharashka kirada iyo kharashka guri-lahaanshaha
- Shuruudaha deynta
- Ma sababbaa deyntu?
- Lacagta loogu baahanyahay sahmiga kharashka
- Ka-gudbidida carqaladaha deynta, dakhliga ama tashiilidda
- Geeddi socodka codsiga deynta guri lagu dhisanayo
- Sida aad guri ugu soo adeegana lahayd
- Baadhisyada guriga
- Dukumantiyada la xidhiidha "closing"-ga
- Waxaad ka filayso "closing"-ga

Waxbarashada lahaanshaha gurigu waxay ku soo gaba-gaboobaysaa "Guriga loo hawoonayay ama kayd lacageed- si aad u garatid faraqa," oo ah "workshop" ku – saabsan sida aad u baran lahayd soo xulashada guriga aad iibsanaysid.

La-talinta Guri-iibsadaha

Macaamiisha donaysaa in ay yeeshaan qorshe hirgeli kara waxaa la siinayaa la-talin guri-iibsade oo dheeraad ah oo heer shaqsiyeed ah.

Daryeel, Dayactir & Baxnaanayn guri

MARKA AAD IIBSATID KADDIB

La-taliyaha baxnaanaynta guri wuxuu kaa caawin karaa:

- In aad gurigaaga baadhid si aad u ogaatid dayactirka uu u baahanyahay
- Tilmaamo ku-saabsan dib-u-cusboonaysiinta
- Tilmaan ku-saabsan meelaha aad ka heli karaysid deeq iyo deyn aad gurigaaga ku dayactiratid
- Si aad ula qabsatid soo xulashada qandaraasle takhasus leh
- In aad fahantid geed geeddi socodka gorgorinta iyo qandaraaska

"Workshop" yada Guri-lahaanshahy iibsiga kaddib

Gurilaydu waxaa kale oo ay ka qayb qaadan karaan "work shop"-ka "weatherization"-ka, daryeel-xilliyeedka guri, xulashada qandaraaslaha, iyo tilmaamidda maalgelinta dayac-tirka iyo baxnaanaynta.

- "Workshop"-yadani waxay ku siinayaan xog ku-saabsan sidii aad gurigaaga xaalad wanaagsan ugu ilaashan lahayd.
- Daryeelka joogtada ahi waxay ku badbaadinaysaa lacagtaada, sidaa darteed waxaa kuu soo hadhaysa lacag aad kufushatid baahidaada kale.

Wax-qabadka Bulsheed ee degaanka Hennepin

Iibsiga Kaddib & ka-hortagga la wareegidda waxa la rahmay

MARKA AAD IIBSATID KADDIB

La-taliyayaasha guriyeyntu waxay kaa caawin karaan sidii aad uga soo bixi lahayd waajibaadyada iyo xujooyinka lahaanshah guri. La-taliyayaashu waxay gurilayda ka caawinayaan qoondaynta, dib-u-maalgelinta iyo su'aalaha la xidhiidha deynta guri lagu dhisanayo

Taagerada Ka-hortagga la wareegidda waxa la rahmay

Haddii ay dhibaato kaa haysato bixinta deynta dhismaha gurigaaga ee lagugu leeyahy, waxaanu ku siin karnaa:

- Faragelinta hore ee ka hortagidda dambi iyo latalin
- Talo miisaaniyadeed
- Daymiyaha oo waan-waan lala galo iyada oo lagu matalayo
- Jawaabo laga bixinayo su'aalaha "fore closure"-ka la xidhiidha
- Warbixinta iib ee "foreclosure"-ka ka-hor
- Taageerada lacageed ee qoysaska xaqa u leh

Haddii uu "foreclosure"-ku ku soo foodsaaro, si dhaqso ah noo soo wac. Xataa hal maalin ayaa isbaddal keeni karta oo gurigaaga babdin karta

La-talinta "Reverse Mortgage"-ka

"Reverse Mortgage"-ku wuxuu dadka guryaha hore u lahaa ka caawinayaa in ay helaan deyn guryahooda u dhiganta iyaga oo aan bil-welba iska bixinayn

- La-taliyayaasha "Reverse Mortgage"-ku waxay bixinayaan xog bilaa eexasho ah oo ku-saabsan geedi socodka "Reverse Mortgage"-ka.
- La-taliyayaasha "Reverse Mortgage" -ka ee "CASH" waxaa ansixisa waaxda Guryeynta iyo Horumarinta Magaaloyinka ee U.S.