

Xarunta Guriga Boston (Boston Home Center) Kaalmada Maaliyadda (Kaalmada Maaliyadda) Brograamka Deynta Qiimaha Ku Darsooma Guriga HomeWorks (HomeWorks Home Equity Loan Program) – Warqadda Xaqiiqada

Brograamka Deynta Qiimaha ku Darsooma Guriga ee Xarunta Guriga Boston (Boston Home Center's Home Equity Loan Program) (HELP) wuxuu milkiileyaasha guryaha Magaalada Boston ku kaalmeeyaa qorshe kale oo la awoodo si loo maalgeliyo hagaajinta looga baahan yahay guryahooda, taasoo horumarisa dib u maalgelin la arki karo oo ka socdo xaafadaha Boston. Brograamkaan wuxuu hoos yimaadaa hadba sida loo helo maalgelin.

Maxay yaahiin manaafacaadka?

Korsaar boqolkiiba eber (0%), deyn gadaal loo dhigay ilaa \$10,000 doolar lana siiyo milkiileyaasha kondominiumka, \$20,000 xagga hagaajinta guriga oo la siiyo milkiileyaaha guryaha halka-qoys, saddaxda-qoys, ama afarta-qoys, Ma jirto lacag la bixiyo bil kasta oo la xariirto deynta mana leyska rabo dib u bixin ilaa milkiilaha ka iibiyo ama wareejiyo milkiyadda hantida, ama ku dhaqaaqo dib u maal gelinta guriga ee lagu magacaabo "cash-out refinance".

Ugu yaraan hal meel saddax (1/3) maaliyadda Magaalada waa in loo isticmaalo shaqada hagaajinta shaqada dibadda.

Ma jiraan sharuudo ku qasbo milkiilaha in uu la yimaado kharash la'eg maal gelinta marka dakhliga milkiileyaasha ka hooseeyo 120% Dakhliga Dhexe Xaafadda (Area Median Income) (fiiri hoos).

Milkiileyaasha dakhligooda u dhexeeyo 120-135% Dakhliga Dhexe Xaafadda lagama rabo in ay deynta maal gelinta Magaalada ku daraan 1:1 maaliyadooda u gaarka ah ama deyn ay ka soo qaateen bangiga; Ku Takhasusaha Dhismaha DND ayaa fiirin doono qiyaasta xisaabta hagaajinta qandaraaslaha ka hor inta mashruucaada uusan bilaabanin, kaddibna fattashi doono mashruuca la dhamaystiray si loo hubiyo tayada.

Yaa xaq u leh?

- Dadka daggan Magaalada Boston ee ah milkiileyaasha iyo daggan guryaha 1-4 qoys ama kondominium;
- Milkiileyaasha dakhliga reerka uusan ka badneen 135% Dakhliga Dhexe Xaafadda (Area Median Income) sannadkii sida ku sifeysan jaantuska hoose;
- Milkiilaha guriga waa in uu bixiyo dhamaan xisaabaadka Magaalada Boston iyo xisaabaadka guriga, kana mid ah canshuurta hantida iyo biilasha biyaha; deynta iyo ceymisyada hantida;
- Milkiileyaasha hantidooda maaliyadda ka yar tahay \$75,000, ha ahaato lacagta caddaanka, qiimaha ku darsooma hantida ma guuraanka, maaliyadda maal gelinta, ama shay kasta oo qiimo leh, marka laga reebo qiimaha meesha aasaasiyan uu daggan yahay milkiilaha guriga iyo qaar ka mid ah maaliyadda hawlgabnimada iyo qorshooyinka xisaabaadka keydka kulliyadda;

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- Milkiilaha guriga waa in uusan kaalmada maaliyadda hagaajinta guriga ka helin brograamka Magaalada Boston muddo tobankii (10) sanno la soo dhaafay gudahooda, marka laga reebo maaliyadda ku baxdo fiiqidda macdanta "lead".

HEERARKA DAKHLIGA HUD IYO XAQ U YEELASHADA

Tirada Reerka	Waafajinta Deynta-Eber 120% AMI	1:1 Waafajinta Deynta 120-135% AMI
1- Qof	Ka yar \$ 99,950	\$99,950 - \$112,450
2-Qof	Ka yar \$ 114,250	\$114,250 - \$128,500
3-Qof	Ka yar \$128,500	\$128,500 - \$144,600
4-Qof	Ka yar \$142, 800	\$142,800 - \$160,650
5-Qof	Ka yar \$154, 200	\$154,200 - \$173,500
6-Qof	Ka yar \$ 165, 650	\$165,650 - \$186,350

Maxay yahiin hagaajinta la ogol yahay?

Waa in marka hore laga hadlo hagaajinta caafimaadka iyo ammaanka iyo jebinta kood kasta.

Hagaajinta Gudaha

Haaginta gudaha waxaa ka mid ah, balse kuma eka: jikkada, musqulada, meelaha la marro, qolalka jifka, kabbisyada, darbiyada, iyo saqaafyada, siistemyada kululeynta, kor u kicinta korantada iyo biyo gelinta, ka hortagga cimilada iyo horumarinta dhaqaaleynta quwadda iyo ka hortagga biyaha soo gala dabaqa dhulka hoose.

Hagaajinta Dibadda

Hagaajinta dibadda ee loo aqoonsado shardiga 1/3 waxaa ka mid ah, balse kuma eka: rinji marrinta, hagaajinta looxa dhinacyada iyo dhinacyada ka samaysan "vinyl", dhagax, dariishadaha, fadhiyada dibadda, iyo saqaafyada.

Hagaajinta aan la ogoleyn

Maaliyadda Magaalada looma isticmaali karo hagaajinta soo socoto, sida balse kuma eka: qalabka, qurxinta kore, ama waxyaabaha la adeegsado (tusaale, marmarka miisaska, saxanka qabayska "jet", leexadka laga soo galo ylguryaha ama hagaajinta dhulka dibadda; darbiyada celiya ciidda; waxyaabaha dheeraadka, sida qurxinta dabaqa dhulka hoose ama meelaha ka banaan saqaafyada.

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Sidee ayaan ku dalbadaa Brograamka Deynta Isbaddalka Qiimaha Guriga iyo kaddib maxaa dhaca?

1. U gudbi elataroonig ahaan, ama ku dir boostada Arjiga Kaalmada Maaliyadda ee Xarunta Guriga Boston (BHC) oo saxiixan kaddibna calaamee HomeWorks HELP meesha ka hooseyso Brograamyada Milkiilaha Guriga (Homeowner Prograams) Gudbi arjigaan adiga oo raaciya dhamaan warqadaha loo baahan yahay ee ku qoran Liiska Hubinta Arjiga. Arjiga waxaa laga heli karaa: Soo dagso HomeCenter.Boston.gov, adiga oo waca 617.635.4663.
2. Arjiileyaasha xaqa u leh waxaa la soo xariiri doono Maamulaha Mashruuca oo iyaga la shaqeyn doono.
3. Ku Takhasusaha Dhismaha Xarunta Guriga Boston ayaa soo booqan doono gurigaada si uu u fiiriyo una bixiyo ogolaasho ku saabsan ujeedada shaqada mashruucaada.
4. Waxaad heli doontaa warqadda ku qorista taasoo muujisa in aad xaq u leedahay 100% deynta Magaalada Maalgeliso, ama 50% deynta Magaalada Maalgeliso ee u baahan iswaafajinta doolar-ila-doolar (1:1) kana timaada hantida kuu gaarka ah ama maaliyad aad ka soo amaahatid bangiga si aad u fullisid hagaajinta guriga.
5. Saxiix warqadaha soo afjaridda deynta ee la xariirta korsaarka boqolkiiba eber (0%) deynta gadaal loo dhigay kaddibna Magaalada ka heo warqadda ballan qaadka.
6. Kaddib marka la soo afjaro deynta, waxaad heshiis la saxiixi kartaa qandaraaslaha aad xullatay. Qandaraaslaha wuxuu heli doonaa ruqsadda dhismaha laga soo qaato Waaxda Adeegyada Fattashaadda Magaalada (City's Inspectional Services Department), kaddibna waxaa bilaaban doono hagaajinta gurigaada.
7. Marka la dhamaystiro shaqada, la xariir Maamulaha Mashruuca kaddibna u gudbi sheegashada kama dambayska aad ka heshay qandaraaslahaada adiga oo soo raaciya koobiga ruqsadda oo saxiixan taasoo muujisa ogolaashada kama dambayska.
8. Ku-Takhasusahaada Dhismaha wuxuu fullin doonaa baarista ugu dambeyso.
9. Jeegga bixinta maaliyadda Magaalada waxaa loo diri doonaa qandaraaslaha kaddib marka la dhamaystiro mashruuca iyo fattashaadda kama dambaysta.

**Si aad u Heshid Macluumaad Badan, tag:
HomeCenter.Boston.gov ama wac 617.635.4663**