



Poob Koj Lub Tsev rau Koj Lub Koomhaum Saib Xyuas thiab Tu Koog Tsev

Losing Your Home to your Homeowner’s Association

Yog koj poob qab them koj lub Koomhaum lossis ib Chav Tsev Kem Yuav cov nuj nqis, lub Koomhaum kaw tau koj lub tsev!!

Cov nuj nqis tus tswv tsev them yog dabtsi tiag?

Thaum koj yuav ib lub chav tsev kem yuav (condo) lossis cov tsev sib txuas (townhouse), koj tau koom nrog lub chav tsev kem lossis homeowner association nqi saib xyuas tu koog tsev (“HOA”). Muaj tej co zej zog muaj cov tsev kheej uas muaj nqi saib xyuas thiab tu, tab sis cov ntawd tsis muaj ntau. Muaj ib cov nqi koj yuav tsum tau them txhua hli yog ib feem koom hauv lub koomhaum. Kuj muaj lwm yam nuj nqi thiab dej num uas yuav tshwm sim thiab muab sau rau koj tus ashkauj. Cov nqi txhua hli thiab lwm yam nqi raug them yog koj cov “cov nuj nqis.” Cov no yuav tsum tau piav qhia hauv daim ntawv **HOA Declaration**, uas tej zaum koj tau thaum koj yuav koj lub tsev. Daim ntawv HOA Declarations yog ntawv pej xeeb pom tau. Koj nug tau koj lub tuam txhab tswj HOA rau ib daim lossis mus nrhiav ib daim luam nyob rau koj lub nroog qhov chaw tuav ntaub ntawv vaj tse.

Yog tias Daim Ntawv Tshaj Tawm Cai tsis hais txawv, cov no yog cov nuj nqi suav rau koj “cov nuj nqis” uas koj raug them rau HOA:

- Nqi nyiaj hli ib txwm tau them, lossis “cov nqis.”
- Cov nqis them los khiav thiab kev pab cuam. Cov no yog khoom xws li: nqi isalas lossis nqi los kaus daus lossis txiav nyom.
- Cov nqi tsim nyog tsub them khiav ntaub ntawv hauv HOA, xws li xa ntawv txog cov nuj nqis tsis tau them, lossis cov ntawv luam ntawm HOA cov ntaub ntawv.



Koj cov nuj nqis txhua hli tej zaum suav nrog:

- Nqi them lig
- Nqi nplua rau kev txhaum cai hauv daim ntawv tshaj tawm cai, lub koom haum cov cai tswj neeg, thiab cov kev cai thiab txoj cai nyob rau hauv HOA. Lub HOA yuav tsum muab ntawv ceeb toom rau koj thiab muaj sijhawm rau koj hais rooj pluab.
- Paj tsub rau cov nqi them lig.

Sim kho cov nuj nqis tsis tau them kom sai li sai tau! Muaj tej yam koj ua tau!

Koj xav sim kho cov nqi lig *ua ntej* lub HOA xa koj tus askhauj mus rau HOA tus kws lij choj. Thaum ua li ntawd lawm, koj tus nqi yuav raug nces siab heev.

Koj muaj txoj cai mus nug daim ntawv pov thawj qhia txog cov nqi tsis tau them thiab ntau npaum cas. Nug kom lawv sau rau hauv ntaub ntawv. HOA muaj 10 hnuv muab qhov no rau koj.

Yog koj tsis pom zoo rau tus nqi lossis vim ib cov nuj nqis, mus nrhiav qhov txheej txheem ntawm koj lub HOA los cav koj sab. Tej zaum koj nrhiav tau cov ntawd ntawm Daim Ntawv Tshaj Tawm Cai lossis lub koom haum cov cai tswj neeg lossis cov cai. Tej zaum nws yuav yog ib rooj plaub lossis cov txheej txheem rov hais dua.

Yog koj tseem tsis pom zoo tom qab hais rooj plaub lossis qhov txheej txheem rov hais dua, muaj ob peb yam hau kev los ua ntxiv mus.



- **Yog koj muaj nyiaj los** them qhov lawv liam tias koj tiv, koj them lawv tau. Tab sis thaum koj them, xa daim ntawv sau pov thawj hais tias koj tsis pom zoo them tus nqi lawv tsub. Thaum ntawd, koj mam foob lub HOA nyob hauv chav tsev hais plaub rau pej xeem sib foob seb puas tau cov nyiaj rov qab. Yog xav puab ntxiv txog chav tsev hais plaub pej xeem sib foob, mus saib peb Daim Ntawv Qhia [Chav Hais Plaub Pej Xeem Sib Foob](#).
- **Yog koj tsis muaj tag nrho tus nqi** lub HOA hais tias koj tiv, tab sis koj xav kom zam txhua yam kom txhob loj tshaj, thiab tsis tau them nqi rau HOA tus kws lij choj, sim mus ua ib txoj kev maj mam rov qab them nrog lub tuam txhab pawg thawj coj tswj HOA. Yog tais koj hais muaj kev sib pom zoo rau koj maj mam them qhov koj tiv, muab sau cia! Tsis txhob pom zoo rau ib tej yam koj them tsis tau.

Lub HOA tawm tsam tau koj rau cov nuj nqi tsis them.

Thaum koj yuav koj lub tsev, koj nkag mus ib daim ntawv cog lus nrog lub HOA raws lawv cov cai. Qhov no suav nrog them nyiaj hli kom ncaj sijhawm. Yog koj poob qab them, lub HOA muaj feem foob koj tias ua tsis raws ntawm daim ntawv cog lus. Lawv sim muab cov nyiaj ntawm koj los coj koj mus hauv tsev hais plaub txiav txim rau koj them. Mus saib peb Daim Ntawv Qhia, [Yuav Ua Li Cas Yog Koj Rauq Foob](#).

Thaum koj cov nuj nqis lig kiag xwb, lub HOA cia li muaj ib daim ntawv **tuav nqi ntawm** koj lub tsev txog hnuv koj muag tsev. Kev daim ntawv tuav muaj cai rau koj lub tsev. Lawv yuav muaj daim ntawv tuav koj lub tsev txog hnuv koj them tas cov nyiaj koj tiv. Daim ntawv tuav nqi tsis tas yuav tsum sau tseg, tab sis HOA feem ntau teev cov nqi tiv rau hauv lub nroog hoobkas tuav ntaub ntawv rau vaj tse. Qhov no ua cov ntaub ntawv pej xeem pom tau thiab ua kom koj muag tsis tau lub tsev yog koj tsis them.

Thaum muaj daim ntawv tuav nqi, lub HOA muaj feem kaw tau koj lub tsev. Nws tseem ceeb kom paub tias lub HOA muaj tau daim ntawv tuav tiv rau koj lub tsev thiab foob tau koj yog ua tsis raws cov cai ntawm daim ntawv. TAB SIS yog lub HOA txiav txim kaw, lawv yuav tsum tso tseg txhuas rooj plaub koj, lossis qhia tias cov lus txiav txim lawv yeej lawv yuav tsis sau nyiaj. Ua li ntawd, lub HOA foob tsis tau koj, kev cov nyiaj, thiab ua kaw tsev.

Yuav ua li cas yog HOA txiav txim kaw tsev?

HOA kaw tau koj lub tsev siv tsev hais plaub (kev hais plaub kaw tsev) lossis kaw tsev tsis hais tsev hais plaub (tsis siv kev hais plaub). Yog lawv txiav txim tsis hais hauv tsev hais plaub, lawv tsuas tshaj tawm hauv ntawv xov xwm thiab muab daim ntawv ceeb toom rau koj raws cai. Txawm li cas, HOA yuav tsum raws cov cai thiab txheej txheem ib yam li lub tsev ceev nyiaj thaum yuav kaw tsev rau cov nyiaj txias yuav tsev.

Qhov no txhais tau tias koj muaj 6 lub hli “caij txhiv,” uas koj them HOA qhov koj tiv thiab yuav koj lub tsev twj ywm.

Lossis, koj muag tau lub tsev nyob rau lub caij txhiv kom tau ntau nyiaj txaus los them HOA *thiab* them cov nyiaj txais yuav tsev ntawm lub vaj tse. Cov seem yog koj li.



Koj nyob tau hauv lub tsev nyob ntawm 6 lub hli lub caij txhiv, tab sis tej zaum HOA muab txoj cai los sau nqi xauj tsev, yog pub ua ntawm hauv HOA cov cai tswj koog tsev.

Yog koj caum tsis cuag qhov koj tiv rau HOA, lossis muag, koj yuav tsum tau tsiv tawm thaum lub caij txhiv xaus. Thaum lub caij txhiv xaus lawm, lub HOA yog tus tswv tsev. Lawv ua ntawv ntiab koj tawm lub tsev tau. Nrhiav tsev xauj muaj daim ntawv ntiab tawm nyob rau koj qhov keeb kwm yuav ua nws nyuaj heev, ua li ntawd qhov zoo tshaj plaws yog tsiv ua ntej ntawm 6 lub hli xaus.

Xav paub ntxiv txog seb tsev raws kaw zoo li cas, mus saib peb Daim Ntawv Qhia [Koj Txoj Cai Thaum Lub Tsev Rau Kaw](#).

HOA yeej tseem kaw tau, thiab yeej kaw, nyob rau lub caij kab mob xwm ceev COVID-19. Tsis muaj dabtsi nyob rau cov cai tsim tshiab thaum lub caij COVID los nres qhov ntawm. Tej zaum ib qho yuav tiv thaiv lub HOA muab koj ntiab tawm tom qab kaw tsev ces yog muaj txoj cai tsis pub ntiab tawm. Mus rau peb daim [COVID-related mortgage page](#) ntawm www.LawHelpMN.org yog xav paub ntxiv.

Kuv puas yuav tsum them kuv tus nqi tsev twj ywm?

Yog koj muaj ib tug nqi tsev txais nyiaj ntawm lub tsev tam sim no thaum HOA muab kaw, koj yuav tau txiav txim seb koj puas yuav them cov nqi tsev los tsis them.

- Yog koj xav tias koj yuav caum cuag thiab them tau koj cov HOA nuj nqi nyob rau lub caij txhiv, ces them kav tsij them koj qhov nqi twj ywm.

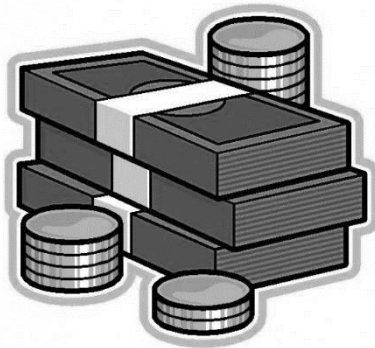
- Yog koj puab tias koj caum tsis cuag HOA cov nqi thiab txhiv tsis tau lub tsev, koj yuav tsum xav txog tsis txhob them nqi tsev lawm, li ntawd koj thiaj li tseg tau nyiaj tsev. Tsis them nqi tsev yuav tsis zoo rau koj daim ntawv qiv nyiaj tib yam li lub tsev raug kaw.

Qhov Qhia Kawg txog Teeb Meem ntawm tus nqi Kws Lij Choj

Nyob rau “ib txwm” tsev ceev nyiaj kaw tsev ntawm cov nyiaj txais yuav tsev, lub tsev ceev nyiaj tsuas sau ib tus nqi kws li choj nrog qhov nqi kaw tsev.

Nyob rau HOA ua tsev kaw tsis hais hauv tsev hais plaub, tsis muaj kev txwv ntawm tus nqi tus kws lij choj yuav tsub tus tswv tsev. Cov kev txwv yuav nyob hauv HOA cov cai tswj koog tsev thiab daim ntawv tshaj tawm cai, thiab feem ntau tsis muaj kev txwv. Yog HOA txiav txim siv tsev hais plaub los kaw tsev (tsis ua ntau heev), tus nqi kws lij choj yuav raug soj ntsuam los ntawm tus kws txiav txim.

Qhov no txhais tau tias thaum HOA txiav txim tias thaum lawv tus kws lij choj los saib xyaus daim ntawv tuav nqi thiab kaw lub tsev, kws lij choj sau tau tus nqi nws xav sau.



Tag nhro tus kws lij choj cov nqi yuav raug sau rau koj cov nuj nqis tus uas yog tus tswv tsev, tsis yog HOA. Yog koj sim them HOA qhov koj tiv kom koj tau lub tsev twj ywm, nws yuav ntau dua thiab kim dua tom qab nws raug “xa mus” rau HOA tus kws lij choj. Qhov no tseeb ua ntej raug muag, thiab nyob rau lub caij txhiv.

Kws lij choj cov nqi ua kom mus nrhiav kev pab txog kev cai lijchoj, txawm tias yog pab dawb, nyuaj. Txawm tias koj tsim nyog tau legal aid, nws yuav rov qab raug koj xwb vim nws yuav nce cov nuj nqis ntawm HOA tus kws lij choj.

Tom qab HOA xa roj plaub mus rau lawv tus kws lij choj, koj tus kws lij choj tsuas tham tau nrog tus kws lij choj ntawd xwb, yuav tham tsis tau nrog lub HOA lossis lub tuam txhab tswj HOA. Thiab HOA tus kws lij choj yuav sau nqi rau txhua zaj xov tooj hu, xa fax, tsab ntawv, thiab ntxiv mus. Cov nqi no yuav raug tsub rau koj cov nuj nqis. Feem ntau, nws zoo tshaj cia li mus sib tham ncaj qha thiab teem ib txoj kev maj mam them rov qab rau lub tuam txhab tswj HOA ua ntej lawv xa mus rau HOA tus kws lij choj.

Cov ntawv Qhia Tseeb yog qhia kom paub txoj kevcai xwb TSIS yog muab txwv yim txog txoj kevcai. Mus ntsib ib tug kws lij choj rau tswv yim. Tsis txhob siv daim ntawv qhia tseeb yog tias nws qub tshaj ib xyoo lawm. Nug peb txog cov hloov tshiab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.

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