



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

Losing Your Home to your Homeowner’s Association

## Kuv lub tsev poob puas tau mus rau Lub Koomhaum Saib Xyuas thiab Tu Koog Tsev?

Yog lawm! 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**, koj yuav tsum tau qhov no thaum koj yuav koj lub tsev. Daim ntawv HOA Declarations yog ntawv pej xeem 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 thiab tej yam tsim nyog kho.
- 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 xeeb sib foob seb puas tau cov nyiaj rov qab. Yog xav puab ntxiv txog chav tsev hais plaub pej xeeb sib foob, mus saib peb Daim Ntawv Qhia [Chav Hais Plaub Pej Xeeb 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.**

Qhov tseem ceeb koj yuav tsum paub yog hais tias koj poob qab qhov koj tiv lub HOA, lawv muaj feem kaw thiab txeeb koj lub tsev txawm hais tias koj tsis tiv nyiaj ntau. Thaum koj yuav koj lub tsev, koj txaus siab ua daim ntawv cog lus nrog HOA tias yuav ua raws li cov cai. Qhov no yog hais txog them nqi raws sijhawm. Yog koj tsis them, lossis tsis kam them cov nqi nplua, lub HOA muaj feem txeeb koj lub tsev.

Thaum koj cov nqi lig, lossis tsis them cov nqi nplua, lub HOA cia li ua **daim ntawv tuav** koj lub 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 xeeb pom tau thiab ua kom koj muag tsis tau lub tsev yog koj tsis them.

Txawm hais tias qhov no muaj tsawg, lub HOA muaj feem foob koj hauv tsev hais plaub. Saib peb daim ntawv [Yuav Ua Li Cas Yog Koj Rauq Foob](#). Tseem ceeb kom koj paub hais tias lub HOA muaj feem kaw daim ntawv tuav tsev lossis foob koj hauv tsev hais plaub vim tsis ua li daim ntawv cog lus. **TIAM SIS lawv ua tsis tau ob qhov tib lub sijhawm**. Yog hais tias lub HOA txiav txim kaw koj lub tsev, lawv yuav tsum tshem rooj plaub foob koj, lossis muaj povthawj qhia hais tias tej yam lawv yeej lawm lawv yuav tsis sau. Yog li ntawd, HOA foob tsis tau koj, sau qhov nyiaj, thiab kaw tsis tau lub 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 (kaw tsev hauv daim ntawv qhauj tawm). 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.

Yog koj tsis them qhov koj tiv lub HOA, lossis muag, koj yuav tsum tsiv tawm hauv lub tsev thaum lub sijhawm rov mus muab tau tsev xaus. Thaum lub sihawm rov mus muab tau tsev xaus, yog koj tseem tsis tau them, lub tsev yog HOA li lawm. 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 ntiv txog seb tsev raws kaw zoo li cas, mus saib peb Daim Ntawv Qhia [Koj Txoj Cai Thaum Lub Tsev Rauq 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](http://www.LawHelpMN.org) yog xav paub ntiv.

### **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.

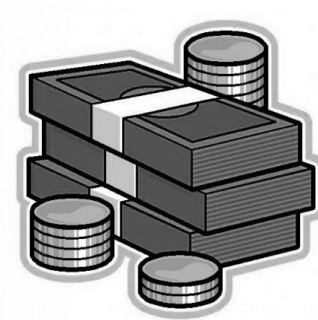
- Yog koj puab tias koj caum tsis cuag HOA cov nqi thiab txhiv tsis tau lub tsev, koj yuav tsum xav txog tsis txhob them nqi tsev lawm, li ntawd koj thiaj li tseg tau nyiaj tsiv. Tsis them nqi tsev yuav tsis zoo rau koj daim ntawv qiv nyiaj tib yam li lub tsev raug kaw.

## 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 qhov HOA kaw tsev siv daim ntawv qhauj tawm, 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 “rxu 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. Tiam sis yog hais tias koj lub tsev yuav raug kaw los ntawm koj lub HOA, zoo rau koj mus nrog ib tug kws lij choj tham seb koj puas yuav muaj lwm txoj kev taug.

*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 xyos lawm. Nug peb txog cov hloov tshiab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.*

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