



Soo Baarida Kireystaha

Tenant Screening

Waa maxay hay'ada baaritada kireystahu?

Qaar badan oo qolyaha guryaha ahi waxa ay isticmaalaan hay'ad u soo baara kiraystayaasha. Hay'adaha baaritaanadu waxa ay helaan akhbaar ku saabsan kireystayaasha waxayna ka gadaan qolayaha guryaha leh. Waxay soo eegaan waxyaabaha sida:

- Hadii dacwo guri ka saarid hore ah aad lahayd
- Ciwaankaaga 3 dii sanno oo la soo dhaafay
- Waxa qolyihii guryihii hore ay kaa sheegaan
- Kiridhidkaaga si ay u eegaan in lacag lagu leeyahay
- Inaad dambi hore u gashay iyo in kale



Ogow: hadii aad tahay kireyste reer Minneapolis ah, akhbaarta adiga kugu saabsan ee qaar qolyaha guryaha ahi ay u isticmaali karaan soo baarida kireystaha waa ay is bedeshay sannadkan. Magaaladu waxay ku haysaa akhbaar xog aruursan ah shabakada www2.minneapolis.gov/business-services/licenses-permits/rental-licenses/renter-protections/renter-screening/.

Ma sii soo noqon khidmada codsigaygu?

Qolada guryahu badanaa waxa ay qaadaan khidmad codsi. Hadii qolada gurigaagu ay kaa qaadeen khidmad codsi waa inay kuu sheegaan shuruudaha ay adeegsadaan si ay u go'aansadaan inay guri kaa kireeyaan iyo in kale. Shuruudaha waa liis ah waxyaabaha ay eegaan sida kiridhidka, taariikhda guri kireysiga, iwm.

Hadii codsigaaga la diido, inta badan lama soo celiyo khidmada codsiga. Laakiin qolada gurigu waa inay kuu soo celiso khidmada codsiga adiga hadii:

- Hadii aysan u isticmaalin inay ku bixiyaan warbixinta baarida, warbixinta kiridhidyada ama ay ku bixiyaan waydiinaha dadka horey kuu yaqaanay
- In gurigii la siiyey qof hortaa codsaday
- Ay diideen codsigaaga iyagoo ku salaynaya shuruud aan lagu sheegin kolkii aad guriga codsanaysay.

Muddo intee le'eg ayey warbixinta baarida kiraystahu dib u eegi xaaladayda?

Hay'adaha baarida kireystahu kaliya waxa ay soo sheegaan biilalka aan la bixin iyo guri ka saaritaanada ilaa 7-sanno Musalifaayada waxaa la soo sheegaa ilaa 10 years. Dambiyada horey loo galay waxaa la soo sheegi karaa intii la rabo, laakiin xirida ama wixii kale ee bilayska la xiriira waxaa la soo sheegi karaa uun 7-sanno.

Guri ka saaritaanada [marmarka qaarkoodna loogu yeero haysasho sharci-darro ah ama (Uds)] waxay soo sheegaan ilaa 7-sanno hay'adaha baaridu. Kiis guri ka saarid ahi waxa uu soo galaa warbixintaada soo baarida kireystaha kolka maxkamad laga xareeyo. Waa uu soo baxaa xataa hadii aad ku guulaystayo kiiska, heshiis kaga gaaro, aad guurto ama aad bixiso dhamaan wixii kiro ah ee lagugu lahaa.

Ogow: Guri ka saaridu waa ay uu ku jiri karaa **diiwaanada maxkamada** muddo aad uga dheer 7-sanno.

Hadii maxkamadu ay kaa tirtirto kiiska guri ka saarid ah, kolkaa hay'adaha soo baarida kireystahu ma soo sheegi karaan. Kolka kiis la tirtiro Maxkamada waxa masaxdaa diiwaanada maxkamada.

Si aad u ogaato sida loo waydiisto Maxkamada tirtiraad, iyo sida loogu sheego hay'adaha baarida kolka kiis la tirtiro, eeg warqadayada xogta aruursan ee [Tirtirada Guriga Ka Saarida](#).



Wax kale ma ka sameyn karaa guri ka saarida diiwaankayga ku jirta?

Waxaa aad gelin kartaa oraah warbixintaada baarida taa sharxaysa guri ka saarida. Tusaale ahaan, waxa aad sharxi kartaa in aad shaqo la'aan noqotay aadana awoodin inaad kirada bixiso, laakiin aad shaqeynaysay ilaa waqtigaa wixii ka dambeeyey. Ama waxa aad sharxi kartaa in dhibka qof kale uu keenay, laakiin qofkaasi iminka uusan kula noolayn. **Sheeg waxa nolashaada iska bedelay si kolkaa wax kasta oo keenay in adiga guri lagaa saaro aysan u dhicin hadda.**

Hay'ada soo baaridu waa khasab inay ku daraan oraahdaada wixii warbixin cusub ah ee adiga kugu saabsan ee ay dirto. Waxaad kalood ka codsan kartaa hay'ada baaridu in ay u dirto oraahda cidii qolo guri ah ee heshay warbixin adiga kugu saabsan 6 dii bilood ee la soo dhaafay.

Sidee ayaan ku arki karaa warbixintayda baarida kiraystaha ah?

Qolada gurigu waa khasab inay kuu sheegto magaca, ciwaanka iyo lambarka telefanka hay'ada baarida kolka aad codsato guri. Qolada gurigu waa ku tusi kartaa warbixinta hadii aad rabto. Hay'ada kuma khasbi karto qolada guriga inay warbixinta ka dhigaan xog xafidan.

Hadii qolada gurigu ay kaa siin waydo nuqul, kolkaa ka hel nuqul hay'ada baarida kiraystaha. Waxaa dhici karta inaad ka hesho warbixintaada markiiba khadka (online) ka. Eeg shabakadaha (websites) hay'ada ee ku qoran gadaalka warqadan xogta aruursan ah. Ama buuxi foomkan ku lifaaqan ka dibna u dir hay'ada. Sidoo kale u dir nuqul ah labada dhinac horey iyo gadaal ee Aqoonsigaaga (ID) gobolka ama Degmada ama laysinka darawalka). Nuqul kala har foomka ka dibna ku qor taariikhda aad dirtay. Hay'adu waa khasab inay boostada kuugu soo dirto warbixinta 5-cisho gudahood kolka ay hesho foomkaaga.

Waa intee kharashka warbixintu?

Warbixintu waa lacag la'aan hadii:

- Hadii guri lagu diiday, ama kiradaadu ama dabaajigaagu uu kordhay 30-cisho ee la soo dhaafay iyadoo sababtu tahay warbixinta ama
- Aadan shaqeyn laakiin aad dalban doonto shaqo 60-cisho ee soo socda ama
- Aad hesho gargaar dowladeed, sida SSI, RSDI, MFIP, GA, Gargaar Cunto, ama
- Aad aaminsan tahay in warbixinta ay ugu jiraan wax khalad ah musuqmaasuq awgii

Hadii kale, waxaa jiri kara khidmad yar oo la bixiyo. Taasi waxay hadba ku xiran tahay hay'ada.

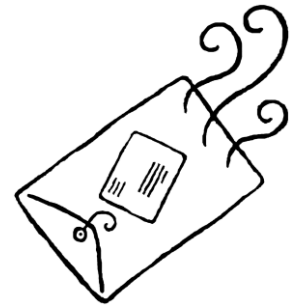
Ma arki karaa warbixintayda ka hor inta aanan guri codsan?

Shirkadaha soo baarida intooda badani ma sii hayaan galalka kireystayaasha. Hadii shirkadi aysan waligaa adiga warbixin kaa diyaarin, ma hayn doonaan mid ay ku tusaan. Ha waydiisan warbixin ilaa iyo inta guri lagu diidayo iyadoo sababtu tahay warbixin.

Hay'adu maxay ii soo diri aniga?

Ka dib kolka ay hay'ado hesho warqadaada iyo aqoonsigaaga (ID) sawirka leh, waxa ay haystaa 5-cisho oo ay kuugu soo diri:

1. Dhamaan akhbaarta galkaaga ku jirta waqtiga codsigaaga (tani badanaa waa warbixinta baarida kireystaha)
2. Meesha ay ka heleen akhbaarta (magaca, lambarka telefanka, iyo ciwaanka ee cid walba oo siisay xog aniga igu saabsan)
3. Magacyada dhamaan qolyaha guryaha ee ka helay nuqul warbixintaada sannadkii la soo dhaafay **iy**o
4. Oraah ka hadlaysa xaquuqdaada dhanka sharciga.



Ka waran hadii aan ka helo khaladaad warbixinta?

Waxa aad xaq u leedahay inaad saxdo wixii khalad ah.

- U qor warqad hay'ada baarida oranaysa xogta khaladka ahi waxa ay tahay. Faahfaahin inaa ka bixisaa mar walba waa ay fiican tahay taa. Tusaale ahaan, hadii guri ka saarid warbixinta ku qoran aadan adigu lahayn, u sheeg meesha aad ku noolayd kolkii dacwada guri ka saarida ah la xareystay. Warqadaada nuqul kala har adigu.
- Hay'adu waa inay eegtaa xog walba ee aad tiri waa khalad. Sameynta taa awgeed lacag kaagama qadai karaan. Waa khasab inay saxaan warbixintaada ayna uga saaraan xogaha aysan cadeyn karin 30-cisho gudahood kolka ay helaan warqadaada.
- Hay'adu waa ay diidi kartaa inay eegto waxa hadii aadan siin akhbaar ku filan. Hay'adu waa inay kuu sheegtaa hadii ay diido inay kuu eegto waxa aad codsatay in la eego. Hadii ay taasi dhacdo, u dir warqad kale oo siinaysa iyaga faahfaahino badan oo kale.

- Kolka hay'adu ay dhamayso eegitaanada, waa inay kaa siiyaan nuqul warbixintaada cusub ama ay kuu sheegaan inaysan helin wax khalad ah.
- Waa aad ka heli kartaa in hay'ada baarida kireystahu ay u diro warbixinta la saxay qolayaha guryaha ee helay warbixinta khaladaadka lahayd 6dii bilood ee la soo dhaafay.
- **Hadii aadan ku raacasnayn** natiijada baaritaanka la sameeyey, **waxa aad ku dari kartaa "oraahda mudaca"** warbixintaada. Hay'adu waxa ay ku koobi kartaa sharaxaadaada 100 eray. Oraahda, waxa aad ku oran kartaa sababta aad u diidan tahay xogaha warbixinta ku jira. Hay'adu waa khasab inay u dirto oraahdan qolyaha guryaha ee cusub. Hadii aad codsato, sidoo kale waa inay u diraan qolyaha guryaha ee heshay warbixintaada 6 dii bilood ee la soo dhaafay.

Maxaa sameeyaan kolka aad codsanayo guri?

- Runta sheeg. Hadii guri horey lagaaga saaray ama xog xummi ku jirto diiwaankaaga, u sheeg qolada guriga. **Ka hor inta aadan bixin khidmada codsiga, waydii inay u badan tahay inaad guri heli doonto iyo in kale.**
- Isku day inaad ka hesho inay wanaag kaa sheegaan qolada guriga aad hada uga jirtaa. Hadii aysan taa yeelayn, ka hel warqad amaan ah qolada shaqadaada ama cid kale oo ku taqaan.



Hay'adaha soo Baarida Kireystaha

Ogow: Tani waa liiska hay'ada inta badan ay isticmaalaan qolyaha guryaha ee MN si ay ugu soo baaraan kireystayaasha. Waxaa jira kuwo kale oo badan. Waxaa fiican inaad ka hesho magaca hay'ada qolada guriga.

First Advantage

PO Box 105108
Atlanta, GA 30348
resident.s@fadv.com

TenantReports.com, LLC

370 Reed Rd., Suite 101
Broomall, PA 19008
(855) 244-2400
www.tenantreports.com

Multihousing Credit Control (MCC)

10125 Crosstown Circle, Suite 100
Eden Prairie, MN 55344
(952) 941-0552
www.mccgrp.com

Rental History Reports, Inc

7900 W 78th St., Suite 400
Edina, MN 55439
(952) 545-3953
www.rentalhistoryreports.com

Checkr.com

Attn: Legal Department
1 Montgomery St, Ste. 2400
San Francisco, CA 94104
www.checkr.com

RealPage Resident Screening

c/o Leasing Desk Screening
Consumer Relations
2201 Lakeside Blvd
Richardson, TX 75082
(866) 934-1124

First Check

P.O. Box 334
Wyoming, MN 55092

Rental Research Services, Inc.

7525 Mitchell Rd, Suite 301
Eden Prairie, MN 55344
(952) 935-5700
www.rentalresearch.com

Screening Reports, Inc.

220 Gerry Dr.
Wood Dale, IL 60191
(866) 389-4042
www.screeningreports.com

AppFolio, Inc

Consumer.relations@appfolio.com

Equifax Corp. Central Source, LLC

PO Box 105283
Atlanta, GA 30348
1-(877) 897-5001
residentscreening@equifax.com

Appriss

Oyster Point Professional Park
11824 Fishing Point Dr, Ste B
Newport News, VA 23606
compliance@knowthefact.com

Twin City Tenant Check

910 Ivy Ave East
St. Paul, MN 55106
(651) 224-3002
www.tcofmn.com

Experian Rent Bureau

PO Box 26
Allen, TX 75013

TransUnion

My Smart Move- Disputes
PO Box 800
Woodlyn, PA 19094
www.mysmartmove.com

TenantAlert.com

23801 Calabasas Rd, Ste 1022
Calabasas, CA 91302
www.TenantAlert.com

Xog Urursan oo ku saabsan macluumaadka sharciga MA AHA talo xagga sharciga. La tasho qareen. Ha isticmaalaan xogtan urursan haddi ay 1 sano ka soo wareegtay xilligii la daabacay. Weydiiso xogtii ugu dambaysay, liiska xogta urursan, ama aad ku hesho habab kale.

© 2022 Minnesota Legal Services Coalition. Qoraalkan waa la sii badin karaa waxaana loo adeegsan karaa oo kaliya hab shaqsi ah iyo waxbarasho kaliya. Xuquuqda kale waa mid la dhawray. Ogeysiiskan waa inuu la socdaa nuqul kasta oo la sii daabaco. Dib u daabicidda, sii qeybinta, iyo in loo isticmaalo hab ganacsi ah waa mid si adag loo mamnuucay.

Request for a tenant screening report
(Codsiga warbixinta kireystaha)

Full name: _____
(Magaca oo buuxa)

Address: _____
(Ciwaanka)

Phone: _____
(Telefanka)

SS#: _____
(SS#)

Birth date: _____
(Taariikhda dhalashada)

Payments (Lacag bixinta):

Please send me a free copy of my tenant screening report, because:

fadlan iiga soo dir nuqul warbixintayda baarida kireystaha, waayo:

- I was turned down for an apartment in the last 30 days, based on your report, or
Waxaa la ii diiday guri 30-cisho ee la soo dhaafay iyadoo ku salaysan waxbixinta ama
- I get public assistance, or
Waxa aan qaataa cayr ama
- I'm unemployed but looking for work, or
Hadda ma shaqeeyo laakiin shaqo raadis ayaan ahay ama
- I believe there is fraudulent information in my report.
Waxaa aan aaminsanahay in akhbaar musuqmaasuq ahi ay ku jirto warbixintayda

AMA

- None of the above. *(Send the fee amount if the agency charges.)*
Midna kuwa kor ku xusan (ii soo dir khidmada hadii hay'adu ay qaado)

I am sending a copy of my photo ID with this form.

(Waxa aan la soo dirayaa nuqul ah aqoonsigayga sawirka leh foomkan)

Date: _____
(Taariikhda)

Signed: _____
(Saxiixa)