Lacagta Keydka Ee Kirada

Security Deposit

Imisa ayey qaadaneysaa in la ii soo celiyo lacagta keydka?

Waa in kireeyuhu kuu soo diraa lacagta keydka oo dhan oo uu la socdo dulsaar ama odhaah qoraal ah oo cadeyneysa sababta ay lacagtaada u qaadanayaan, ama qeyb ka mid ah lacagta keydka. Kireeyaha uga tag cinwaanka aad u guureyso oo lacagta laguugu soo dirayo. Waa in mulkiiluhu kuu soo diraa warbixinta lacagta 21 cisho gudahood laga bilbaabo taariikhda aad guurto, haddii uu hayo cinwaankaaga. Haddii guriga laga dhigay mid aan lagu noolaan karin, oo aysan aheyn cilad xagaaga ka timid, waa in kireeyuhu kuugu soo celiyaa keydka kirada 5 cisho gudahood.

Waa imisa dulaarka aan helayo?

1% sanadkiiba. Tusaale ahaan waxa aad soo guurtay 1da Agoosto 2018 Waxa aad guurtay 30ka Abriil 2019. Lacagta keydka ah ee aad dhigaty ay aheyd $900.00. Taas waxa ay ka dhigan tahay dulaar 1% ah muddo 9 bilood ah. Marka ugu horeysa xisaabi dulsaarka ka dibna u qeybi dul saarka bil kasta.

900,00$	
x .01	(1% = .01)
$ 9.00	Dulsaarka sanadka ee1%.

Si aad u ogaato dulsaarka bil kasta u qeybi 12ka bilood ee sanadka.

$ 9.00 ÷ 12 (bilood) = $ .75 (75 senti) Tani waa dulsarka aad heleyso bilkasta oo sanadka ah ee 1%.

Agoosto 2018 ilaa Abriil 2019 waa 9 bilood, sidaa darteed dulsaarku waa 9

$ .75	Dulsaarka bil kasta
x 9	Bilaha aad halkaas daganeyd
$6.75	Wadarta dulsaarka guud ee kuu raaceysa keydka.

Sidaa darteed, keydka kirada ee $900 deposit, lagu dray dulsaarka ($6.75) waxa ay ka dhigan tahay in kireeyuhu kuu soo celinayo $906.75.

Goorma ayaa kireeyuhu heysan karaa kirada?

Mulkiiluhu waxa uu keydka kirada u qaadan karaa kirada aan la bixin iyo lacagaha kale ee **lagu heshiiyo**. Tusaale ahaan, bedelka furaha idinka lumay.

Laakiin lacagaha qaarkood oo uu kireeyuhu ku daraan heshiiska kirada sharci ma aha. Sida dib u rinjiyeynta guriga. Kireeyaha kaama qaadi karo lacagta nadiifinta hadii aysan nadaafadda dhibaato la xiriirta ama burbur aad sababtay ama tahay wax ka baxsan "isticmaalka iyo duugoowga caadiga ah"

Mulkiiluhu lacagta keydka wuu u heysan karaa kirada, haddii aad guurtay adiga oo aan siin ogeysiis ku haboon. haddii aad guurto adiga oo aan siin ogeysiiska ku haboon kirada aadan bixin waxa uu mulkiiluhu ka qaadan karaa keydka kirada ka dib marka aad guurto. Akhri xogta urursan ee *Ogeysiiska Ka Guuritaanka iyo Joojinta Heshiiska Kirada*.

Qoladda gurigu waxa kaliya oo ay kala hari kartaa lacagta cadadka ka dhumay, ee ma wada haysan karo lacagta dabaajiga ah oo dhan haddii ay jiraan wax baaqi ah oo soo haray. Tusaale ahaan, haddii aad xilli hore guurtay laakiin uu kirada guriga ka qaado qof cusub oo soo degay, kireeyuhu kaama qaadi karo isla kirada bisha uu qof kale kaga qaatay guriga.

Waa maxay "isticmaalka iyo duugoowga caadiga ah"?

Haddii ay wax jabaan ama uu dhaawac gaaro iyaga oo duugoowbay darteed taas ayaa ah isticmaalka iyo duugoowga caadiga ah. Tusaale ahaan, haddii kaarbatku cusbaa toban sano ka hor markii aad u soo guurtay oo iminka uu baahan yahay in labedelo, inta badan taasi waa isticmaalka iyo duugoowga caadiga ah. Tusaale ahaan, haddii kaarbatku cusbaa lix bilood ka hor markii aad u soo guurtay oo iminka uu baahan yahay in labedelo, inta badan taasi MA AHA isticmaalka iyo duugoowga caadiga ah.

Hadduu aaminsan kireeyuhu yahay in uu kugu xisaabayo lacag si qalad ah, u qor waraaq aad ku weydiisaneyso in lacagta qaar laguu soo celiyo. Akhri qeybta hoose *"Maxaan yeelayaa haddii aanu kireeyuhu soo celin lacagta keydka?"*

Lacagta ma ku bixin kataa kirada bisha?

Maya. Waa arrin liddi ku ah sharciga in lacagta keydka aad u isticmaasho in aad ku bixiso kirada bisha ugu dambeysa? Waxa aad khatar ugu jirtaa in dacwad liddi ku ah oo guriga lagaaga saarayo lagaa diiwaangeliyo haddii aadan bixin kirada.

Laakiin waxaa jira xaaldo gaar ah haddii kireeyaha guriga lagala wareegayo oo kale. Keydka kirada waxa aad u isticmaali kartaa kirada bisha ugu dambeysa la wareegista. Taasi waa bisha ugu dambeysa inta uusan guriga la wareegin mulkiile cusub. Haddii aadan hubin muddada ay la wareegiddu ku egtahay la xiriir xafiiska Sherrifka.

Akhri xogta urursan ee *Marka kireeyaha Lagala Wareego Dhismaha* si aad u hesho xog dheeraad ah.

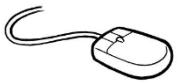
Maxaan yeelayaa haddii aanu kireeyuhu soo celin lacagta keydka?

- Haddii aanu kireeyuhu qoraal kuugu sharxin sababta uusan lacagta kuugu soo celineyn, adigu waraaq u qor aad ku codsaneyso lacagta keydka. Ku qor cinwaanka lacagta laguugu soo dirayo. Saxiix oo taariikhda ku qor. Nuqul (koobi) ka reebo.

  Haddii ay ka soow areegto 21 cisho oo kireeyuhu aanu kuu soo celin keydka kirada, ama aanu kuu sharxin sababta uusan u soo celineyn, waxa aad ka dacweyn kartaa maxkamadda dacwadaha madaniga ah.

- Haddii uu kireeyuhu ka soo jawaabo warqaddaa laakiin u la haro qeyb ka mid ah lacagta keydka laakiin aadan ku raacsaneyn waxa aad isku dayi kartaa in aad la gorgortanto. Haddii adiga iyo kireeyaha aadan heshiis gaari karin, waxa aad ka dacweyn kartaa maxkamadda dacwadaha madaniga ah.

  Waxa aad qori kartaa waraaq aad ku codsaneyso oo aad internetka ka heleyso ka dib marka aad ka jawaabto dhawr su'aalood. *(ingiriisi kaliya)*



→ Soo booqo www.lawhelpmn.org/forms
→ Hoos timaadda "Debts, Fees, Deposits" *(Deymaha, Kharashka, Keydka)*
→ Guji "Security Deposit Demand Letter" *(Codsiga Soo Celinta Keydka Kirada)*

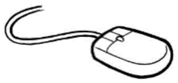
Xagee ayaan uga dacwoonayaa keydka kirada(Security Deposit)?

- Waxa aad ka dacwoon kartaa maxkamadaha madaniga ah. Degmo kasta waxa ay leedahay maxkamad dhageysta dacwadaha ilaa $15,000. Akhri xogta urursan ee *Maxkamadaha Dacwadaha Madaniga ah*.

- Tag maxkamadda degmada uu gurigu ku yaalo ama meesha uu kireeyuhu degan yahay. Buuxi foomka cabashada oo ku qor magaca iyo cinwaanka kireeyaha iyo lacagta magdhawga ah ee aad dooneyso iyo faahfaahin kooban oo ku saabsan dacwadaada ku saabsan.

- Lacag ayaa lagaa doonayaa si aad uga diiwaan geliso maxkamadda. Lagaama doonayo in aad bixiso haddii uu dakhligaagu yar yahay. Xogheynta maxkamadda weydiiso Foomka Ka Cafinta Lacagta (Court Fee Waiver)

Waxa aad foomka "Court Fee Waiver" ka heli kartaa ka dib marka aad ka jawaabto dhawr su'aalood. *(ingiriisi kaliya)*



→ Soo booqo www.lawhelpmn.org/forms
→ Guji Foomka "Court Fee Waiver" *(Ka Dhaafidda Kharashka Diiwaan Gelinta)*

Waa maxay lacagta magdhawga ah ee aan weydiisan karo?

- Waxa aad codsan kartaa in kiradii aad bixisay laguu soo celiyo haddii uu gurigu ku dhacay mid ka mid ah sharciyada guryaha oo aad maxkamadda ka cadeyn kartid. Ka qaad sawiro ka hor inta aadan ka tagin guriga. Sawirada ka qaad meelaha dayactirka u baahan. Cadeyn ka sameyso waxyaabaha aad guriga ka dayactirtay. Cadeyntaas oo dhan maxkamadda keen marka la qabanayo dhageysiga.

- Weydiiso lacagta keydka kirada, dulaar, iyo lacagta aad maxkamadda dacwadda kaga diiwaan gelisay dacwadda.

- Haddii aanu kireeyuhu kuu soo dirin faahfaahin muddo 21cisho ah (ama 5 cisho haddii guriga laga dhigay mid aan lagu noolaan karin) , sharcigu waxa uu kuu ogol yahay ganaax u dhigma lacagta aad ku leedahay. Weydiiso in ganaax dusha laga saaro. Tusaale ahaan, haddii keydka kirada uu ahaa $1,000 oo kireeyuhu aanu ku siin ama uusan kuu soo dirin faahfaahin, waxa aad weydiisan kartaa $2,000.

- Haddii uu kireeyuhu aanu “si wanaagsan kuula dhaqmin” waxa aad raacin kartaa lacag ganaax ilaa $500. “Si xun kuula dhaqmo” waxaa loola jeedaa iyaga oo ogsoon in aad lacag ku leedahay hadana ay iska heystaan. Haddii aanu kireeyuhu kuu soo dirin faahfaahin 21 gudahood, maxakamaddu waxa ay u qaadaneysaa inuu si xun u dhaqmay ilaa uu kireeyuhu caddeeyo niyad wanaagsan.

- Haddii ay jiraan sababo kale oo aad qolada guriga lacag ugu leedahay, sidda, guriga oo aan ahayn meel fiican oo lagu noolaan karo, hubi inaad taa ku darto dacwada kolka aad ka dacawaynayso qolada guriga Maxkamadda Dhexdhexaadinta (Conciliation Court).

Waa maxay cabasho liddi ku ah?

Kireyuhu waxa uu diiwaangelin karaa dacwad liddi ku ah taada oo uu sheeganayo inuu lacag kugu leeyahay. Tusaale ahaan, waxa ay sheegan karaan in dhaawaca aad guriga u geysatay uu yahay $1,000, lacagta keyka ahna ay ku filaatay oo kaliya $800. Waxaa kaleb oo suurogal ah in kireystuhu sheego in kiro lagugu leeyahay. Maxkamaddu way dhageysaneysaa cabashada liddiga kugu ah marka ay dhageysaneyso dacwadaada.

Sidee ayaan isugu diyaariyaa maxkamadda?

- Cadeymahaaga soo ururso. Haddii aad heyso qoraal sida heshiiska kirada, lacag qabashada kirada, ama warqado aad u qortay kireeyaha, koobi uga soo samee maxkamadda. Haddii aad heyso cadeyn muujineysa in aad siisay kireeyaha cinwaan lacagta laguugu soo diro keen maxkamadda.

- Haddii aad heyso sawiro guriga laga qaaday inta aadan ka guurin, maxkamadda keen.

- Markhaatiyaal - dadka goob joogga ka ahaa markii aad soo guurtay iyo marka aad ka guurtay.

Waa maxay heshiis?

Waxaa laga yaabaa in qaaligu isku dayo in aad wada hadashaan adiga iyo kireeyaha dhageysiga ka hor. Waa xilli wanaagsan oo heshiis kagu gaari karo. Heshiiska waa mid dhex mara adiga iyo kireeyaha si loo joojiyo dacwadda. Waa in aad maanka ku heysaa in haddii aad ku guuleysato dacwadda ay kugu adkaaneyso in aad lacagtaada hesho. Sidaa darteed, heshiis markiiba lacag lagu siinayo waa wax wanaagsan. Heshiiska aad la gaarto kireeyaha waa in qaaligu ogolaadaa oo maxkamadda laga diiwaan geliyaa.

Haddii aad heshiis la gaarto kireeyaha waqtiga kasta inta aan la gaarin dhageysiga, waa inuu noqdaa mid qoraal ah, la saxiixaa, taariikhduna ku qoran tahay. Maxkamadda keen maalinta dhageysiga dacwadda oo maxkamaddu ha ogolaato.

Maxaan yeelayaa marka dambe ee aan kireysanayo?

- Ka hor inta aadan u soo guurin guriga, socod kula mar guriga kireeyaha. Qor wixii ka haleysan guriga, iyo meelaha dhaawacan oo wasakhda ah. Kireeyuhu waa inuu saxiixaa liiska. Weydiiso in guriga la dayactiro ka hor inta aadan u soo guurin. Akhri Xogta urursan, *Raadinta Guri.*

- Bixi ogeysiis qoraal ah waqtiga ku haboon ka hor inta aadan guurin.

- Marka aad guurto, guriga socod kula dhex mar kireeyaha. Kireeyuhu waa inuu saxiixaa liiska. Markaas waxa aad heysataa cadeyn ah in aad kaga tagtay guriga si nadiif ah.

- Waa in aad celisaa dhamaan furayaasha (ka qaado cadeyn), ka qaado dhamaan alaabadaada, guriga ka tag isaga oo nadiif ah oo aan wasakh looga tagin, Kireeyaha sii cinwaanka aad u guurtay oo qoraal ah. Sawir ka qaad guriga. U yeer markhaatiyaal kula jooga marka aad guureyso.

Maxaa dhacay haddii mulkiiluhu guriga iibiyo?

Haddii uu mulkiiluhu iibiyo guriga adiga oo weli degan, waxa la siinayaa 60 maalmood in ay kuugu soo celiyaan keydka kirada ama ay ku wargeliyaan in ay ku wareejinayaan iyada oo dhan ama qeyb ka mid ah kireeyaha cusub. Kireeyuhu waxa uu ka jari karaa kirada aadan weli iyo dhaawaxa gaaray guriga.

Haddii uu kireeyuhu ka goysto qeyb ka mid ah keydka kirada oo inta hartay ku wareejiyo kireeyaya kireeyaha cusub, waxa aad heystaa 20 cisho oo aad ku soo gudbin karo diidmo qoraal ah ugu soo gudbiso kireeyaha cusub. Haddii aanay la bedelin lacagta ay kuw areejinayaan kireeyaha cusub, waxa aad dacwad ka furi kartaa Maxkamadda Dacwadaha Madaniga ah. Akhri xogta urursan ee *Maxkamadaha Dacwadaha Madaniga ah*.

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 dambeysay, liiska xogta urursan, ama aad ku hesho habab kale.*

© 2024 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.