

War-bixin ku saabasan Xaqqa aad u leedahay in aad libsato

Sii-sahlid isbedellada sharci-dejinta Xaq u yeelad libsi, Waaxdayadu waa in ay iminka u diyariso war-bixin Xaq u yeelad libsi kirayste kawnsal kasta oo lagu kalsoon-yahay.

SHURUUDAHA QAYBTA 5 NAAD EE SHRCIGA GURIYEYNTA

a) Duruufaha Xaq U Yeeladka libsi Lagu Isticmaalli Karayo

- Waa in aad aahato kirayste Kawnsalka Brent.
- Kiraystaha kawnsalku waa in uu ka haystay kiraysi lagu kalsoon-yahay waax dadweyne muddo ka badan 2 sannadood haddii ay noqdeen ka kirayste kawnsal ka hor 18^{kii} Jannaayo 2005.
- Haddii ay noqdeen kirayste Kawnsalka Brent ka dib 18^{kii} Jannaayo 2005 muddada ay xaqqa u-yeelanayaan waxa weeye 5 sannadood.
- Guriga uu kiraystahu iibsanaayaa waa in uu noqdo hooyga keliya ee uu haysto.
- Haddii uu kiraysigu yahay magacyo wada-jir ah, labada dhinicba waa in ay ku muujiyaan foomka codsiga haddii ay doonayaan in ay iibsadaan iyo in kale.
- Xubno qoys ama wada- noole-yaal doonaya in ay ku biiraan mashruuca Xaq u-yeelad libsi waa in ay guriga ku noolaayeen waqti buuxa, 12 bilood, ka hor inta aan codsiga la soo bandhigin.
- Waa lagu ogol-yahay in aad qaadato Faa'iido Guriyeyn (Housing Benefit) hadana aad codsato Xaq u-yeelad libsi.

b) Duruufaha Xaq U Yeeladka libsi aan Lagu Isticmaalli Karayn

- Kiraystaha kawnsalka waxa lala adeegsan karaa Amar Joojin Lahaansho muddada kiraysi-gooda hadana weli xaq ayay u leeyihiin Xaq u-yeelad libsi. Laakiin shuruudaha ku yaal amarkaasi waa in aan la jebin. Kiraystahu waa in uu fuliyo amarka maxkamadda ka hor buuxinta. Haddii lagu adeegsaday Amar Lahaansho Adag ama Amar Raadis Lahaansho/Ogaysiis in aad ka Baxdo waxad lumin doontaa Xaq u-yeelad libsi.
- Guryaha qaar ku jira hantida guriyeynta Kawnsalka Brent ayaa loo rukhsadeeyey kawnsalka. Haddii ay ffaat ka tagtay in ka yar 50 sannadood rukhsad-diisa iyo guri in ka yar 21 sannadood Xaq u-yeelad libsi laguma dabaqayo.
- Haddii uu guri-gaagu u qorshaysan-yahay dumis suura-gal ah laga yaabaa in uu kawnsalku adeegsado Ogaysiis Dumis Bilow ah taasi oo joojin karaysa Xaq u-yeelad libsi ilaa 5 sannadood. Haddii ay dumistu u qorshaysan-tahay 2 sannadood gudohood laga yaabaa in uu Kawnsalku adeegsado Ogaysiis Dumis Kama Dambays ah kaas oo ah dhammaad Xaq u-yeelad-kaagii libsi.
- Xaq u-yeeladka libsi ee kiraystaha waxa la joojin karayaa ama gabagabayn-nayaa haddii ay iyagu (ama cidda guriga lagashaa ama soo booqde-yaal) ku dhaq-maan dabeecad bulshada u daran.
- Laga yaabaa in aanad xaq u lahayn Xaq u-yeelad libsi haddii guriga lagaa kireeyey ka hor 1^{dii} Jannaayo 1990, haddii uu si gaar ah ugu haboon-yahay deganaanta dad gaboobay oo loo kireeyey deganaansho qof da'diisu tahay 60 ama ka sarayo.

c) Nidaamka loo Adeegsado Isticmaallka Xaq u-yeelad libsi

Kiraystuhu wuxu u baahan-yahay in uu buuxiyo foomka RTB1 ka dibna u soo diro Maamulaha Xaq u-yeelad libsi, Iskaashiga Guriyeynta Brent, Mahatma Gandhi House, 34 Wembley Hill Road, Wembley, Middlesex, HA9 8AD. Waxad foom ku heli karaysaa adiga oo

- Ka wacaya kooxda Xaq u-yeelad libsi ee Iskaashiga Guriyeynta Brent tilifoonka 020 8937 2600.
- U diraya codsi email bhp@brent.gov.uk.
- Waydiisanaya shaqaale khidmadaha macmiisha ee Guriga Mahatma Gandhi ama Dukaano ku hagad kasta uu leeyahay Brent.

d) Qiimaha uu ka Bixinayo kiraystaha soo codsanayaa guri-gaaga

Qiimaha guriga waxa la go'aansanayaa oo keliya marka kiraystaha loo ogolaado mashruuca Xaq u-yeelad libsi. Qiimeeye/indha-indheeye guri ayaa loo diro si uu u-baadho una qiimeeyo guriga. Marka taasi la dhamaystiro Qybta 125 Ogaysiis U-bandhigis ayaa lagu soo diri doonaa. Waxa ku jiri doona sicir iibsiga kaas oo noqpn doona qiimaha uu joogo oo laga gooyo sicir dhimid ah ilaa £16,000 (taas oo ah sicir dhimista ugu saraysa ee la ogol-yahay).

e) Nidaamka dib u-dhac ay leeyihiin kireeye-yaasha iyo kirayste-yaashu

- Marka la siiyo qaybta 125 ee Ogaysiis U-bandhigis, sida kor loogu sheegay, kiraystahu wuxu haystaa saddex bilood in uu ku dhamaystiro iibsiga guryo-hooda. Haddii ay saddex bilood dhaafto ka dib waqtgii u soo bandhigiddo soo baxday, kawnsalku wuxu siin doonaa Ogaysiis Hortii in uu dhamaystiro bixinta(Qaybta140). Taas oo siinaysa kiraystaha 56 cisho oo kale in ay ku dhamaystiraan iibsiga guri-gooda.
- Haddii ay ku guul-daraystaan in ay sidaa sameeyaan , kawnsalku wuxu siin doonaa Ogaysiis Kama Dambays ah in ay ku dhamaystiraan (Qaybta 141). Taas oo siinaysa kiraystaha 56 cisho oo kale in uu ku dhamaystiro iibsiga. Haddii ay ku guul-daraystaan in ay sidaa sameeyaan dhammaadka 56ka cisho waa lala noqonayaa codsi-gooda. Haddii uu kiraystuhu doonayo in uu sii wato Xaq U-Yeeladka iibsiga waxay u baahn-yihiin in ay soo diraan foom codsi cusub oo ay dib u bilaabaan hawl-socodka.
- Haddii uu dib u-dhac ka yimaado qaybta Xaq U-yeelad libsi in ay ku soo saaraan warqad gaar ah taas oo ka baxsan waqtiga sharcigu ogol-yahay, kiraystuhu wuxu xaq u leeyahay in uu adeegsado Qaybta 153A Ogaysiin Dib U-dhac Bilow ah. Marka ay soo gaadho kawnsalka, waa in aanu ka jawaabno anaga oo sharxayna dib u-dhaca ama aanu ku soo saarno warqadda lays-weydiinaayo 30 cisho gudohood.
- Haddii uu dib u-dhaco sii socdo waqtigaa wixii ka dambeeya , kiraystahu wuxu adeegsan karaa Kawnsalka Qaybta 153B Ogaysiis Dib u-dhac Shaqaynaya. Marka taasi la adeegsado kawnsalku waa in uu kaga jawaabo sabab macquul ah dib u-dhaca ama ku soo saaro warqadda lays-weydiinaayo 30 cisho gudohood. Haddii uu dib u-dhacu sii dhaafto bartaasi kiraystahu wuxu xaq u leeyahay in uu kawnsalka dib uga codsado kiro soo celin.

KHARASHKA BILOWGA AH EE LAGA YAABO IN LA GALO

a) Cashuur Tigidh

Kiraystaha maaha in uu ka bixiyo Cashuur Tigidh guryaha qiimahoodu ka yar yihiin £120,000. Guryaha qiimahoodu yahay inta u dhaxaysa £120,000 iyo £250,000 waxa laga filayaa kiraystahu in uu ka bixiyo 1% qiimaha guriga Cashuur Tigidh. Guryaha qiimahoodu ka sareeyo £250,000 kiraystahu wuxu u baahan-yahay in uu ku bixiyo 3% qiimaha guriga Cashuur Tigidh.

b) Ujro Sharci ah

Kiraystahu wuxu u baahan-yahay in uu magacaabo abukaate iyo in uu bixiyo ujrada sharciga ah. Qiimuhu wuu kala gedisan-yahay laakin Iskaashiga Guriyeynta Brent wuxu kula talinayaa iibsade-yaasha in ay ugu talo galaan qiyaastii £1,000 kharashyo sharci ah.

c) Ujro Qiimayn, Indha-indhayn iyo Deyn -Guri

Kiraystahu waa in uu ku talo galo in uu ka bixiyo inta u dhaxaysa £300 iyo £500 ujrada qiimaynta, indha-indheeyaha iyo deyn-guri.

LACAG BIXINO JOOGTA AH KA DIB DHAMAYSTIRKA IIBSIGA

a) Dib u bixino Deyn-guri (Mortgage)

ku guul-daraysi xejinta dib u bixinta bil kasta deyn-guri wuxu keeni karayaa in uu guri-gaaga dib u yeesho amaah bixiye-haagu.

b) Dhowrid Bixin Caymis Dhisme, Caymis Nolo & Deyn Guri

- Dhammaan guryaha rukhsadda leh, caymiska dhismuhu wuxu qayb ka yahay kharashka adeega sannadkii ee kiraystaha. Guryaha bilaashka lagu haysto cidda lihi waa in ay u hesho caymis dhisme ay iyagu leeyihiin.
- Kiraystuhu waa in uu kala doorto in uu qaato caymis nolol ama mashruuc dhowrid bixin deyn guri. Qiimaha mid kasta waa in uu qiimeeyo milkiile laga rajo qabo.

c) Cashuur Kawnsal

1. Cashuurta Kawnsalka waxa lagu bixin karaa sannadkii laakiin qorshe ku bixin qaab biloodle fudud oo toos deyn bangi ah ayaa la helayaa.
2. Tirada lacagta la bixinayaa way kala duwan-tahay waxayna ku xidhan-taay qiimaha guriga iyo halka uu ku yaal.
3. Talo-bixin ku saabsan lacag bixinta Cashuurta Kawnsalka fadlan kala hadal waaxda dakhliga iyo faa'iidoyinka tilfoonka 020 8937 1800.

d) Kharashyo Adeeg

- Rukhsad-hayste-yaal iyo qaar bilaash-hayste-yaal ah waxa laga filayaa in ay bixiyaan kharashka adeega sannad kasta. Kaas uu ka mid yahay qiimaha kharashka dayactiridda la wadaago, nadiifin, kullaylin, koranto, kiro dhul iyo caymis. Haddii aad iibsanaayo hanti bilaash-haysad(guri) fadlan hubi in aad ogaato hadii aad u baahan-tahay in aad bixiso kharashyo adeegis.
- Waxa kale oo kharash lagu geli karaa shaqooyin weyn oo laga fuliyey fadhiga dhismaha kiraystaha ama dhul ballaaran.
- Fadlan kala xiriir qaybta Xaq u-yeelad libsi tilfoonka 020 8937 2600 hadii aad hayso wax su'aallo dheeraad ah.

TURJUMAADO

Warqaddan yar ee daabacan waxa ku yaal war-bixin ku saabsan Xaq u-yeelad-kaaga in aad libsato guri-gaaga. Fadlan kala xiriir Corrine Daley tilifoonka 020 8937 2344 haddii aad u baahan-tahay werin la turjumay ama taagulayn turjubaan.

Haddii aad ku doonayso warqaddan daabacan ee yar daabacaad weyn fadlan wac tilifoonka 020 8937 2319.

Magac
Cinwaan
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(Postcode)

Iskaashiga Guriyeynta Xaddidan ee Brent
Sanduuqa Boostada 720 Wembley
Middlesex HA9 8ZQ