

Vermont COVID Mortgage Assistance Program

Barnaamijka Caawinta Deynta guryaha ee Vermont COVID

Summary of Program - Soo Koobitaanka Barnaamijka

Ma waxaad ka dambeysaa deynta guriga (deynta guriga) sabab la xiriirta COVID-19?

Hay'adda Maaliyadeed ee Guriyeynta Vermont (VHFA) ayaa aqbashay codsiyada si ay uga caawiso milkiileyaasha guryaha ee u qalma inay dib u bixiyaan wixii lacag bixin ah ee hore ee gurigu ahaa ee ay ku seegeen COVID-19 awgeed. maaliyad xaddidan awgeed, codsigu ma ballan qaadayo inaad heli doonto gargaar.

What happens if you are selected?

Maxaa dhacaya haddii lagu doorto?

- Haddii lagaa doortay, VHFA waxay si toos ah ugu diri doontaa lacag bixinta shirkadda biilashaada deynta guriga ilaa lix (6) bilood oo ah lacagtaaddii lagugu lahaa, iyo si toos ah magaalada hadii ay tahay cashuurtii guriga ee hore.
- Lacag kasta oo shirkaddaada deynta guryaha ay ku hesho barnaamijkan waa deeq. Lagaagama baahna inaad did u bixiso.
- Waxaad xaq u leedahay xitaa haddii deyntaadu ku jirto dulqaad ama heshiis dib u dhigis.
- Haddii deynta guriga lagugu leeyahay, laakiin aad si gaar ah canshuurta guryaha ugu bixiso magaaladaada oo waqtigii lagugu lahaa la soo dhaafay, markaa waxaad ku dalban kartaa deeq barnaamijkan.
- Kaalmadu waa ilaa lix (6) bilood oo ah lacagtaaddii hore ee lagugu lahaa ee guriga oo lagaa yaabo inayna kugu filnayn inaad ku keento deyntaada hadda. Adiga iyo dhammaan deyn bixiyeyaasha kale ayaa masuul ka ahaan doona wixii hadhay ee dhaafitaankii hore.

Who is eligible?

Ayaa u qalma?

- Milkiileyaasha guryaha Vermont ee soo dhaafay waqtigooda deynta guryaha ee aasaasiga ah sababo la xiriirta COVID -19.
- Deynta guriga hore ee lagugu lahaa waa inaad soo gashay ka hor Maarso 1, 2020. Lacagihii hore ee canshuurta hantida waa inay ahaataa wixii ka dambeeya Maarso 1, 2020.
- Milkiileyaasha guryaha Vermont ee kasbaday wax ka yar \$ 21,000 wadarta dakhliga 90 maalmood ee la soo dhaafay. Milkiilayaasha guryaha ee Degmada Chittenden xadkaani waa \$ 24,000.

How to apply.

Sida loo codsado.

Dhammaan codsiyada waa in lagu soo gudbiyaa bogga VHFA ee ah

www.vhfa.org/map.

Haddii aad u baahan tahay caawimaad dheeraad ah xagga tarjumaadda fadlan la xiriir AALV Inc. taleefanka (802) 985-3106 ama info@aalv-vt.org ama Vermont legal Aid ee (800) 889-2047 ama ka hubi

www.vtlawhelp.org

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Summary of Information Required on Application at www.vhfa.org/map

Soo Koobida Macluumaadka Looga Baahan Yahay Codsiga oo ah www.vhfa.org/map

Soo koobidani waa hage kaa caawinaya inaad ku tartamto arjiga luqadda Ingiriisiga ee Barnaamijka Caawinta Deynta guriga ee Degdega ah ee Vermont COVID oo ah www.vhfa.org/map. Kaliya codsiga luuqada Ingiriiska ayaa la aqbali doonaa. Dhammaan agabyada kale iyo isgaarsiinta la xiriirta barnaamijka waxay ku qornaan doonaan Ingiriis.

Eligibility Xaq u yeelashada	Weydiyaa macluumaad adiga kugu saabsan iyo deyntaada si loo hubiyo in adiga dhammaan kuwa kale ee deynta ku leh deynta aad bixiso shuruudaha barnaamijka.
Instructions and Document Upload Tilmaamaha iyo Diiwaangelinta Dukumiintiga	Waxaad u baahan doontaa inaad iskaan sameysid, sawir qaadatid ama shaashad qaadis oo aad soo geliso. <ol style="list-style-type: none"> 1. Qoraalkaagii ugu Dambeeyay ee deynta oo muujinaya lacagtaada hadda la soo dhaafay iyo lambarka koontadaada. 2. Warqadda Xaqijinta Dulqaadka oo ah bayaanka adeegahaaga inay kuu oggolaadeen inaad si ku meelgaar ah u joojiso lacag bixinta COVID darteed. Gudbi kaliya haddii aad heshiis la gashay adeegahaaga. 3. Haddii aad bixiso cashuurta guryaha oo ka duwan deynta gurigaaga oo aad la soo dhaafay waqtigii, ku bixi biilkaaga cashuurta guryaha ee ugu danbeeyey.
Mortgagor Information Macluumaadka deyn-bixiye	Mortgagor macnaheedu waa deyn-qaate . Qaybtani waxay ku weydiineysaa macluumaad aqoonsi aasaasi ah oo adiga kugu saabsan iyo kuwa kale ee deynta ee ku yaal deynta guriga.
Income and Employment Dakhliga iyo Shaqada	Qaybtaan waxay ku weydiineysaa macluumaad ku saabsan wadarta dakhligaaga kahor canshuuraha iyo waxyaabaha kale ee laga jaro 90-kii maalmood ee la soo dhaafay. Raac tilmaamaha si aad u liis garato dhammaan ilaha dakhliga ee dhammaan deyn bixiyeyaasha 90 kii maalmood ee la soo dhaafay. Qeybtaan waxay sidoo kale ku weydiineysaa inaad sharaxdo dhibaataada COVID-19 . Dhibaato macnaheedu waa inaad dhib kala kulantay bixinta amaahda guriga iyo biilasha kale. Qeybtaan waxay ku weydiineysaa inaad sharaxdo sida COVID-19 ay saameyn ugu yeelatay awoodaada bixinta amaahda guriga, tusaale ahaan: luminta dakhliga, biilasha caafimaadka ee sareeya, kordhinta kharashyada daryeelka caruurta, iwm.
Subject property and Mortgage Loan Information macluumaadka hantida iyo Amaahda Guryaha	Qaybtani waxay ku weydiineysaa inta deynta guriga lagugu yeeshay COVID-19 awgood. Bixinta deynta guriga ee bil kasta macnaheedu waa wadarta guud ee lacag-bixinta ah ee aad bil kasta ku siiso adeegahaaga deynta. Mortgage Servicer waa shirkadda aad ku bixiso deyntaada amaahda guryaha bil kasta.
Mortgage Loan and Property Tax Information deynta Guryaha iyo Macluumaadka cashuurta Hantida	Qeybtaan waxay ku weydiineysaa inaad qorto lacagtaada bil kasta, inta lacagood ee lagugu lahaa, iyo haddii aad heshiis kula jirto inaad dib u bixiso lacagtii hore ee lagugu lahaa ee lagugu lahaa waqtiga.
Authorizations, Acknowledgment and Certifications. Ruqsadaha, Qirashada iyo Shahaadooyinka	Codsiga waxaa lagu gudbin doonaa iyadoo la adeegsanayo Saxiix Elektaroonik ah . Markaad elektiroonig ahaan u saxiixdo, waxaad ogolaatay shuruudaha lagu daray, waxaad siineysaa VHFA iyo adeegahaaga ogolaansho inaad wadaagaan macluumaadka ku saabsan amaahdaada gurigaaga, waxaadna ogolaatay in dhammaan macluumaadka ay run yihiin oo sax yihiin laga bilaabo taariikhda la soo gudbiyey.
Acknowledgement Under penalty of Perjury Ictiraafka Ciqaabta Been Abuurista	Dhagsii oo hayso mouse ka kumbuyuutarkaaga ama isticmaal fartaada shaashadda taabashada si aad ugu saxiixdo magacaaga.

Review and Submit Dib u eeg dhammaan macluumaadka aad bixisay si aad u hubiso inay sax yihiin. Dib u eegis iyo soo gudbin Dhammaan codsiyada waa in lagu soo gudbiyaa bogga VHFA ee ah www.vhfa.org/map. Haddii aad u baahan tahay caawimaad dheeraad ah xagga **tarjumaadda** fadlan la xiriir AALV Inc. taleefanka (802) 985-3106 ama info@aalv-vt.org ama Vermont Legal Aid (800) 889-2047 ama ka hubi degelkooda www.vtlawhelp.org.