



KING COUNTY HOUSING AUTHORITY

FIIRO GAAR AH: ISBEDDELLADA HESHIISKA KIRADA EE KU IMANAYA REERAHA HAWL-KARKA AH

Mey 2011

Reerka Ka Tirsan WIN Rent ee Sharafta leh,

Markay ahayd Julaay 2010, Guddiga Guddonwadayaasha Maamulka Guriyeynta King County ayaa ansixiyay WIN Rent, oo ah qorshaha wax-ka-beddelka kirada ee KCHA. WIN RENT ayay khuseysaa qoysaska u ka tirsan yahay qof qaan-gaar ah oo shaqeeya ama karti u leh inuu shaqeeyo. Waxaad u heleysaa waraaqdan iyada oo sababtu tahay reerkaaga oo ah reer ka tirsan “WIN Rent”

Saldhig ahaan, KCHA ayaa beddeshay nidaamka qaran ee HUD ee loogu talagalay ku go'aaminta kirada xeerarka maxalliga ah ee u fasaxaya dakhliga ka qaybqaataha inuu kor ugu kaco muddo dheer iyada oo wax saamayn deg-degga ugu lahayn qaybta ijaarka ee kireystaha. Tan wax aloogu talagalay inay u suurto galiso ka qaybqaatayasha barnaamijka inay sameeyaan wax doorasho shaqo iyo nolol taas oo horseedi doonta muddada-dheer marka la eego kordhitaan dakhli iyo isku filnaan ka sii badan.

Reero badan, qadarka kiradu iskuma beddeli doonto iyada oo sabab u tahay heshiiska cusubi. Reero badan oo kale qaarkood ayaa xitaa ariki doona kiradoodu oo naaqusanto. Reeraha qaarkood ayaa arki doona kirada oo in yar sare ugu kacda iyo qoysas tiro yar oo kiradu sare ugu kacdo illaa in ka badan \$100. Xaaladaha ay kiradu sare u kacdo iyada oo heshiiska KCHA **si toos ah natiijo ahaan isbeddelka ugu timid**, markaa KCHA ayaa xad ugu yeeli doonta inayna ka badan kordhinta kiradu \$100 in ka badan kirada xaadirkan ay bixiyaan reerku. Xadkan ayaa jiri doona **12ka bilood ugu horreeya** ee ka dambeysa u wareegga reerka ee barnaamijka cusub ee WIN Rent oo hadda fursad u siinaysa qoysku wakhti ay kula qabsadaan kirada kor u kacday. Kadib 12ka bilood, **xadka ayaa laga qaadi doonaa** oo kirada ayaa ku saleysnaan doonta xisaabinta kirada dhabta ah.

Bogagga soo socda ayaa ka bixinaya sharaxaad faahfaahsan sid ay heshiiska kirada cusubi u shaqayn doonto.

WAA MAXAY UJEEDDOOYINKA BARNAAMIJKA WIN RENT?

- ✓ In la fudeydiyo nidaamka xisaabinta kirada oo laga dhigo mid la fahmi karo
- ✓ In laga dhigo xeerarka loogu talagalay barnaamijyada Sekshin 8 iyo Guriyeynta Dadweynaha kuwo isku mid ah
- ✓ In la sameeyo isbeddello heshiis dhiirri-galiya koradhka dakhliga iyo isku-filannaan dhaqaale.

WAA MAXAY ISBEDDELADA WIN RENT?

Jaartiga soo socda ayaa bixineysa soo koobitaan gaaban oo ah isbeddelada waaweyn e ku imananaya heshiiska kirada KCHA. Fadlan akhriso waraaqda dhammaanteed si aad u hesho sharaxaad faahfaahsan oo ku saabsan isbeddeladan.

DUL-MARKA ISBEDDELLADA

| Isbeddelka | Heshiiskii Hore ee Kirada | HESHIISKA CUSUB EE KIRTADA |
|---|--|---|
| Magaca Dib-u-Eegga Kirada | Dib-u-Eegga Sannadlaha ah | Dib-u-Eegga Dib u Sharciyeynta |
| Noq-noqosho Dhacdada Dib-u-Eegga Kirada : | Sannad Kasta (2011, 2012, 2013...) | Sannad Dhaaf kasta (2011, 2013, 2015...) |
| Kirada Ijaartaha oo saleysan: | 30% Dakhliga La-Isku-Toosiyay | Kala Duwanaanshaha Cutubyada Dakhli |
| Kirada Ugu Yaraanta ah | Waxba | \$25/bishii |
| Ga-goynta Dakhliga | Reeraha leh dadka aan qaarka-ahayn, dadka waayeelka ah ama naafada, kharashyada caafimaadka/daryeelka-ilmaha | Daryeelka-Ilmaha Qadayada ka goynta go'an ee ka bilaabanta \$2500 <i>ka goynta kale ayaa iskugu duudubay qadaryo cutubyada dakhliga</i> |
| Dakhli Shaqo oo La Xidhiidha-Arday | Lama Tiriyo haddii u ardaygu wax dhigto wakhti-buuxa | Heerka arday ayaan hadda waxa ka dambeysa loo qaddarin doonin marka la go'aaminayo in la tiriyo dakhliga ama aan loo tirin. |
| Dakhliga Shaqada Ee loogu talagalay xubnaha qoyska aan ahayn madaxa reerka ama seyga/afada/ la-ijaartaha ah | Ma Khuseyso | <ul style="list-style-type: none"> Ka hooseeya 21 sano jir: Dakhliga Shaqada lama tirin 21 sano jir iyo wixii ka weyn Dhammaan dakhliga waa la tiriya <p><i>Fiiro gaar ah:</i> <i>Dhammaan dakhliga waa loo tiriya madaaxda reerka iyo afada/seyga/la-kireystayaasha iyaga oon loo eegin da'.</i></p> |
| Kireystaha ayaa Codsaday isbeddel Kiro | Bilaa Xad | Xad ah laba (2), meerto kasta oo dib-u-eeg labo-sano ah |
| Ka warbixinaya Koradhitaannada Dakhli | Ka warbixi dhammaan dakhliga | Looga baahn yahay koradhitaannada dakhli kali: <ul style="list-style-type: none"> <i>Wax ka dameeya</i> codsi iyo helitaan naaqus kiro marka lagu darayo xubin reer oo leh dakhli Markuu reerku dakhli \$0 ah kirada ugu yaraanta leeyahay |
| Kirada Go'an (barnaamijka Gurieyeynta Dowladda) iyo barnaamijyada Ka-Deynta Dhakhliga La-Kasbaday (barnaamijyada Gurieyeynta Dowladda/Sekshin 8) ayaa la joojiyay oo wuxuu joogsan doonaa dib-u-eegga kirada qoyska ee xigta. | | |

Sida Kirada loo Xisaabiyo

Barnaamijka WIN Rent ayaa isticmaala “cutubyo dakhli” sii loogu kooxeeyo dakhliga deggenaha oo waxya fursad u siisaa inuu dakhligu kordho iyada oo wax is beddela ahi ku iman kirada bishii kasta ah. Inta ugu badan ee reeruhu bixin doonaan markay hoos timaad barnaamijka WIN Rent waa 28.3 % oo dakhliga lagu aaddiyo kirada. Kolba markay kirday sii koradho cutubka gudahiisa, waxa sii yaraanaya dakhliga loo isticmaali doono kirada. Shaxda soo socota ayaa muujinaysa falanqayn ku saabsan kooxa dakhliga iyo wadarta guud ee kirooyinka ijaartaha ee ku xidhan koox kasta.

| Kooxo Dakhli Reer | | |
|-------------------------------------|--|---|
| Dakhli Sannadeedka La-Isku-Toosiyay | Wadarta Guud ee Kirada Ijaartaha= Wadarta Bixinta Kireystaha | Faahfaahinta Kooxeynta Dakhli |
| | | <i>\$1,000 kordhitaan ah illaa \$10,000. Kirada loo dajiyay 28.3% hoosta-salka ah ee koox kasta.</i> |
| In ka yar \$1,000 | 0 | <p style="text-align: center;"><u>Tusaale:</u> Reerka ka Kooban 2 guri Qol-Seexad Dakhliga Sannadeed ee \$6,000 = Dakhli Bileed \$500 $\\$500 \times 28.3\% = \\142 <u>Laga gooyo:</u> Kaabka Tamarta= \$52* Ijaarka Kireystaha = \$90 (\$142 – \$52)</p> <p>* Waxa loo qaadanaya nalaka Seattle City Light oo ay weheliyaan Biyaha/Bullaacadda oo u bixiyo qofka iska leh Waxa isbeddel ah kuma imanayaan illa inta dakhliga reerku gaadhayo \$7,000 ama wax ka badan</p> |
| 1,000 - 1,999 | 24 | |
| 2,000 - 2,999 | 47 | |
| 3,000 - 3,999 | 71 | |
| 4,000 - 4,999 | 94 | |
| 5,000 - 5,999 | 118 | |
| 6,000 - 6,999 | 142 | |
| 7,000 - 7,999 | 165 | |
| 8,000 - 8,999 | 189 | |
| 9,000 - 9,999 | 212 | |
| 10,000 - 12,499 | 236 | <i>\$2,500 kordhitaan ah kolba dakhligu markuu kordho sidii fursad loogu siin lahaa kuwa shaqada galaya si ay u bilaabaan ka faa'iideysiga keydsiga kolba markuu dakhligu kordho.</i> |
| 12,500 - 14,999 | 295 | |
| 15,000 - 17,499 | 354 | |
| 17,500 - 19,999 | 413 | |
| 20,000 - 22,499 | 472 | |
| 22,500 - 24,999 | 531 | <i>\$ 5,000 kordhitaan ah kolba dakhligu markuu kordho oo qoysasku bilaabaan inay waayaan u-qalmitaanka loogu talagalay barnaamijyada caawimada ee ay ka midka yihiin Caawimada Daryeelka-ilmaha iwm.</i> |
| 25,000 - 29,999 | 590 | |
| 30,000 - 34,999 | 708 | |
| 35,000 - 39,999 | 825 | |
| 40,000 - 44,999 | 943 | |
| 45,000 - 49,999 | 1,061 | |
| 50,000 - 54,999 | 1,179 | |
| 55,000 - 59,999 | 1,297 | |
| 60,000 - 64,999 | 1,415 | |
| 65,000 - 69,999 | 1,533 | |
| 70,000 - 74,999 | 1,651 | |
| \$75,000+ | Fiiri xusuusunta hoosta ku taal | |

Sida loo isticmaalo jaartigan:

1. Go'aami dakhliga sannadeedka la-isku-toosiyay
2. Soo hel dakhliga sannadeedka la-isku-toosiyay ee ku dhex jira faraq-yada dakhliga ee ku yaal tiirka bidixda.
3. U soco sadarka dhinaca gacanta midigta si aad u hesho Wadarta Bixinta Kireysta.

4. Ka goo caawimada tamarta kaabka ah (U-oggolaanta tamarta iyo isticmaallada la midka ah) Wadarta Bixinta Kireysta si aad u hesho qadarka kiradu tahay.* Fiiro gaar ah: Kabitaanka Caawimada Tamarta ayaan lagu muujin boggan.

Fiio gaar ah: (1) Reeraha leh Dakhliga Wadar Guud Sannadeed ee \$75,000 ama waxa ka badan ayaa kiradooda loo dejin doonaa 28.3% oo wadarta guud ee dakhliga billaha ah, iyada oo laga gooyo Kabitaanka Caawimada Tamarta xisaabta u qalanta; (2) Qadaryada kirada goobaha dhaqaalaha isku jira leh ee isticmaala kharshgalinta barnaamijka Cashuur Naqidda Guriyeynta Dakhliga Hoose (LIHTC) ayaa laga yaabaa inuu xad u yeelo Cashuur Naqidda dhidban ee kirada ugu badan ee loogu talagalay reeraha dakhligoodu ka badan yahay xadka sare ee LIHTC.

Intee Jeer Ayaa Kirada La Xisaabin Doonaa?

Kirada waxa la xisaabin doonaa hal jeer labadii sanaba. Macluumaadka la ururiyay muddada Dib-u-Eegga Dib u Sharciyeynta ayay ka mid noqon doonaan ugu yaraanta inta looga baahan yahay in la sharciyeeyo reerka u-qalmiitaanka oo u sii socda oo loogu talagalay baranaamijka ka-qaybgalkiisa iyo ku aaddinta habboon ee le'eekaanshaha aqalka.

Marka kirada la dhidbo muddada dib-u-eegga dib-u-sharciyeynta, saamiga kirada ayaa meeshiisa ahaanayaa illaa dib-u-sharciyeynta xigta ee jadwalka gashaen labo sano ka danbow, ama illaa xaalado dhacaan u-qalma isku-toosin kirada ku meel-gaar ah ama gaar ah.

Kirada Ugu Yaraanta ah

Barnaamijka WIN Rent ee KCHA ayaa lahaan doonta qadar kiro ugu yaraan ah \$25 bishii kasta.

| Maxaa dhici doona marka kiradu ay u xisaabanto wax ka yar \$25/bil? | |
|--|--|
| Lixda bilood ee ugu horreysa | → Kirada ayaa ku dhisnaan doonta xisaabinta kirada. (Reerka ayaan looga baahan doonin inay bixiyaan Kirada Ugu Yaraanta ah.) |
| Lixda bilood ka danbow | → Kirada ayaa loo dhidbi doonaa Kirada Ugu Yaraanta ah ee \$25. |
| Qopysaska aan kartida u lahayn bixinta Kirada Ugu Yaraanta ah ee \$25, 6 bilood ka danbow | → U-qalma inay codsadaan ka-dhaafitaanka hoos yimaad Qorshaha Dhibaataada u dejisan KCHA. |
| Reeraha aan alahayn dakhliga ayaa looga baahn doonaa inay ka warbixiyaan isbeddelada ku yimaad dakhliga rubuc sano ahaanba, illaa dakhligu uu u soo noqonayo reerka. | |

Kharashyada Daryeelka-ilmaha

Barnaamijka WIN Rent ee KCHA ayaa fursad u siineysa reeraha leh **ugu yaraanta \$2,500** ee jeebka laga bixiyo ee u-qalmiitaanka kharashyada daryeel-caafimaad ee u-qalmiitaanka ka naaquska kirada. Ka naaquska kirada ilmaha ayaa lagu heli karaa qadaryada soo socda: .

| Kharashyada jeebka laga bixiyo | | Ga-goyn Dakhli |
|---------------------------------------|---|-----------------------|
| \$2,500-\$4,999 | → | \$2,500 |
| \$5,000-\$7,499 | → | \$5,000 |
| \$7,500-\$9,999 | → | \$7,500 |
| \$10,000 iyo inta ka badan) | | \$10,000 |

Reeraha hawlgalinya **Goobta Daryeelka-Caafimaadka Guriga-Dhexdiisa** aya karti u leh inay siiyaan daryeel xubnaha reerkooda oo **uma qalmi doonaan** ka naaquska dakhliga wadarta guud ee hoos timaad shuruuddan. Intaa waxa u dheer, naaquskan ayeyna la heli karin reeraha dakhligoodu ka sarreeyo **\$75,000**.

Ka-reebitaanka dakhliga shaqada ee loogu talagalay xubnaha reerka ee ka hooseeya da'da 21

Si loo dhiirri-galiyo dhammaystirka dugsiga sare oo loo fudeydiyo shuruudaha warbixinta barnaamijka, ee barnaamijka WIN Rent ee KCHA ayaa **ka rebeyso** dakhliga shaqada ee laga helo xisaabinta kirada dhammaan xubnaha **reeraha ka yar 21 sano jirka** (aan ahayn madaxa reerka iyo sega/afada/la-kireystaha iyada oo aan loo eegin inay barnaamij tacliimeed xaadirkan ku jiraan iyo in kale. **Dhammaan** dakhliga laga helo xubin reer 21 sano ah ama ka weyn ayaa **lagu dari doona** marka la go'aamineyo kirada.

Ka Warbixinta Isbeddellada Dhakhliga iyo Ka Koobnaanta Qoyska

Isbeddellada u kireystuhu Codsaday

Barnaamijka WIN Rent markay hoos timaad, reeruhu ayaa codsan kara illaa labo (2) dib-u-eeg meerto kasta oo dib-u-sharciyen labo-sannadeedka ah. Haddii la weydiyo, KCHA ayaa dhammaystiri doonta dib-u-eeg ku-mell-gaar ah (beddel) “weydiisasho-kireyste” xaaladaha soo socda hoostooda.

| Warbiximo Kireyste: | KCHA ayaa dhammaystirta dib-u-eeg ku-meel-gaarka ah haddii uu isbeddelku: |
|----------------------------|--|
| Xubin Reer oo Guura | Natijoooyinka ku yimaad <u>naaquska</u> dakhliga <u>ka hooseeya</u> |

| | |
|--|---|
| | cutubka dakhli ee xaadirkan |
| Naaquska Dakhli Ee ka Dhaca Dhexda Reerka Hadda Jira | Natiijooyinka ku yimaad <u>naaguska</u> dakhliga <u>ka hooseeya</u> cutubka dakhli ee xaadirkan |
| Koradhka Kharashyada Daryeelka-Caafimaad ee Aan La-Bixin | U Ka badan yahay \$2,000, marka kharashyada wadarta daryeelka-caafimaad <u>ka-bato \$2,500</u> |

Helitaanka Khaladka, Xog Leexinta, iyo Xatooyada ayaa ku dambayn doonta isbeddel yimaad marka la ogaado.

Isbeddellada Kirada ee “Weydiisasho-Kireyste” Ayaa u Hirgali Doona siyaabaha Soo Socda:

| Beddelka Laga Warbixiyay | Taariikh Fulin | Tusaale |
|--|---|---|
| Markay tahay ama kahor 22 ^{ka} Bisha | Maalinta 1 ^{aad} Bisha ka dambeysa Bisha beddelka laga warbixiyay | Beddelka Laga Warbixiyay: Oktoober 1-22 Fulinteedu tahay: Noofambar 1 |
| Markay tahay ama waxa ka dambeeya 23 ^{ka} Bisha | Maalinta 1 ^{aad} ee Bisha 2 ^{aad} ee ka dambeysa Bisha beddelka laga warbixiyay | Beddelka Laga Warbixiyay: Oktoober 23-31 Fulinteedu tahay: Disember 1 |

Isbeddelada Reeraha Looga Baahan Yahay Inay ka Warbixiyaan

Reeruhu waa inay ka warbixiyaan isbeddellada soo socda gudahooda 30 maalmood markuu isbeddelku dhaco:

| Reeraku Waa Inuu Ka Warbixiyaa: | Ficilka KCHA: |
|--|---|
| Dhammaan dakhli kasta oo kordha, <u>kadib</u> marka KCHA dhammaytirto dib u eegga ku meelgaarka ah ee lagu naaqusayokirada | KCHA ayaa xaqiijin doonta dhammaan dakhliga reerka oo dib u xisaabin doonta kirada. Reerahu waa inay ku sii wadaan warbixin kasta oo koradh dakhli ah illaa inta isbeddeladan u horseedi doonaan qaybta kirada reerka inuu kordho. KCHA ayaa u wargalin doonta reerahu markay markaa waxa dambeysa inayna u baahanayn ka warbixinta wax koradhka. |
| Xubnah Dheeraadka ah Reeraha | <u>Marka koowaad</u> , reeruhu waa inay ka helaan oggolaansho qoran KCHA kahor intuuna xubinta cusubi noqon qayb ka tirsan reerka. |

| | |
|---|---|
| | <u>Ma labaad</u> , KCHA ayaa xaqiijin doonta dakhliga_xubinta cusub (meesha ay ku habboon tahay) oo dib loo xisaabiyo kirada si loogu daro dakhliga xubnaha cusub. Kirada ayaa kordhi doonta haddii wadarta dakhligu ka tirsanaato cutubkacdakhliga wadarta guud oo si cusub la isku toosiayay. |
| Reeraha bixiya kirada ugu yaraanta ah ee \$25/bishii ama ka yar, waa inay ka warbixiyaan dakhli kasta ama dhammaan isbeddelada. | KCHA ayaa xaqiijin doonta isbeddelada dakhli oo ka shaqyan doonta xisaabaha kirada illaa reeruhu bixyaan in ka badan korao ah \$25/bishii. |

Qorshaha Dhibaatada

KCHA ayaa dhidibtay Qorshaha Dhibataada lagu ilaalinayo qosaska khalkhalka ku jira iyo sidii wax looga qaban lahaa xaaladaha gaarka ah ee dhaca sabab awgood ku yimaad isbeddelka heshiiska kirada.

Macluumaadka weydiiska dhibataada ayaa laga heli karaa xafiisyada Maareynta Milkiyadda Guriyeynta Dowladda, xafiiska Sekshin 8 ama internetka barta ku taal: www.kcha.org.

Weaad ku mahadsan tahay wakhtiga aad u qaadatay inaad si fiican u akhrisato macluumaadkan. Waxaan si aad ah u rajeynayaa in isbeddeladani ka dhigaan nidaamka kiradu in si ka dhib yar sidii hore loo fahmo , si ka fudu loo raaco, oo marka ugu dambeysa loo abuurto fursado lagu helo kordhitaan dakhli iyo kala doorasho guriyen ka sii badan.

Daacadnimo,

Maamulka Guriyeynta Deegaanka King