

Milkiilahaagu ma isku dayayaa inuu kU guurlyo inta uu socdo ama sababta cudurka faafa ee Coronavirus?

U sheeg:

MAYYA

Iyo u sheeg inaad talo raadineysid talo guriyaha. Mulkiileyaashu waa inay raacaan sharciga saxsan si guriga lagaa saaro.

**LONDON
RENTERS
UNION**

Maad ka walwalsantahey bixinta kiradaada? Miyaad ka xanaaqsan tahay sida dowlada ay ugu guul dareysatay kireystayaasha? Keligaaga ma tihid.

London Renters Union (LRU) waa urur ka kooban kumanaan kireystayaal ku nool London oo dhan. Si wada jir ah ayaan uga soo horjeednaa milkiileyaasha guryaha.

Xubnaha LRU waxay soo ururiyeen su'aalaha iyo jawaabaha hoose ee ku saabsan xuquuqda kireystayaasha qaab-dhismeedka covid-19.

LRU ayaa sidoo kale bilaabay dadaal loogu talagalay kireystayaasha aan awoodin inay bixiyaan kirada sababtoo covid-19, dalbanayaam dowladda inay soo bandhigto gargaarka kirada. Tag [websiteka dadaalka](#) si aad waxbadan uga baratid oo uga qeyb gashid. Waxaan awoodnay inaan turjunto websaydhka ololaha 5-6 luqadood: الْعَرَبِيَّةُ, বাংলা, Polski, Türkçe, Français, Español.

Si aad ula xiriirto xubnaha kale ee London Renters Union ee leh waxyaabo qaas ah ama arrimo gurisiin ah, buuxi [foomkan](#). Fadlan la socio in ururka shaqaaluhu uusan weli lahayn koox turjubaanno ah (waan ka shaqeyneynaa!), Oo sidaas darteed waxaa laga yaabaa inaan awoodi doonin inaan ka jawaabno foomamka aan lagu qorin Ingiriisiga.

Si aad waxbadan uga sii baratid ugana qeyb gasho midowga, [halkan](#) ugu soo dar.

(28 Ogast 2020.)

Ma awoodo inaan bixiyo kirada bishaan sababta oo ah Coronavirus. Maxaan sameeyaa?

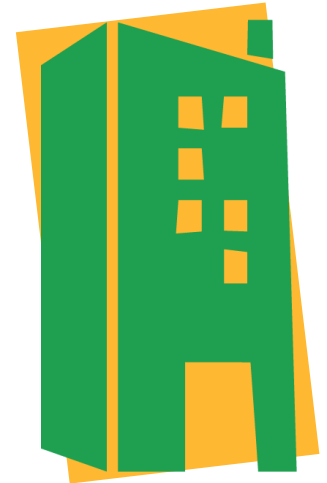
Weydii milkiilahaaga in lagaa dhimo kirada ama joojin dhan. Waxaan helnay email ah oo aad ka soo dejisan karto halkan oo weydiisanaya dhimista kirada ama hakinta, iyo inaad wax ka beddeli karto xaaladdaada. Waa inaad garatid waxa aad awoodid inaad kirada ku bixiso marka aad buuxiso baahiyahaaga aasaasiga ah sida cuntada iyo daawada. Waxaad ku bilaabi kartaa adigoo bixiya waxa aad awoodid inaad bixiso.

Dawladdu waxay ku dhawaaqeen fasax ah oo loogu talagalay dhammaan milkiileyaasha guryaha kireystayaashoodu ay haystaan dhibaatooyin sababta coronavirus - milkiileyaashu waa inay tan u gudbiyaan kiraystayaasha.

Waxaan weydiistay milkiilaha gurigeyga joojin ama dhimis laakiin waxay dhaheen maya, ama weey ka jawaabi waayeen. Maxaan sameeyaa hadda?

Haddii aad la xiriiresid hay'ad, isku day inaad toos ula hadasho milkiilahaaga. Waxaad xaq u leedahay inaad ogtid cidda guriga iskaleh iyo cinwaankooda.

Markaad xubin ka tahay London Renters Union waxaan kugu taageeri karnaa inaad qaaddo talaabooyinka xiga. Buuxi foomkeena Covid-19 si aad xubin uga noqotid iyo noo sheeg xaaladdaada ku jirtid.



Haddii aad codsatay dhimista kirada shaqsi ahaan oo aadan ahayn guri, waqti u qaado inaad la hadashid asxaabta kale ama xubnaha qoyska ee aad la nooshahay iskuna day inaad qortaan warqad wadajir ah ama email.

Wakiillada guryaha kireeya ama milkiileyaasha guryuhu xaq ma u leeyihiin inay i weydiyaan inaan caddeysado ina dakhli iga lumay?

Adiga ayay kugu xigi doontaa inaad go'aansato inaad dareento raaxo la wadaagista macluumaadka noocaas ah mulkiilahaaga ama wakiilka guryaha. Mulkiileyaasha iyo wakiiladu sharci ahaan kuma qasbana inay bixiyaan bixinta kirada ama ganaaxida sidaa darteed raacida codsiyadooda waxay suurto gal ka dhigi karaan inay mid kaa siiyaan.

Haddii aad dareento in wakiilka guryahaagu aanu caawin lahayn, waxaad sharci u leedahay inaad weydiisato magaca iyo cinwaanka mulkiilahaaga oo aad si toos ah ugu qorto.

Waan lumay dakhligeyga. Waa maxay taageerada dawladda ee la heli karaa hadda?

Dawladdu waxay ku dhawaaqday kordhinta dheefaha guryaha iyo dakhliga guud iyo dammaanad qaad 80% ah oo loogu talagalay shaqaalaha qaar. In kasta, waxaay jiraan dad badan oo aan u qalmin taageeradan dheeriga ah laakiin waxaa mudan in la hubiyo waxaad xaq u leedahay.

Hubi kaalmada dhaqaale iyo mushaharka jirada ee aad xaq u yeelan karto oo aad u ogaato sida loo mariyo iyaga oo loo maro [Citizens Advice](#) iyo [Turn2Us](#).

Anigu waxaan ahay muhaajir mana lihi faa iidooyin maaddaama aan haysto 'No Recourse to Public Funds' (NRPF). Maxaa samayn karaa?

Sababta oo ah dawladda “jawiga cadaawada leh” ee soogalootiga ee UK, dad badan oo ku nool kana shaqeeya UK ma helayaan waxtarka.

Haddii aadan sharci-darro ahayn ama aad qabto “No Recourse to Public Funds” (NRPF) oo qayb ka ah xaaladdaada muhaajirnimo, xaq uma lihid inaad caawimaad ka hesho dowladda. Nidaamka naxariis darada ee dowlada ayaa ciqaaba soogalootiga halkii ay ka taageeri lahaayeen.

Si kastaba ha noqotee, waxaa jira dhowr ikhtiyaar oo kale oo loogu talagalay taageerada inta lagu jiro qalalaasahan:

- Cuntada iskuulka ee bilaashka ah: Caruurta ku jirta qoysaska aan helin lacagihii dowliga ahaa waxay xaq u leeyihiin cunnooyinka iskuulka ee lacag la'aanta ah. Waaliddiinta carruurtani waa inay u sheegaan iskuulkooda inay xaq u leeyihiin - waa inay helaan £15 foobar ah usbuuc kasta, cunug kasta si ay lacag ugu bixiyaan cuntada.
- Hoy la'aan: Dawladu waxay sheegtay in qofna looga tagi doonin inuu seexo qalalaase xilligan musiibada ah waxaana golyaasha la faray inay qofkasta qaabilaan, iyadoon loo eegayn xaalada socdaalka. Hadaad taqaanid qof hurdo daran oo doonaya in la dego, u sheeg [Streetlink](#) meesha ay joogaan. Wadada loo yaqaan [Streetlink](#) waxaa laga yaabaa inay yeelato caado ah inay xogta la wadaagaan Home Officeka markaa tani waxaa laga yaabaa inaysan ku habooneyn muhaajiriinta leh deganaansho aan sugneyn.

- Bangiyada cuntada: Bangiyada cuntada weli wey furan yihiin waana inay caawiyaan qof walba, iyadoo aan loo eegin xaaladda socdaalka. Bangiyada cuntada guud ahaan waxay u baahan yihiin fojarka dhaqtarka, adeegaha bulshada ama xarunta caawinta, si loogu beddelo qeybta cuntada. Ka raadi meesha kuugu dhow halkaan.
- Taageerada xarunta muhaajiriinta: Waxaa jira xarumo badan oo soogalootinimo wanaagsan oo caawin kara muhaajiriinta soo wajahay saboolnimo iyo dhibaato, iyo sidoo kale kuwa dhibaatooyin ku qaba xaaladdooda socdaal. Qaar ka mid ah xarumaha bilaabay talo bixinta taleefanka iyo u doodista inta lagu jiro Covid-19 waa Hackney Migrant Centre soogalootiga iyo South London Refugee Service (kuwani waxay la shaqeeyaan dhammaan soogalootiga dhammaan xaafadaha).

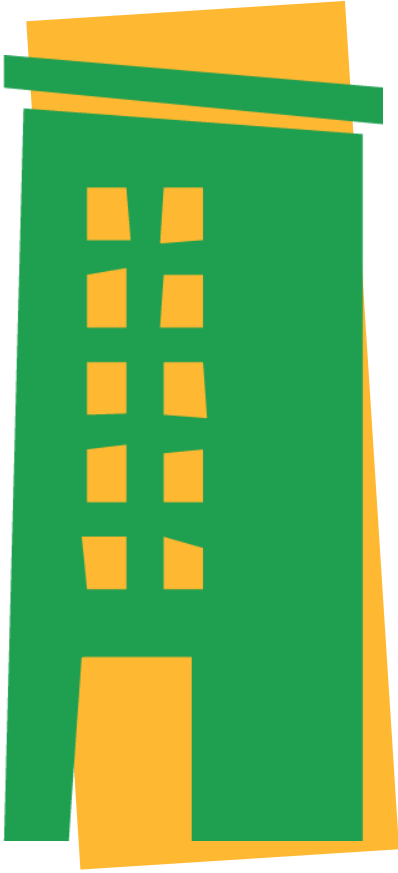
Iyada oo aan loo eegin xaalada socdaalka waxaan ognahay in kireystayaashu ay leeyihiin awood badan markii ay isu yimaadaan iyo in marka aan kaliga sameyno aan inta badan u nugul nahay oo aan iska indha tireyno. Haddii mulkiilahaagu uu kuu hanjabayo, buuxi foomkeena Covid-19 si aad xubin xubin uga noqotid oo aad nooga sheegtid xaalada aad hadda ku sugan tahay, waxaan isku dayi doonaa inaan kaaga jawaabno.

Fadlan la soco, si kastaba ha noqotee, nasiibdarro uma lihin koox turjubaanno iyo turjubaanno waqtigan, markaa fadlan isku day inaad foomka ku buuxiso Ingiriisiga, haddii loo baahdana raadi qof aad taqaan oo kuu tarjumi kara taleefankaaga (fadlan noo sheeg foomka haddii aad heli karto qof kuu tarjumi kara ama aadan helin). Waxaan ka shaqeynaa sidii aan u dhisi lahayn koox luqado ah si xubnahu ay midba midka kale ugu taageeri karaan luqado badan.

Ma bixin karo kirada oo dhan. Ma kula biiri karaa kireystayaasha kale ee aan bixin karin kirada?

London Renters Union ee aan bixin karin kirada buuxa waqtigan ayaa isu imanaya si ay u bilaabaan olole ballaaran oo loogu magacdaray Cant Pay, Won't Pay. Waxaan mudnaan siineynaa inaan awoodno inaan ku bixinno cuntada iyo waxyaabaha kale ee daruuriga ah waxaanna dalbaneynaa dowladda inay joojiso kirada oo ay joojiso kireystayaasha sameynta deynta weyn. Sida xaalku hadda yahay, kireystayaasha shaqsi bixin kari waaya kirada ayaa u nugul in mustaqbalka laga saaro. Qaadashada tallaabo midaysan ayaa ah waddo aan nafteenna ku badbaadi karno iyo midkeenba midka kaleba. Awoodda milkiileyaasha iyo wakiillada guryaha leh ayaa annaga ina saaraya annagoo kalinimo ah

oo keli kadhigna. Ku biir olole la-kiraystayaal kale oo isla boos wadaaga ah adigoo iska diiwaangelinaya websaydhka ololaha.



Milkiilaha gurigeygu ma iga saari karaa guriga haddii aanan si buuxda u bixin kirada?

Dawladdu waxay hakisay dhamaan ka saarista ilaa ugu yaraan 20-ka bisha Sebtember.

Si sharci ah guriga loogaaga saaro milkiiluhu waa inuu ku siiyaa ogeysiiska saxda ah (caadiyan Section 21 ama ogeysiiska Section 8) ka dibna maxkamada aada si aad u hesho amar hanti ku saabsan. Badanaa, haddii aad ku jirtid 8 toddobaad oo ijaar ah, maxkamaddu waxay u badan tahay inay mulkiilaha siiso lahaanshaha guriga. Sharcigaan cusub, milkiileyaashu ma awoodi karaan inay bilaabaan dacwad ay uga saarayaan kiraystayaasha ugu yaraan ilaa 20ka Sebtember. Xitaa mar haddii ay maxkamaduhu si caadi ah u shaqeeyaan mar labaad, howsha ka saaristu waxay qaadataa dhowr bilood oo xitaa hada way ka gaabinaysaa.

Haddii mulkiilahaagu isku dayo inuu beddelo qufullada ama uu isticmaalo xoog uu adiga naftaada kaaga saaro, tan waxaa lagu tiriyaa sidii sharci-darro ka saarista. Ka qaado fiidiyow falalka mulkiilahaaga si aad magdhow u hesho.

Waxaa i dhibaya milkiilaha gurigayga sababta oo ah anigu bixin kari waaya kiradayda - maxaan sameyn karaa?

Awood la'aanta bixinta kiradaada ma siineyso milkiilahaaga xaq u leh inuu ku cabsi geliyo ama handado ama ku qasbi karo inaad baxdo. Sida kaliya ee sharci ahaan guriga loogaaga saari karo waa maxkamadaha. Kadeedis ama ku kicinta gurigaaga raaxo darada aad rabto inaad ka baxdo waa nooc ka saarida sharci darada ah oo aad magdhow ku heli karto.

Mulkiilaha guriga xaq uma leh inuu gacmahooda ku dhigo adiga ama alaabadaada. Isku day inaad haysatid caddeynta wixii dhibaateyn ah ee adiga ku helaya tusaale tusaale qoraallada shaashadda milkiilahaaga ama qaado caddeyn sawir haddii ay aamin tahay in sidaas la yeelo. U sheeg London Renters Union haddii sidan oo kale ay kugu dhacdo [halkan](#).

Hadaad dareento inaad awoodid, oo ay aamin tahay inaad, lahadasho mulkiilahaaga si aad u xasuusiso inaad dagane tahay oo aad xuquuq leedahay. U sheeg inay qasab tahay inay maxkamadda tagaan si ay meesha kaaga saaraan isla markaana dhibaataayntaada ama kugu qasbeysa inaad baxdo ka hor markaas waa sharci darro.

Milkiilaha gurigeyga wuxuu yidhaa waxaan ahay hoy hay. Waa maxay xuquuqdeyda?

Haddii milkiilahaagu uu ku nool yahay isla gurigaaga iyo haddii aad la wadaagto jikada iyo meelaha kale ee la wadaago, waxaad noqon kartaa hoy. Nasiib darrose, xannibaadii ku meel gaarka ahayd ee dawladda ee ku saabsanayd raritaanka ma khusayso dadka hoy hay ah. Si kastaba ha noqotee, milkiilahaaga weli waa inuu ku siiyaa 'ogeysiis macquul ah' kahor inta aysan guriga kaa saari. Ogeysiiska macquulka ahi waa ugu yaraan inta jeer ee aad kiradaada bixiso (haddii aad kiradaada bixiso bil kasta, ogeysiiska macquulka ahi waa ugu yaraan hal bil). Halkan ka aqi faahfaahin dheeraad ah.

Sidoo kale waa dambi danbiyeed mulkiilahaaga inuu isku dayo inuu xoog kaaga saaro.

Haddii mulkiilahaagu aanu kula deggeneyn, waxaad u badan tahay inaad tahay qof aan kireysnayn, xitaa haddii mulkiiluhu kuu sheego inaad adigu tahay. (Tani waxay sidoo kale khusaysaa haddii milkiilahaagu aanu degganeyn bilowgii degenaanshahaaga.) Mulkiilahaagu kama qaadi karo xuquuqdaada kaliya isagoo leh adiga ayaa ah qof guryaha ka kireeya. Waxaa laga yaabaa inaad wali haysato ilaalin la mid ah sida kireystayaasha kale ee gaarka loo leeyahay waxaana ilaaliya xayiraadda ka saarida dowlada.



28 Ogast 2020.

TEMPLATE LETTER TO SEND TO YOUR LANDLORD

Dear [Add here the name of your landlord or estate agent, you can find this in your contract],

We're watching developments about COVID-19 very closely and are, as you might imagine, really concerned. We rely on our wages to pay our rent and we're going to be earning much less over the coming months.

[add here more details about your work/wage situation - make it as personal as you feel comfortable to. For example: I have lost my job and income, or whatever applies to your current situation.]

There are plenty of landlords who are worried about the containment of Covid-19 and are therefore allowing their tenants to suspend rent payments at this time. The advice from public health experts is that as many people as possible need to stay at home - and not go out and seek non-essential work - in order to successfully contain the virus, reduce the number of people dying and to ensure that the health service that we all rely to survive, isn't completely overwhelmed.

Recently published Government guidelines state that as part of our "national effort" to respond to the COVID-19 outbreak it's "important that landlords offer support and understanding to tenants who may start to see their income fluctuate" and that this should "include accept[ing] a lower level of rent" . It also states that "where tenants have difficulty paying rent over this period, we ask that landlords do not issue a notice seeking possession, particularly given that the tenant may be sick or facing other hardship due to COVID-19".

As you will have heard, the government has announced a mortgage holiday for all landlords whose tenants are experiencing financial difficulties due to coronavirus - so that they can pass this "holiday" on to their tenants. With millions of renters across the country in a difficult position, the government and the National Residential Landlords Association are asking landlords to show compassion. For these reasons, we kindly request:

[write here what you are requesting: a suspension of payments until the situation improves OR a rent reduction of a specific amount (for example: a reduction of £400/month OR your particular request]

We hope, for ourselves and for everyone's sake, that life becomes more stable as soon as possible. Until then, it seems all we can do is be pragmatic, avoid panic, and support each other as best we can. We hope you can consider this. Do let us know if speaking on the phone would be helpful. Looking forward to hearing your response.

Best wishes from us all,

[Your Name and Surname]

[Your Address]