

# Maxaa la iga rabaa si aan hoy cusub u helo?

Marka koobaad waa in aad kala caddaysaa in aad doonayso in aad guri kireysato iyo in aad gadato. Diyaari muuqaal ku tusaya dakhligaaga iyo kharashkaaga si aad u ogaato kharashka aad bishiiba guriga ku bixin karto.

Haddii aad gasho bogga [www.sifo.no](http://www.sifo.no) (Machadka qaranka ee cilmibaarista macaamiisha) oo aad doorato 'Referansebudsjettet', waxaad halkaas ka helaysaa shax ku tusaysa miisaaniyadda celcelis ahaan qoysas tiradoodu kala duwan tahay bishiiba uga baxda waxyaalaha caadiga ah ee la isticmaalo.

Haddii aad hadda ka hor guri kiro ah ku jirtay oo aadan wax dhibaato ah ku qabin kirada, waxaa wanaagsan in aad qofkii guriga kaa kireeyay ka codsato in uu tixraac kuu qoro haddii aad rabto in aad mar kale guri kireysato. Haddii uu kuu kireysnaa guri ay degmadu leedahayna, Hey'adda guryaha Trondheim ayaad ka codsan kartaa caddayn.

([bolig.trondheim-eiendom@trondheim.kommune.no](mailto:bolig.trondheim-eiendom@trondheim.kommune.no)).

## Kireysashada guri

### Xayeysiiska

Guryo iyo qolal kiro ah waxaad ka helaysaa [www.finn.no](http://www.finn.no) iyo [www.hybel.no](http://www.hybel.no). Waxaad sidoo maalin walba xayeysiiska guryo iyo qolal bannaan ka helaysaa wargeysyada ka soo baxa meesha aad ku nooshahay iyo kooxaha Facebuugga (sida 'trondheim til leie hus/leilighet/hybel/næringslokale).

Waxaan kugula talinaynaa, qaybta xayeysiiska 'ønskes leid' 'guri aan kireysto ayaan rabaa' ee wargeysyada iyo ababka guryaha la soo geliyo (sida [finn.no](http://www.finn.no) iyo [hybel.no](http://www.hybel.no)), in aad laltigaagu xayeysiis ku qorto. Waxaa wanaagsan in aan isku qorto liiska dadka guri ay kireystaan sugaya ee shirkadaha gaarka ah ee guryaha kireeya kuwooda ugu waaweyn.

### Abka Finn ee moobilka

Waxaad soo degsan kartaa abka [finn.no](http://www.finn.no). Markaas ayaad raadin kartaa nooca guriga aad doonayso. Waxaa dhici doonta in lagu soo wargeliyo mar kasta oo bogga la soo dhigo guri noocii aad raadinaysay ah. Sidaas ayaad had iyo jeer si wanaagsan ugula soconaysaa suuqa guryaha, oo aad kireeyaha ula xiriiri kartaa islamarka uu soo dhigo xayeysiis guri bannaan. Mobeilka ayaa inta badan ka sahlan iimaylka, maaddama aad moobilka wadato meel kasta aad joogtadaba.

### Ka jawaabidda xayeysiiska

Tusaale xayeysiis guri oo looga jawaabay SMS ama iimayl:

«Ahlan. Waxaan ku tusayaa xayeysiiskaagii guriga kirada ah <ciwaan> ee (tusaale ahaan finn.no). Waxaan ahay nin/naag jira/jirta <da'> sano, oo guri ka raadinaya/raadinaysa Trondheim. Waxaan ahay kireyste aad u wanaagsan, qof furfuran, daryeel miiran ah oo kira-bixiye la hubo ah <haddii aad hayso ku lifaaq tixraac ka yimid qofka aad hadda ka kireysato/ama qofkii ugu danbeeyay ee aad guri ka kireysato >. Waxaan aad u xiisaynayaa in aan guriga soo arko. Waxaan kaa sugaaba waa jawaab wacan.»

## Xayeysiis aad adigu qoranayso – Xayeysiiska wanaagsan

Xayeysiiska guriga ee qofku qorto ayaa inta badan ah habka ugu fudud ee lagu galo suuqa kirada.

Waa in aad dadka kale ka duwanaataa oo aad xiise abuurtaa. Sawirkaaga soo raaci, weliba adigoo firfircooni samaynaya ama bey'adda jooga. Ciwaanka iyo qoraalkaba ku qor ereyo aad wax wanaagsan isaga sheegayso sida qof aad u wanaagsan, caawin miiran ah, tixgelin miiran ah, kira-bixiye la hubo ah, hagaagsan, daacad ah, aan sigaarka cabbin, shaqeeya, waxbarasho ku jira iwm.

Akhri xayeysiisyada guryaha ee internetka ku jira oo bal eeg in aad qaar ka mid ah waxyaalaha halkaas ku qoran ku isticmaali karto xayeysiiskaaga guriga.

Haddii aad NAV uga baahan tahay ballanqaad dibaaji, markaad kireeyaha la xiriirto oo uu ku weydiiyo ayaad u sheegi kartaa. Markaas ayaad u sharrixi kartaaa xaaladdaada sida in aysan kuu suuragelin in aad dibaaji meel dhigato.

## Tixraaca guri raadinta (boliglogg)

Samayso tixraac aad kula socoto kireeyayaasha aad la xiriirtay iyo jawaabaha ay kugu soo celiyaan. Haddii aad NAV caawin uga baahato waxaa muhiim ah in aad jawaabaha si daacad ah ugu sheegto, si uu la-taliyahaagu fikrad sax ah uga helo sababta aad guri kiro ah u weyday.

## DEGMADA TRONDHEIM

Tixraaca guri raadinta

Magac		Taariikhda dhalashada iyo lambarka aqoonsiga	
Ciwaan/mulkiilaha guriga	limayl (taariikh)	Telefoon	
Arkidda guriga (taariikh)	Jawaab (taariikh)		
Ciwaan/mulkiilaha guriga	limayl (taariikh)	Telefoon	
Arkidda guriga (taariikh)	Jawaab (taariikh)		
Ciwaan/mulkiilaha guriga	limayl (taariikh)	Telefoon	
Arkidda guriga (taariikh)	Jawaab (taariikh)		
Ciwaan/mulkiilaha guriga	limayl (taariikh)	Telefoon	
Arkidda guriga (taariikh)	Jawaab (taariikh)		
Ciwaan/mulkiilaha guriga	limayl (taariikh)	Telefoon	
Arkidda guriga (taariikh)	Jawaab (taariikh)		
Ciwaan/mulkiilaha guriga	limayl (taariikh)	Telefoon	
Arkidda guriga (taariikh)	Jawaab (taariikh)		
Ciwaan/mulkiilaha guriga	limayl (taariikh)	Telefoon	
Arkidda guriga (taariikh)	Jawaab (taariikh)		

# Shirkadaha gaarka ah ee guryaha kireeya ee Trondheim

Stiftsstadens bolig Nordre gate 3 7011 Trondheim	Telefoon limayl Bogga	<a href="tel:48325600">48 32 56 00</a> <a href="mailto:utleie@stiftsstadens.no">utleie@stiftsstadens.no</a> <a href="http://www.stiftsstadens.no">www.stiftsstadens.no</a>
Utleiemegleren Trondheim Olav Tryggvasons gate 42 7011 Trondheim	Telefoon limayl Bogga	<a href="tel:73841300">73 84 13 00</a> <a href="http://www.utleiemegleren.no">www.utleiemegleren.no</a>
Bybroen bolig Munkegata 39/41	Telefoon limayl Bogga	73 56 11 00 <a href="mailto:post@bybroenbolig.no">post@bybroenbolig.no</a> <a href="http://www.bybroenbolig.no">www.bybroenbolig.no</a>
NOBA Sandgata 11 7012 Trondheim	Telefoon limayl Bogga	73 50 28 00 <a href="mailto:post@noba-eiendom.no">post@noba-eiendom.no</a> <a href="http://www.noba-eiendom.no">www.noba-eiendom.no</a>
Frost eiendom Teglgården, Hornebergvegen 7A 7038 Trondheim	Telefoon limayl Bogga	73 96 97 00 <a href="mailto:eiendom@frost.no">eiendom@frost.no</a> <a href="http://www.frost.no">www.frost.no</a>
Karl-Ove Bjørnstad Frostaveien 3 7043 Trondheim	Telefoon limayl Bogga	73 99 19 60 <a href="mailto:post@kobe.no">post@kobe.no</a> <a href="http://www.kobe.no">www.kobe.no</a>
E.C. Dahls eiendom Dronningens gate 7 7011 Trondheim	Telefoon limayl Bogga	73 99 09 90 <a href="mailto:post@ecde.no">post@ecde.no</a> <a href="http://www.ecde.no">www.ecde.no</a>
Realinvest Schultz gate 2 7013 Trondheim	Telefoon limayl Bogga	73 80 20 70 <a href="mailto:post@realinvest.no">post@realinvest.no</a> <a href="http://www.realinvest.no">www.realinvest.no</a>
Brevik boligutleie (Møllenberg oo keliya) Sandgata 10 7012 Trondheim	Telefoon limayl Bogga	92 80 20 27 <a href="mailto:ragnar@brevikboligutleie.no">ragnar@brevikboligutleie.no</a> <a href="http://www.brevikboligutleie.no">www.brevikboligutleie.no</a>
North Bridge Eiendomsforvaltning as Innherredsveien 7 7014 Trondheim	Telefoon limayl Bogga	73 10 59 00 <a href="mailto:trondheim@northbridge.no">trondheim@northbridge.no</a> <a href="http://www.nbeutleie.no">www.nbeutleie.no</a>
Vigen eiendom (iimayl soo dir, waa lagula soo xiriiriye)	Telefoon limayl Bogga	90 06 58 67 <a href="mailto:vigen.eiendom@gmail.com">vigen.eiendom@gmail.com</a> <a href="http://www.vigeneiendom.no">www.vigeneiendom.no</a>

Boligstiftelsen i Trondheim (dadka ay haystaan dhibaatooyin xag bulsho ama xag caafimaad ah)	Telefoon limayl	91 67 21 06 (Tormund Ledang Husøy <a href="mailto:tormund-ledang.husoy@trondheim.kommune.no">tormund-ledang.husoy@trondheim.kommune.no</a>
Kong Carl Johan Arbeidsstiftelse (dadka ay haystaan dhibaatooyin xag bulsho ama xag caafimaad ah) Erling Skakkes gate 58, 7012 Trondheim	Telefoon limayl Bogga	73 83 30 50 <a href="mailto:post@kcia.no">post@kcia.no</a> <a href="http://www.kcia.no">www.kcia.no</a>
Hans Nissen og Hustrues Stiftelse Vollabakken 3 7030 Trondheim	Telefoon limayl Bogga	92 66 76 00 <a href="mailto:ole@hansnissen.no">ole@hansnissen.no</a> <a href="http://www.hansnissen.no">www.hansnissen.no</a>
Rydning Holding	Telefoon limayl Bogga	72 90 90 06 <a href="mailto:post@rydningholding.no">post@rydningholding.no</a> <a href="http://rydningholding.no">rydningholding.no</a>
Bjørvika apartments (kiro wakhti gaaban)	Telefoon limayl Bogga	21 38 01 88 <a href="mailto:post@bjorvika-apartments.no">post@bjorvika-apartments.no</a> <a href="http://www.bjorvika-apartments.no/leilighetshotell-trondheim">www.bjorvika-apartments.no/leilighetshotell-trondheim</a>
Beta apartments (kiro wakhti gaaban)	Telefoon limayl Bogga	91 85 74 24 <a href="mailto:beta@beta-apartments.no">beta@beta-apartments.no</a> <a href="http://beta-apartments.no">beta-apartments.no</a>
<b>Loogu tala galay ardayda</b>		
SIT	Telefoon limayl Bogga	73 53 86 20 <a href="mailto:bolig@sit.no">bolig@sit.no</a> <a href="http://www.sit.no/hybel">www.sit.no/hybel</a>
AHA Bolig – guryaha ardayda	Telefoon limayl Bogga	73 89 00 00 <a href="mailto:kontakt@camptrondheim.no">kontakt@camptrondheim.no</a> <a href="http://camptrondheim.no">camptrondheim.no</a>
Singsaker	Telefoon limayl Bogga	73 89 31 30 <a href="mailto:utvalget@singsaker.no">utvalget@singsaker.no</a> <a href="http://studenterhjem.singsaker.no/fasiliteter.html">studenterhjem.singsaker.no/fasiliteter.html</a>
Rosenborg	Telefoon limayl Bogga	73 87 44 50 <a href="mailto:admin@trondheimvandrerhjem.no">admin@trondheimvandrerhjem.no</a> <a href="http://rosenborgstudentby.no">rosenborgstudentby.no</a>

Stiftstaden	Telefoon limayl Bogga	48 32 56 00 <a href="mailto:utleie@stiftsstad.no">utleie@stiftsstad.no</a> <a href="http://www.stiftsstad.no/vare-studentbyer/stiftsstad-studentby">www.stiftsstad.no/vare-studentbyer/stiftsstad-studentby</a>
Campus Life	Telefoon limayl Bogga	72 90 90 22 <a href="mailto:info@campuslife.no">info@campuslife.no</a> <a href="http://campuslife.no">campuslife.no</a>

## Soo arkidda guriga

Marka laguugu yeero in aad guriga soo aragto waxaa aad muhiim u ah habka aad isu soo bandhigto. Waxaa muhiim ah in si wanaagsan isu soo bandhigto. Marka aad guriga soo arkayso waxaad soo kaxaysan kartaa xubin qoys ama saaxiib ku caawiya.

Waajib kuguma aha in aad kireeyaha ku wargeliso shaqadaada iyo dakhligaaga. Waxaad ugu jawaabi kartaa in uu ku soo galo dakhli hubaal ah. Haddii aadan shaqaynin, waxaad tusaale ahaan ku jawaabi kartaa in aad shaqo ka tagtay oo mid kale billaabayso iyo wax la mid ah. Haddii aad qaadato lacag caawin bulsho ah, lacagta kala caddaynta kartida shaqo, caawinta waxbaridda si aad shaqo u hesho, lacagta dadka shaqadu ka dhammaatay, lacagaha la siiyo dadka keligood ilmo masruufa ama lacagta hawlgabka jirrada (uføretrygd), kuwaasi waa kuwo adiga kuu gaar ah oo aan sheegistoodu waajib kugu ahayn. Haddii aad kiro hore ka haysato tixraac ama caddayn, waxaa muhiim ah in aad taas sheegto.

## Heshiiska kirada guriga

Had iyo jeer qor heshiis kiro guri. Si kasta oo kireeyuhu ugu muuqdo mid lagu kalsoonaan karo waa in aad dalbataa in la qoro heshiis kiro guri. Guddiga isticmaalayaasha (Forbrukerrådet) ayaa sameeyay heshiis kiro oo caadi ah, kaas oo aad kala soo degi karto [www.forbrukerradet.no](http://www.forbrukerradet.no).

## Dhererka muddada kirada

Lama geli karo heshiis kiro wakhti go'an leh kaas oo soconaya wax ka yar 3 sano. Laakiin heshiiska kirada waa laga dhigi karaa 1 sano haddii gurigu yahay fillo/laba guri oo isku dheggan oo uu kireeyuhu isla guriga ku nool yahay. Xeerarka waa laga leexanayaa haddii uu kireeyaha laftigiisu guriga isticmaali doono in muddo ah. Eeg xeerka kirada guryaha § 9-3. Xeerka kirada guryaha waxaad ka helaysaa bogga [www.lovdato.no](http://www.lovdato.no).

# Dibaajiga

Kireeyayaasha badankoodu waxay kireystaha ka dalbaan dibaaji dammaanad ah. Dibaajigu waa dammaanad haddii kirada guriga lagugu yeesho ama aad dhaawac gaarsiiso guriga kuu kireysan. Sida uu dhigayo xeerka kirada guryaha waxaa la dalban karaa dibaaji u dhigma 6 bilood oo kirada guriga ah. Kireeyaha ayaa koontada dibaajiga magacaaga ku furaya. Dulsaarka adiga ayaa iska leh. Koontada dibaajigu waa xanniban tahay ilaa iyo inta uu heshiiska kiradu ka dhammaanayo.

Waxaa muhiim ah in guriga aad kireeyaha isla indha-indhaysaan ka hor inta aadan u guurin iyo marka aad ka baxayso ka hor inta aadan furaha dhiibin. Taxaddar ahaan waxaa fiican in aad sawirto wixii dhaawacyo ah ee aad qortaan marka aad guriga degayso.

Eeg xeerka kirada guryaha § 3-5 iyo § 3-6.

Haddii kiro guri lagugu leeyahay marka uu dhammaado heshiiska kirada wuxuu kireeyuhu xaq u yeelan karaa in la siiyo dibaajiga oo dhan ama qayb ka mid ah – waxaa taas la mid ah haddii aad saabaankii kireeyaha u geysatay dhaawac ka weyn rifaan uu keenay isticmaalka caadiga ah ama aad guriga dhaawacyo kale u geysatay. Waxaa sidoo kale dibaajiga qaar laga goosan karaa haddii aadan guriga si fiican u nadiifinnin marka aad ka guurayso. Marka aad guriga ka baxayso haddii aad kireeyaha isku raacdaan in uu qaato qayb dibaajiga ka mid ah, markaas waa in aad wada saxiixdaan heshiis qoraal ah oo arrintaas ku saabsan.

Haddii aad heli weydo dibaaji aad soo amaahsato ama mid raasammaal aad haysatay ama caymiska guryaha kirada – markaas NAV ayaa codsan kartaa dammaanad dibaaji ah. Dammaanaddu waxay la mid tahay amaah lagu baxshay dibaaji oo kale, taas oo loola jeedo in ay dammaanaddu dabooli doonto dhaawacyada, kirada oo la bixin waayo iyo haddii aan guriga si fiican loo nadiifin marka laga baxo. Farqiga u dhexeeya ayaa wuxuu yahay in aan koonto dibaaji lacag lagu shubaynin.

NAV la xiriir ka hor inta aadan saxiixin heshiiska kirada. NAV ayaa markaas baaritaan ku samaynaysa in gurigu yahay mid la oggol yahay in la kireeyo iyo in kirada gurigu tahay mid dhaqaalahaaga ku habboon. Haddii gurigu yahay mid la oggol yahay in la kireeyo oo ay NAV soo ogaato in kiradu ku habboon tahay dhaqaalahaaga, markaas NAV ayaa bixin karta dammaanadda dibaajiga. Waxaa ayana suurtaggal ah in bangiyada iyo shirkadaha kale ee gaarka ah laga iibsado dammaanad dibaajo. Raadi “kjøp av depositumsgaranti” - “iibsashada dammaanad dibaaji” si aad u ogaato shirkadaha bixiya. Wuxuu kireystuhu bixinayaa boqolkiiba in yar oo ka mid ah dibaajiga, bangiga ayaa dhigaya dibaajiga oo dhan. Waa in aysan diiwaanka kuugu jirin in lagugu leeyahay lacag aad bixin weyday (betalingsanmerkninger).

## Warbixin ku saabsan dammaanadda dibaajiga

Dadweynaha degmada Trondheim ee aan bangigu siinayn amaah ay dibaaji u dhigaan, NAV ayay ka codsan karaan dammaanad dibaaji.

Dammaanad waxay aad ugu dhigantaa dibaajiga. Dammaanaddu waxay daboolaysaa kirada guriga haddii la bixin waayo, dhaawacyada, furaha oo la keeni waayo, haddii aan guriga si fiican loo nadiifin marka laga baxayo, kharashka ku baxa haddii qofka guriga laga saaro iyo dalabyada kale ee qoraalka ah ee waafaqsan heshiiska kirada.

Farqiga ugu weyn ee u dhexeeya dibaaji iyo dammaanad ayaa ah in aan lacag lagu shubayn koonto dibaaji marka dammaanad la bixiyo. Kireystaha ayaa NAV u saxiixaya caddayn in uu deyn qabo deyntaas oo u dhiganta lacagta la dammaanad qaaday – ilaa iyo 6 jeer kirada guriga. Marka dammaanad la bixiyo NAV ayaa «bangigii» ah NAV ayaana bixinaysa wixii xaq sharciga waafaqsan ah ee la leeyahay marka guriga laga baxo. Kireeyaha waxaa u baaqanaya lacagihii iyo maammulkii uga bixi lahaa furidda koontada dibaajiga. Marka la bixinayo dammaanadda dibaajiga waa in la qoraa warbixinta xaaladda guriga. Warbixinta xaaladda gurigu waxay wax ka sheegaysaa heerka guriga, dhaawacyada iyo waxyaalaha guriga ka maqan marka lagu guurayo. Lama dalban karo in dammaanadda laga goosto cillado iyo waxyaalo guriga ka hallaysnaa markii la degay. Waa in kireeyuhu heshiiska kirada ku qoraa in la oggol yahay in dammaanadda degmada loo qaato dibaaji ahaan.

Marka ay waraaqaha oo dhan diyaar noqdaan ayuu kireeyuhu NAV warqad ka heli doonaa. Warqaddaas waxay caddayn u tahay in dammaanaddu sharci tahay. Waxaa warqadda ku qoran caddadda dammaanadda, muddada ay dammaanaddu khusayso, waxa ay dammaanaddu daboolayso iyo jidka la marayo marka la doonayo in dammaanaddu wax daboosho. Dammaanadda degmada 3 sano ayaa markiiba la bixin karaa.

### Is-barbardhigid: Dibaaji/Dammaanadda NAV

	Dibaaji	Dammaanadda NAV
Waxay dammaanad qaadaysaa	Kiro guro oo lagugu leeyahay Dhaawac guriga gaara Kharash ku baxa haddii guriga lagaa saaro Dalabyo kale oo ka ratibma heshiiska kirada	Kiro guro oo lagugu leeyahay Dhaawac guriga gaara Kharash ku baxa haddii guriga lagaa saaro Dalabyo kale oo ka ratibma heshiiska kirada
Caddad	Ilaa aiyo 6 jeer kirada guriga	Ilaa aiyo 6 jeer kirada guriga
Kharashka samaynta	Lacag uu bixinayo kireeyuhu: u dhexaysa kr. 300-2000	Waxba



Inta heshiiska kiradu socdo	Lama isticmaali karo ilaa uu ka dhammaado heshiiska kirada guriga	Lama isticmaali karo ilaa uu ka dhammaado heshiiska kirada guriga
Muddada uu soconayo	La socdaa heshiiska kirada	Markiiba 3 sano
Dalabka la soo gudbiyo marka guriga laga baxo	<p>Isla markiiba:  Haddii ay kooxuhu galeen heshiis qoraal ah halkaas oo ay ku heshiiyeen in kirada lagu shubo koonto kale oo isla bangigaas ah  - Haddii kireeyuhu caddayn karo in uu kiro guri leeyahay. Kireystuhu wuxuu haystaa 5 toddobaad oo uu fikraddiisa ku soo gudbiyo ka hor inta aan lacagta la bixin mararka aan dalabka laysku raacsanayan. Haddii dalabka laysku raaci waayo waa in kooxuhu arrinta dhexdooda ka xalliyaan ama waa in uu jiraa xukun hirgalay oo tusaale ahaan ka soo baxay guddiga khilaafyada heshiisyada kirada guryaha. Bangigu kiiska qayb kama aha, wixii dibaajiga laga soo dalbado uun buu bixiyaa.</p>	<p>Kireystuhu wuxuu haystaa 2 toddobaad oo uu dalabka faallo kaga bixiyo/wixii uu ka qabo ku sheego ka hor intaysan NAV dalabka u bixin si waafaqsan dammaanadda. Haddii dalabka laysku raaci waayo waa in kooxuhu arrinta dhexdooda ka xalliyaan ama waa in uu jiraa xukun hirgalay oo tusaale ahaan ka soo baxay guddiga khilaafyada heshiisyada kirada guryaha. NAV kiiska qayb kama aha, wixii dammaanadda laga dalbado uun bay bixisaa.</p>

## Ka-bixidda kirada guriga

Marka heshiis kiro laga baxayo waa in si qoraal ah looga baxaa. Ka-bixiddu waa in ay wax ka sheegtaa sababta aad guriga uga baxayso. 1 bil ayaa cabasho looga qaadan karaa ka bixidda heshiiska kirada. Haddii aysan ka-bixidda ku qornayn in cabasho laga qaadan karo, markaas ka-bixiddu sharci ma aha. Haddii aad guriga ka guurtay, waxaa taas loo qaadanayaa in aad aqbashay ka-bixiddii heshiiska – ama ka-bixiddu sharci ha ahaato ama yaysan ahaane.

NAV iyo xafiisyada samafalka- iyo caafimaadka ayaa talo iyo hagiis kaa siin karaa su'aalaha guryaha la xiriira.

Waxaa laga yaabaa in aad xaq u leedahay caawin qareen oo bilaash ah mararka ay jiraan kiisas ku saabsan ka-bixid heshiis kiro iyo guri lagaa saaro. Codsiga la-talinta arrimaha qaanuunka ee bilaashka ah waxaa loo dirayaa guddoomiyaha gobolka. Halkaan ayaad ka

eegi kartaa in aad xaq u leedahay caawin qaanuun oo bilaash ah: [www.rettsrad.no/har-durett-pa-fri-rettshjelp](http://www.rettsrad.no/har-durett-pa-fri-rettshjelp).

Guddiga khilaafka kirada guryahu (HTU) waa hay'ad khaas ah oo heer qaran ah, waxaana sameeyay Wasaaradda degmooyinka iyo gobollada. HTU waxay xallisaa khilaafka dhex mara kireeyaha iyo kireystaha ayada oo taas qiil uga haysata xeerka kirada guryaha § 12-5.

Guddigu wuxuu u shaqeeyaa sidii maxkamad oo kale, oo wax ayuu dhexdhexaadin karaa – go'aammana wuu gaari karaa. Guddiga khilaafyada kirada guryaha ee Trøndelag fadhigiisu waa Trondheim, Statens Hus, Prinsens gt. 1, telefoon 73 88 04 00. Warbixin intaas ka badan waxaad ka helaysaa ciwaankan: [www.htu.no/htu/trondheim](http://www.htu.no/htu/trondheim).

Waxaad sidoo kale warbixin ku anfada oo ku saabsan xaq aad leedahay iyo waajibaadka ku saaran marka aad tahay kireyste ka helaysaa bogga internetka ee ururka kireystayaasha: [www.lbf.no](http://www.lbf.no). Ururka kireystayaashu waa urur xubin laga noqdo oo siyaasadda ka madaxbannaan. Hadafka hawlahoodu waa ilaalinta danaha kireystayaashu ka leeyihiin kireeyayaasha, laamaha dawladda iyo kuwa kale.

Jurk	Caawinta qaanuunka ee dumarka	<a href="http://foreninger.uio.no/jurk">foreninger.uio.no/jurk</a>
Jussbuss	Caawin qareen oo bilaash u ah kuwa ay ka midka yihiin kireystayaasha, warbixin	<a href="http://foreninger.uio.no/jussbuss">foreninger.uio.no/jussbuss</a>
Gatejuristen/Legal Aid Trondheim	Caawin qareen oo bilaash u ah dadka uu mukhaaddaraadku dhibka ku hayo ama ku hayn jiray	<a href="http://gatejuristen.no/kontaktinformasjon/gatejuristen-trondheim">gatejuristen.no/kontaktinformasjon/gatejuristen-trondheim</a>
Caawinta arrimaha qaanuunka ee Norway (af-ingiriis)		<a href="http://oslodesk.com/free-legal-aid-advice-in-norway-organisations-to-turn-to">oslodesk.com/free-legal-aid-advice-in-norway-organisations-to-turn-to</a>

## Guryaha degmada ee kirada ah

Guriga degmada waxaa lagu siin karaa haddii ay kugu adkaato in aad iskaa guri uga kireysato suuqa guryaha ayadoo ay sababtu tahay xaalado caafimaad, kuwo dhaqaale ama kuwo bulsho. Waxaa muhiim ah in la xasuusto in dhaqaalaha oo hooseeya keligiis in aan sabab looga dhigi karin in qofka la siiyo guri degmo.

Warbixin intaas ka faahfaahsan waxaad ka helaysaa xafiiska caafimaadka- iyo samafalka ee meesha aad ku nooshahay ama: [www.trondheim.kommune.no/kommunal-utleiebolig](http://www.trondheim.kommune.no/kommunal-utleiebolig).

## Guri ku-meelgaara ah

Dadka sababo kala duwan awgood guri heli waaya, guri ku-meelgaar ah ayay NAV ka codsan karaan ayadoo uu xafiiska NAV si wanaagsan ula soconayo si qofku u helo hoy uu rasmi u dego. Waxaa halkaas aad loogu isticmaalaa tixraac «Bolígg».

Adeeggani waa mid ku-meelgaar ah oo loogu tala galay xaaladaha degdegga ah, ee ma aha xal waaraya.

Kharashka guri ku-meelgaar ah: NAV ayaa qiimayn ku samaynaysa in aad bixinayso kharashka guriga oo dhan ama qaybo ka mid ah ayada oo loo eegayo dhaqaalahaaga.

## Iibsashada guryaha

### Bangiga

Marka loo baahan yahay in la qaato lacag deyn ah oo guri lagu iibsado, waxaa wanaagsan in qofku leeyahay dakhli joogto ah. Bangigaaga la xiriir si loo qiimeeyo xaaladdaada dhaqaale. Bangiga ayaa kugula talinaya inta ay le'eg tahay deynta kugu habboon in aad qaadato. Raac talooyinka uu bangigu kaa siiyo daynta ugu badan ee aad qaadan karto. Haddii aadan hubin in bangigaagu ku siin karo dulsaarka ugu yar, waxaad geli kartaa bogga internetka ee hoose. Halkaas ayaad ku arkaysaa warbixin uu diyaariyay Guddiga isticmaalayaasha taas oo ku tusaysa bangiyada ku siinaya deynta guryaha ee ugu macquulsan: [www.finansportalen.no](http://www.finansportalen.no).

### Amaah degmo (startlån) iyo guryaha (boligtilskudd)

Amaahda degmada waxaa loogu tala galay in ay dadka uu dakhligooda si waareysa u hooseeyo ka caawiso in ay helaan hoy ku habboon oo ay haystaan. Nidaamka amaahda degmadu wuxuu kabayaa suuqa amaahda ee caadiga ah.

Waa in ay mas'uuliyiinta dhismayaasha guriga u aqoonsadaan in uu yahay mid degaan ku habboon, waana in uu ku yaalla degmada Trondheim. Waxay degmadu dalbi kartaa in gurigu yahay mid qoyska ku habboon marka la eego meesha uu ku yaallo, qaab-dhismeedka iyo/ama cabbirka.

Kabista iibka guryuhu waxay marka lagu daro maalgelinta kale ee guriga gacan ka geysanaysaa in codsabayaasha uu dakhligoodu joogtada u hooseeyo in ay helaan xalal guryo ku habboon oo waaraya. Nidaamka kabista iibka guryuhu wuxuu kabayaa nidaamka amaahda degmada iyo suuqa amaahda ee caadiga ah.

Amaah degmo/kabis iib guri waad ka codsan karto degma aan ahayn midda aad deggan tahay. Markaas waa in aad la xiriirtaa degmadaas si lagu siiyo talo, hagiis iyo foomka codsiga.

Warbixin intaas ka badan oo ku saabsan amaahda degmada iyo kabista iibka guryaha – kala xiriir xafiiska iibka guryaha. Waxaad warbixin intaas ka badan ka helaysaa:

- [www.trondheim.kommune.no/startlan](http://www.trondheim.kommune.no/startlan) iyo
- [www.trondheim.kommune.no/boligtilskudd](http://www.trondheim.kommune.no/boligtilskudd)

## Kiraysasho ilaa mulkiyid

### Iibsashada guryaha kirada ah ee degmada

Kireystayaasha guryaha degmada qaarkood ayaa iibsan kara guriga u kireysan. Waxay taasi inta badan khusaysaa guryaha iskaashatooyinka guryaha, laakiin qaar kale oo sidaas oo kale ah ayaa ayagana jira. Laakiin guryaha ay degmada wada leedahay lama iibiyo.

Haddii aad u baadan warbixin intaan ka badan oo arrintaan ku saabsan, Martin Erlandsen oo L/H xafiiska NAV ee Lerkendal kala xiriir iimaylka: [martin.erlandsen@nav.no](mailto:martin.erlandsen@nav.no).

## Caawinta degaanka (bostøtte) ee Bangiga guryaha

Dhammaan dadka ka weyn 18 sano, marka laga reebo ardayda aan carruurta lahayn iyo dadka ku jira gurmada qaranka, way codsan karaan caawin degaan. Xad sare oo dakhli ayaa jira si loo codsado caawinta degaanka.

Halkaan ayaad caawinta degaanka si elegtaroonig ah uga codsan kartaa:

[www.husbanken.no/person/bostotte](http://www.husbanken.no/person/bostotte). Xafiiska NAV ee kuugu dhow ayaa warbixin dheeri ah kaa siin kara xeerarka – waxaana sidoo kale lagaa caawin karaa buux-buuxinta foomka codsiga. Xeerarka codsiga iyo bixinta caawinta degaanka waxaad ka helaysaa bogga internetka ee Bangiga guryaha: [www.husbanken.no](http://www.husbanken.no).

## Hagiis iyo la-talinta arrimaha dhaqaalaha

### Talo iyo hagiis laga helo NAV ama xafiisyada caafimaadka- iyo samafalka

NAV iyo xafiisyada samafalka ayaa kaa caawin kara in ay si guud talo kaaga siiyaan dhaqaalaha maalinlaha ah iyo hoyga. NAV ayaad talo iyo hagiis weydiisan kartaa haddii aad dareento in aadan iska bixin karin kharash-maalmeedka joogtada ah ee masruufka. Kharashka masruufka waxaa loola jeedaa lacagta ku baxda waxyaalaha daruuriga ah sida

raashinka, dharka, dhakhtarka, daawada, caymiska, kirada guriga, korontada iwm. Caawinta waxaa loogu tala galay in ay ku-meelgaar ahaato, adigana ku gaarsiiso in aad dhaqaale ahaan isku filnaato. Xafiisyada NAV ayaa maammula nidaamka caawinta dhaqaalaha.

Xafiisyada NAV waxay soo saareen hage: “Talooyin fudud oo kaa caawinaya sidii dhaqaalahaagu intan uga fiicnaan lahaa”. Waxaa ku qoran warbixin guud oo ku saabsan sidii aad kharashkaaga u yarayn lahayd iyo miisaaniyad. Waxaa hor iyo horraanba loogu tala galay dadka dakhligoodu hoos u dhacay jirro awgeed.

## La-talinta deynta

Haddii aad dareento in aad qarka u saaran tahay ama uu faraha ka baxay koontaroolka dhaqaalahaaga, waxaad wici kartaa telefoonka la-talinta dhaqaalaha ee NAV 55 55 33 39, dooro lambarka 1.

Wakhtiyada furitaanka 09.00-15.00. La-taliyayaasha ayaa ku siin kara talooyin fudud oo ku saabsan waxa aad qaban karto si aad xaaladda u xalliso. Chaatka ayaad sidoo kale la-taliyayaasha kula hadli kartaa. Haddii dhibaataada dhaqaale ee ku haysata ay tahay mid adag, waxay la-taliyayaashu kuu gudbinayaan hay'adda saxda ah. Adiga oo aan sheegin qofka aad tahay ayaad wici kartaa. Telefoon aan midka gacanta ahayn haddii aad ka soo wacdo waa bilaash. Haddii aad ka soo wacdo telefoonka gacanta oo ah nooca lacagta lagu shubto (kontantkort), la-taliyayaasha ayaa kugu soo celin kara.

Degmada Trondheim iyo xafiisyada NAV ee Trondheim waxay soo saareen hage: “La-talinta deynta – qoraal kuu sheegaya sidii aad isu caawin lahayd” kaas oo sharraxaya waxa aad adigu samayn karto haddii ay ku haystaan dhibaatooyin dhaqaale. Qoraalku wuxuu kuu sheegaya sidii aad isu caawin lahayd, waxaadna ka helaysaa ciwaankan internetka: [www.trondheim.kommune.no/selvhjelpspakke](http://www.trondheim.kommune.no/selvhjelpspakke).

Haddii aad u baahan tahay caawin intaan ka badan, waxaad la xiriiri kartaa xafiiska NAV ee kuugu dhow oo aad caawin ka dalban kartaa la-taliyayaasha halkaas jooga. Waxaa laga yaabaa in ballamaha wakhti la sugo.

Hagahaan waxaad ka helaysaa: [www.trondheim.kommune.no/veientilegenbolig](http://www.trondheim.kommune.no/veientilegenbolig).