



Porogaramu yo Gufasha Impunzi Gutura



Imfashanyigisho y'Umukode



English	Target language
Refugee Housing Solutions	Porogaramu yo Gufasha Impunzi Gutura
Tenant Toolkit	Imfashanyigisho y'Umukode
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Refugee Housing Solutions is a project of CWS under an agreement paid for by the U.S. Department of State.	Porogaramu yo gufasha Impunzi Gutura ni umushinga wa CWS ufite amasezerano yo kwishyurwa binyuze muri Minisiteri y'ububanyi n'amahanga y'Amerika
Disclaimer: All links in this document lead to resources in English. If you require assistance is needed, please ask your resettlement case manager, trusted friend, and/or family for help.	Icyitonderwa: Imiyoboro yose yo kuri murandasi iri muri iyi nyandiko iganisha ku nyandiko ziri mu Cyongereza. Niba Ukeneye ubufasha, wabusaba ushinzwe ibibazo byo gutuza impunzi, inshuti wizeye, cyangwa se umuntu wo mu muryango wawe
Introduction	Iriburiro
The U.S. welcomes many refugees and other newcomers ¹ [hereafter "newcomers"] in response to world crises. Refugee Housing Solutions (RHS) is Church World Service's (CWS) innovative response to welcoming and addressing the housing challenges individuals and families face when coming to the U.S. The RHS team shares information about housing opportunities, which this toolkit highlights.	Leta Zunze Ubumwe z'Amerika yakira ikanatuzza impunzi nyinshi n'abandi bantu bahabwa ubuhunzi bw'igihe gito mu rwego rwo guhangana n'ibibazo by'isi. Gahunda yo Gutuza Impunzi (RHS) ni uburyo bwatekerejwe n'Impuzamatorero ya Gikirisitu (CWS) mu rwego rwo kwakira no gukemura ingorane zo gutuza abantu n'imiryango yabo bahura nazo iyo baje muri Amerika. Itsinda rya RHS ribasangiza amakuru yerekeranye n'amahirwe yo gutuza, iyi mfashanyigisho ibasobanurira.



<p>¹ In addition to asylum seekers vetted and approved before coming to U.S., there are newcomers in the U.S. with <u>Temporary Protected Status</u> because of ongoing armed conflict, an environmental disaster or epidemic, or other extraordinary and temporary conditions. Afghans and Ukrainians are among the best-known nationalities with this status. Others are from Burma (Myanmar), Cameroon, El Salvador, Ethiopia, Haiti, Honduras, Nepal, Nicaragua, Syria, Somalia, Sudan, South Sudan, Venezuela, and Yemen.</p>	<p>¹ Uretse abashaka ubuhungiro bagenzuwe kandi bemejwe mbere kuza muri Leta zunze ubumwe z’Amerika, hari abandi bashya baza muri Amerika bafite sitati yo kurengerwa by’igihe gito kubera amakimbirane arimo intwari akomeza, amakuba atewe n’ibidukikije, icyorezo, cyangwa ibindi bintu bidasanzwe by’igihe gito. Abanyafuganisitani n’abakomoka muri Ikerene bari mu baturage bazwi neza bafite iyo sitati. Abandi ni abaturuka muri Birimaniya (Miyamari), Kameruni, El Salvadoro, Etiyopiya, Hayiti, Hondurasi, Nepali, Nikaragwa, Siriya, Somaliya, Sudani, Sudani y’Epfo, Venezuwela na Yemeni.</p>
<p>If you are a newcomer to the U.S. seeking housing and want to learn how to be a successful renter and navigate the U.S. rental housing market, we welcome you to explore the RHS Tenant Toolkit.</p>	<p>Niba uri mushya muri Amerika ushakisha inzu kandi ukeneye kumenya uko waba umukode mwiza ndetse ukeneye kumenya byinshi ku isoko ry’ikodesha ry’inzu muri Amerika, tuguhaye ikaze ku mfashanyigisho ya RHS.</p>
<p>It is accepted that safe, stable, healthy, affordable housing builds stronger communities. Unfortunately, the U.S. is currently (2022-2023) in a housing crisis that is causing a rental housing shortage for Americans and newcomers alike. The situation, which varies by location, is causing low-income families, including newcomers, to spend more than half their earnings on housing.</p>	<p>Birazwi ko kubona inzu zitekanye, z’igihe kirekire, nziza kandi zihendutse bituma n’imiryango irushaho gukomera. icyakora, muri iki gihe (2022-2023) Leta Zunze Ubumwe z’Amerika ihanganye n’ikibazo cy’ibura ry’inzu bituma inzu zo gukodesha ziba nkeya ku banyamerika cyo kimwe no ku bimukira bashya. Imiterere y’iki kibazo, igenda ihindagurika bitewe n’ahantu, iratuma imiryango ikennye, irimo n’abimukira bashya, ikoresha amafaranga arenga kimwe cya kabiri cy’ayo yinjiza yishyura ubukode bw’inzu.</p>
<p>With a volatile U.S. rental market, newcomers are struggling to find housing as the foundation for rebuilding their lives. Newcomers are not alone in their housing search. But even with federal, state, and local government support alongside social service agency support, challenges remain. In searching for safe, affordable homes, newcomers find that the complexities of stringent American rental requirements create additional challenges. With all aspects of the current rental housing</p>	<p>Hamwe n’ibiciro by’ubukode bihindagurika cyane muri Amerika, abimukira bashya barimo kugorwa no kubona inzu zo guturamo aho bagomba gushingira urufatiro rwo kwiyubaka. Abimukira bashya ntibatereranywe mu gushakisha inzu kwabo. Ariko nubwo hari ubufasha bwo ku rwego rw’igihugu, rwa za leta, ndetse n’ubwinzeho z’ibanze zifatanyije n’imiryango iharanira imibereho myiza y’abaturage, imbogamizi ziracyahari. Mu gushakisha amacumbi atekanye,</p>



<p>situation in mind, RHS and all others in the refugee welcoming community agree that interagency partnerships and collaborations will optimize everyone's chances of success in renting a safe, affordable room, apartment, or house.</p>	<p>kandi ahendutse, abimukira bashya basanga ubukomere bw'amabwiriza yerekeranye no gukodesha muri Amerika bubabyarira izindi mbogamizi z'inyongera. Barebye kuri izo ngorane zose zigaragara mu bijyanye no gukodesha inzu muri iki gihe, Porogaramu ya RHS hamwe n'izindi nzego zikora mu kwakira impunzi bemeranya ko ubufatanye n'imikoranire y'izo nzego bizaha buri wese amahirwe yo koroherwa mu gukodesha icyumba, igorofa, cyangwa inzu bitekanye kandi bihendutse.</p>
<p>To support newcomers in particular, the RHS team is ready to help all who have questions or concerns regarding the spectrum of renting opportunities, processes, and challenges in the U.S. This covers the Fair Housing Act as well as the details of the application process, and explains rental tenure, including housing provider and tenant responsibilities and rights.</p>	<p>Mu gushyigikira by'umwihariko abimukira bashya, itsinda rya RHS ryiteguye gufasha buri wese ufite ibibazo cyangwa se impungenge ku byerekeranye n'uko yabona aho bakodesha muri Amerika, inzira binyuramo ndetse n'imbogamizi zihari. Ibi birimo kubasobanurira Itegeko ryerekeranye no gukodesha ndetse n'inzira ubusabe bunyuzwamo, bagasobanurirwa uburenganzira n'inshingano by'ukodesha hamwe n'iby'ukodeshwa.</p>
<p>RHS staff understand that when you are well-informed and know your rights and responsibilities, you are prepared to be a successful renter and future homeowner. RHS aims to help you understand the U.S. rental process by providing information and resources, including technical assistance and training – all of which can be accessed on the RHS website. Importantly, the RHS team can also share leads on opportunities with housing providers.</p>	<p>Abakozi ba RHS basobanukiwe neza ko iyo ufite amakuru ya nyayo kandi ukamenya uburenganzira n'inshingano byawe, uba witeguye kuba umukode mwiza ndetse mu gihe kizaza ukaba watunga inzu yawe bwite. RHS igamije kugufasha gusobanurirwa n'uburyo gukodesha bikorwa muri Amerika, ibinyujije mu ku guha amakuru n'inyandiko zagufasha, harimo ndetse n'ubufasha mu bya tekini n'amahugurwa – ibyo byose wabona ku rubuga rwa interneti rwa RHS. icy'ingenzi kandi, itsinda rya RHS rishobora no kugusangiza amakuru ku mahirwe y'uko wabona abafite inzu zo gukodesha.</p>

Purpose of the Tenant Toolkit	Intego y'Imfashanyigisho y'Umukode
<p>RHS is designed to support all stakeholders, especially newcomers, in finding and securing affordable housing. In this toolkit, you will find information on</p>	<p>RHS yashyiriweho gufasha abafatanyabikorwa bose, cyane cyane abimukira bashya, mu kubona inzu zihendutse. Muri iyi mfashanyigisho,</p>



how to be a successful tenant.	uzabonamo amakuru y’uko waba umukode mwiza.
Disclaimer	Icyitonderwa
The contents of this toolkit are intended for informational purposes only and should not be relied upon as legal advice. Refugee Housing Solutions makes no claims or guarantees of the completeness or accuracy of the information herein. Nothing contained in this toolkit constitutes an endorsement or recommendation of any organization. Please consult your legal department or a licensed attorney if you need legal advice.	Ibikubiye muri iyi mfashanyigisho bigamije gutanga amakuru gusa kandi ntibigomba gushingirwaho nk’inama mu by’amategeko. Porogaramu yo Gufasha Impunzi Gutura ntacyo yemeza cyangwa se ngo igire icyo yizeza ku kuba aya makuru akubiyemo aha yuzuye cyangwa se ari ukuri ndashidikanywaho. Nta kintu na kimwe kiri muri iyi nyandiko cyemejwe cyangwa se ngo gitangwemo inama n’umuryango uwo ari wo wose. Mu gihe ukeneye inama mu by’amategeko wakwegera umunyamategeko wawe cyangwa se undi munyamategeko ubifitiye uruhushya.

About Refugee Housing Solutions	Ibyerekeye Porogaramu yo Gufasha Impunzi Gutura
CWS is a faith-based organization working to help communities around the world find sustainable responses to hunger, poverty, displacement, and disaster. RHS is a project of CWS designed to increase access to safe, sanitary, and affordable housing for refugees and other newcomers. RHS is based on CWS’ belief that everyone deserves a safe place to call home.	CWS ni umuryango ushingiyeye ku myemerere uharanira gufasha abaturage hirya no hino ku isi kubonera ibisubizo ikibazo cy’inzara, ubukene, ubuhunzi, ndetse n’ibiza. RHS ni umushinga wa CWS washyiriweho impunzi n’abandi bimukira bashya hagamijwe kubongerera uburyo bwo kubona inzu nziza, zitekanye kandi zihendutse. RHS yubakiye ku myemerere ya CWS ko buri wese akwiye ahantu hatekanye ho kwita iwe.
With funding from the U.S. State Department Bureau of Population, Refugees, and Migration (PRM), RHS provides resources and one-on-one technical support to all 10 national resettlement agencies and their more than 300 affiliates across the country.	Hamwe n’inkunga itangwa na Minisiteri y’Ububanyi n’Amahanga y’Amerika – Ibiro bishinzwe abaturage, Impunzi, n’Abimukira (PRM), RHS itanga ibikoresho ndetse n’ubufasha mu bya tekinike kuri buri kimwemu bigo 10 bishinzwe imiturire ku rwego rw’igihugu ndetse no ku mashami yabyo arenga 300 hirya no hino mu gihugu.

How to Be a Successful Tenant	Uko Waba Umukode Mwiza
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Porogaramu yo gufasha Impunzi Gutura ni umushinga wa CWS ufite amasezerano yo kwishyurwa binyuze muri Minisiteri y’ububanyi n’amahanga y’Amerika



<p>Before You Start Your Housing Search</p>	<p>Mbere y’uko utangira gushakisha inzu</p>
<p>Since the U.S. rental housing market is complex, you need to know what to expect and how to prepare and start your search. Staff from a refugee resettlement agency will likely be supporting you. Still, before the housing search begins, you will need to know:</p> <ul style="list-style-type: none"> • where you are going to live (location) • the size of the unit and amenities you need to be housed safely (needs) • what you can afford (affordability and budget) 	<p>Bitewe n’uko isoko ry’inzu zo gukodesha muri Amerika rigoye, ukeneye kumenya ibyo wakwitega ndetse n’uko wakwitegura, n’uko watangira gushakisha. Abakozi b’ikigo gishinzwe gutuza impunzi bashobora kuzagufasha. Ariko n’ubundi, mbere y’uko gushaka inzu bitangira, ukeneye kumenya:</p> <ul style="list-style-type: none"> • aho ugiye kuba (ahantu) • Ingano y’inzu ukeneye n’ibyo igomba kuba ifite ngo ubashe gutura neza (ibyo ukeneye) • Iyo wabasha gukodesha (amikoro n’ingengo y’imari)
<p>Location</p>	<p>Ahantu</p>
<p>This will have been decided for most newcomers by the U.S. Refugee Admission Program, which places newcomers in cities, towns, and communities across the U.S. where resettlement agencies know newcomers will be welcome and able to settle safely.</p>	<p>Kuri benshi mu bimukira bashya, aha haba haremejwe mbere na Porogaramu y’Amerika ishinzwe kwemerera impunzi gutura, yohereza abimukira bashya mu miji no mu biturage hirya no hino muri Amerika aho ibigo bishinzwe kubatuza bizi neza ko abimukira bashya bazakirwa neza kandi bakabasha kuhatura batekanye.</p>
<p>Needs</p>	<p>Ibyo ukeneye</p>
<p>Once you know where you will live, you must determine your housing needs. When selecting your needs, ensure it is a NEED and not a WANT. Remember, everything comes with an expense. The initial goal is for you to find safe, sanitary, and affordable housing. These are typical, standard requirements you should consider when seeking housing:</p> <ul style="list-style-type: none"> • apartment or house size and number of bedrooms to meet your family size • accessibility for a disabled person, if needed • availability of and access to public transportation • proximity to family and friends, if possible 	<p>Ukimara kumenya aho uzatura, ugomba kumenya n’imiterere y’inzu ukeneye. Mu guhitamo ibyo ukeneye, banza umenye neza ko icyo uhitamo GIKENEWE koko atari UKWIFUZA. Zirikana ko, buri kimwe kijyana n’ikiguzi. Intego y’ibanze kuri wowe ni ukubona inzu itekanye, ifite iby’ibanze, kandi ihendutse. Ibi ni ibintu by’ibanze ukwiye kwitaho mu gihe ushaka inzu yo guturamo:</p> <ul style="list-style-type: none"> • ingano y’inubako cyangwa inzu n’umubare w’ibyumba bijyanye n’uko umuryango wawe ungana • kuba ifite uburyo bufasha ufite ubumuga kuhagera, igihe bikenewe • kuba aho ari hari serivisi yo gutwara abantu mu buryo rusange



	<ul style="list-style-type: none"> • kuba hegereye umuryango n'inshuti, niba bishoboka
Affordability	Ubushobozi bwo kwishyura
Before you start your housing search, you need to know your budget as it will determine the rent amount you can afford. You may spend more than 50% of your whole household's total monthly income on rent and utilities. For example, if your monthly collective income from three workers is \$1000, you may spend \$500 per month (\$1,000*.50).	Mbere yo gutangira gushakisha inzu, ukwiye kubanza kumenya amikoro ufite kuko ari yo azagena amafaranga y'ubukode wabasha kwishyura. Ushobora gukoresha arenga 50 ku ijana by'amafaranga yose urugo rwawe rwinjiza mu kwezi wishyura ubukode n'ibindi bya nkenerwa ku nzu. Urugero, niba abantu batatu bakora mu rugo binjiza amadorali 1000, ushobora gukoresha amadolari 500 ku kwezi. (\$1.000*.50).
Starting Your Housing Search	Uko Watangira gushakisha Inzu
Once you determine what you can afford based on the apartment or house size needed, the location, and the amenities that meet basic needs, you can begin your housing search. These are some online tools and resources to help.	Mu gihe umaze kumenya ayo wabasha kwishyura hashingiwe ku ngano y'igorofa cyangwa inzu ikenewe, ahantu aho ari ho, ndetse n'iby'ibanze iyo nzu igomba kuba ifite bihuje n'ibyo ukeneye, ushobora gutangira gushakisha inzu. Aha ni hamwe mu ho washakira ubufasha unyuze kuri interineti
Affordable Housing Resources <ul style="list-style-type: none"> • Public Housing Assistance U.S. Department of Housing and Urban Development (HUD) • Low-Income Tax Credit • AffordableHousing.com • SocialServe.com 	Amakuru ku nzu Zihendutse <ul style="list-style-type: none"> • Ubufasha ku miturire rusange Minisitiri ya Leta Zunze Ubumwe z'Amerika ishinze imiturire n'iterambere ry'imijyi (HUD) • Gahunda y'inguzanyo ku nyubako z'amacumbi aciriritse • AffordableHousing.com • SocialServe.com
Popular Housing Search Engines <ul style="list-style-type: none"> • Airbnb • Apartments.com • Hotpads • 4Stay • RentCafe • Rent.com 	Amashakiro Azwi cyane y'inzu zo guturamo <ul style="list-style-type: none"> • Airbnb • Apartments.com • Hotpads • 4Stay • RentCafe • Rent.com



<ul style="list-style-type: none"> • Trulia • Zillow 	<ul style="list-style-type: none"> • Trulia • Zillow
<p>Property Management Companies are another resource for finding affordable housing. Below are the top 15 property management companies that provide affordable housing. Visit each property management company site to see what affordable housing options are available in your area.</p>	<p>Ibigo byigenga bishinzwe gucunga imitungo itimukanwa ni indi soko washakiraho inzu zihendutse. Hano muni urahasanga ibigo 15 bya mbere bitanga inzu zihendutse. Wasura urubuga rwa interineti rwa buri kigo muri ibi ukareba inzu zihendutse ziboneka mu karere kawe.</p>
Alliance Residential	Alliance Residential
Apartment Management	Apartment Management
AvalonBay Communities, Inc.	AvalonBay Communities, Inc.
BH Management	BH Management
The Bozzuto Group	The Bozzuto Group
Edward Rose and Sons	Edward Rose and Sons
Equity Residential	Equity Residential
FPI Management	FPI Management
Greystar Real Estate Partners	Greystar Real Estate Partners
Hunt/LEDIC Realty Company	Hunt/LEDIC Realty Company
Lincoln Property Company	Lincoln Property Company
MAA	MAA
Pinnacle	Pinnacle
Starwood Capital Group	Starwood Capital Group
Winn Companies	Winn Companies
<p>Community Development Corporations (CDC) are nonprofit, community-focused groups whose mission is to support their city neighborhoods with social programs such as affordable housing, economic development, safety, and social services. Below are some of the largest nonprofits that may facilitate access to affordable housing – depending on the local affiliate.</p>	<p>Amashyirahamwe aharanira iterambere ry’abaturage (CDC) ni imiryango idaharanira inyungu, yibanda ku matsinda y’abaturage afite intego yo gufasha abaturanyi babo muri gahunda z’imibereho nko kubona inzu zihendutse, iterambere ry’ubukungu, umutekano, na serivisi z’imibereho myiza. Aha hasi hari imwe muri iyo miryango migari kurusha iyindi, yagufasha mu kubona inzu zihendutse – bitewe n’uwaba ufite ishami rikwegereye.</p>
Catholic Charities	Umuryango Gatulika w’abagiraneza
Lutheran Social Service	Serivisi y’Abaruuterani ishinze imibereho myiza



Mercy Housing	Umuryango w'Inzu y'Impuhwe/Mercy Housing
Preservation of Affordable Housing	Umuryango wo Kubungabunga inzu zihendutse
National Church Residences	Umuryango National Church Residences
Salvation Army	Umuryango w'Ingabo z'Agakiza
Volunteers of America	Umuryango w'Abakorerabushake b'Amerika
With this background information, you are ready to apply for rental housing.	Hamwe n'aya makuru yose, ubu witeguye gusaba inzu yo gukodesha.

Application Process	Inzira yo Gusaba
<p>One challenge most newcomers face is having housing providers agree to accept non-standard background documentation for the tenant screening process. Newcomers typically do not have rent payment, other credit histories, or a U.S. employment record. Some will have Social Security numbers and work permits, but without work and credit histories, there are still challenges. But not having traditional U.S. paperwork does not mean alternative information will not meet screening criteria, especially when a resettlement or other social service agency staff member is helping with this part of the settling-in process.</p>	<p>Imbogamizi imwe benshi mu bimukira bashya bahura nayo ni ukuba abakodesha inzu bakwemera kwakira ibyangombwa bitari inyandiko zisanze zimenyerewe muri Amerika mu gihe cyo guhitamo abo baha inzu. Abimukira bashya ntibabafite inyandiko z'uko bagiye bishyura ubukode mbere, n'izindi nyandiko z'imikoreshereza za konti, cyangwa se ibyangombwa by'umurimo muri Amerika. Bamwe muri bo baba bafite inomeru z'ubwiteganyirize n'impushya z'akazi, ariko mu gihe nta kazi ndetse n'inyandiko zigaragaza imyinjirize n'imikoreshereze y'amafaranga, haba hakiri imbogamizi. Gusa kutagira inyandiko zisanze zimenyerewe muri Amerika ntibivuze ko andi makuru atazuzura ibipimo ngenderwaho mu kwemererwa inzu, cyane cyane iyo hari umukozi wa gahunda ishinze gutuza abantu cyangwa se uw'indi serivisi ishinze imibereho myiza urimo gufasha muri iki cyiciro cy'imiturire.</p>
<p>The table below lists typical screening criteria used by housing providers and shows which alternative documents are equivalent. If you or a housing provider have questions or concerns about alternative documentation, please check Fair Housing Act details, contact your resettlement agency, and/or refer them to HUD's Afghan Refugee and Parolees Housing Providers and Fair Housing FAQ and Operation Allies Welcome.</p>	<p>Imbonerahamwe ikurikira iriho urutonde rw'ibisanze bisuzumwa n'abatanga inzu ndetse ikagaragaza izindi nyandiko zasimbura iziruriho. Niba wowe cyangwa se utanga inzu mugize ikibazo cyangwa impungenge ku nyandiko z'insimbura, wareba ibiteganijwe mu ltegeko rigenga ubukode, wanahamagara ikigo gishinze gutuza abimukira, cyangwa ukitabaza inyandiko ya Minisitiri y'Imiturire n'Iterambere ry'Imijyi yerekeranye no gutuza</p>



[Impunzi z'Abanyafuganistani n'abarekuwe ku mbabazi ndetse n'ibibazo n'ibisubizo ku itegeko rigenda imiturire](#) na [Operasiyo yo Kwakira Abishyize Hamwe](#)

Rental Application Process
Uburyo bwo Gusaba gukodesha

HOW HOUSING PROVIDERS SCREEN APPLICANTS
UBURYO ABATANGA INZU BATORANYAMO ABASABYE BUJUJE IBISABWA

Criteria Ibigenderwaho	Typical Documentation Required Inyandiko Nyirizina Isabwa	Comparable Newcomer Documentation Inyandiko y'umwimukira mushya igereranywa nayo
Proof of Identity Ighamya cy'Umwirondoro	Driver's license or state ID Uruhushya rwo gutwara cyangwa Indangamuntu itangwa na leta utuyemo	Travel letter, I-94 card Ibaruwa y'urugendo, ikarita I-94
Ability to Pay Ubushobozi bwo Kwishyura	Credit report from national agency Raporo ya konti yawe ivuye mu kigo cya leta Income verification Igenzura ry'uko amafaranga yinjira	Resettlement agency promissory note Inyandiko y'ikigo gishinzwe gutuza abimukira isezeranya kuguha inkunga
Criminal History Kureba niba hari ibyaha wagiye ukora mbere	Police background check Igenzura mu rwego rwa Polisi	I-94 card Ikarita I-94
Rental History Amateka mu bijyanye n'ubukode	Previous housing provider references Inyandiko y'ubuhamya y'uwo uheruka gukodeshaho	Resettlement agency support letter Ibaruwa wahawe n'ikigo gishinzwe gutuza abimukira

Porogaramu yo gufasha Impunzi Gutura ni umushinga wa CWS ufite amasezerano yo kwishyurwa binyuze muri Minisitari y'ububanyi n'amahanga y'Amerika



Leasing Process	Inzira yo gukodesha
<p>Even though you do not have customary documentation for a rental application, you still must prepare to share the information you do have: an I-94 card, and other documents provided to you and your family upon arrival in the U.S., a promissory note and letter of support from your official resettlement agency. You should also have key contact information for staff at the agencies you are directly working with during your resettlement process.</p>	<p>N’ubwo udafite inyandiko zisanzwe zisabwa mu gusaba gukodesha inzu, ugomba guhora witeguye gusangiza amakuru ufite: Ikarita I-94, n’izindi nyandiko wowe n’umuryango wawe mwahawe mukigera muri Amerika, inyandiko ibasezeranya inkunga ndetse n’ibaruwa y’umuyobozi w’ikigo gishinzwe gutuza abimukira. Ugomba kandi kugira amakuru y’imyirondoro y’ingenzi y’abakozi b’ibigo murimo gukorana bya hafi muri gahunda yo kugutuza.</p>
<p>Note: Most newcomers will sign leases with support from a resettlement agency or community volunteers. But some will sign short-term rental agreements. The difference between a lease and a rental agreement is determined by the number of months the property/unit is being rented.</p> <ul style="list-style-type: none"> • Rental agreements are customarily used for 30-90 days (short-term) occupancy • Leases are customarily used for occupancy of six or more months (long-term) <p>Throughout this toolkit, the word lease is used and can be understood to apply to short-term rental agreements as well.</p>	<p>Icyitonderwa: Benshi mu bimukira bashya basinya amasezerano y’ubukode babifashijwemo n’ikigo gishinzwe kubatuzwa cyangwa abakorera bushake. Gusa bamwe basinya amasezerano y’ubukode y’igihe kigufi. Itandukaniro hagati y’ayo masezerano yombi rigenwa n’umubare w’amezi inzu igiye gukodeshwa.</p> <ul style="list-style-type: none"> • Amasezerano y’ubukode bw’igihe kigufi ubusanzwe ni igihe ukodesha azamara mu nzu iminsi iri hagati ya 30 na 90. • Amasezerano y’ubukode bw’igihe kirekire bita lease ni igihe ukodesha azamara mu nzu kuva ku mezi atandatu kuzamura <p>Muri iyi mfashanyigisho yose, ijamba lease ryakoreshejwemo cyane ndetse hari n’aho bishobora kumvikana ko ryakoreshejwe havugwa ubukode bw’igihe kigufi.</p>
How to Understand Your Lease	Uko Wasobanukirwa Amasezerano yawe y’Ubukode
<p>A successful first tenancy not only starts to build your rental history but overall credit as well. To be a successful renter, you must understand that a lease is a binding legal agreement between you and the housing provider. Because it is legally binding, you must read and understand it before signing.</p>	<p>Kwitwara neza mu cyiciro kibanza cy’ubukode ntibitangira kukubakira ameteka meza mu by’ubukode gusa ahubwo no mu myitwarire yawe muri rusange. Kugira ngo ube umukode mwiza, ugomba gusobanukirwa ko amasezerano y’ubukode ari ubwumvikane bugengwa</p>



	<p>n’amategeko hagati yawe n’ugukodesha inzu. Bitewe rero n’uko ayo masezerano agengwa n’itegeko, ugomba kuyasoma ukayasobanukirwa neza mbere yo kuyasinya.</p>
<p>Best Practice: If you are unable to understand the lease due to language, you have the right to request assistance if you need it. However, a fluent English reader who is a family member, a trusted friend, a resettlement agency staff member, a sponsor, or a volunteer can interpret with your consent. <i>NOTE: It is recommended to not have anyone younger than 18 as the translator for this legally binding document.</i></p>	<p>Inama Nziza: Niba utabasha kumva amasezerano y’ubukode ku mbogamizi y’ururimi, ufite uburenganzira bwo gusaba ubufasha mu gihe ubukeneye. Icyakora, umuntu wumva neza icyongereza wo mu muryango wawe, inshuti wizeye, umukozi w’ikigo gishinzwe gutuza abimukira, umuterankunga se, cyangwa umukorerabushake yagusemurira ubimuhereye uburenganzira. <i>ICYITONDERWA: Bisaba kudakoresha umuntu utaruzuzwa imyaka 18 nk’umusemuzi w’iyi nyandiko igengwa n’amategeko</i></p>
<p>Best Practice: Before signing a lease with a housing provider, be sure <i>they</i> understand relevant federal, state, and local laws. Be sure the lease and all related documents are clearly written for your protection. Again, if you have questions about a lease’s legality, contact your resettlement agency, other social service agency contact, or a local free legal aid agency for help.</p>	<p>Inama Nziza: Mbere yo gusinyana amasezerano y’ubukode n’uguha inzu, menya niba we asobanukiwe n’amategeko ayagenga haba ku rwego rw’igihugu, urwa leta, no mu nzego z’abanze. Menya niba amasezerano y’ubukode n’inyandiko zijyanye nayo byanditse neza kubw’umutekano wawe. Na none, niba hari ibibazo ufite byo kumenya niba amasezerano y’ubukode yemewe n’amategeko, wavugisha ikigo gishinzwe gutuza abimukira, ikindi kigo gitanga serivisi z’imibereho y’abaturage, cyangwa se umuryango utanga ubufasha mu by’amategeko ku buntu aho utuye bakagufasha.</p>
<p>Best Practice: Before signing a lease, inspect the rental unit and document the conditions in writing so the housing provider is aware that you know the unit’s condition. If repairs, bug/rodent extermination, or improvements are needed before you move in, make a list for the housing provider. If the repairs are not done — or are not done well — note this on the list for when you move out to verify existing damage.</p>	<p>Inama Nziza: Mbere yo gusinyana amasezerano y’ubukode, genzura neza imimerere y’inzu ugiye gukodesha wandike uko uyisanze kugira ngo uyiguha amenye ko uzi neza imimerere yayo. Niba se hari ibikeneye gusanwa, niba se hari imbeba/utundi gukoko twangiza bikenewe ko twicwa, cyangwa se hari ibikeneye kunozwa mbere y’uko uyimukiramo, kora urwo rutonde uruhe nyir’inzu. Niba hari ibidasanwe – cyangwa bigasanwa nabi – byandike kuri urwo rutonde</p>



	kugirango igihe uzaba ugiye kwimuka bizagufashe kugenzura ibyari bisanzwe byarangiritse.
A mistake many rental applicants make is not reading a lease closely to fully understand all details before signing it. Do not make this mistake! Get help to understand your lease (see above) and focus on all included lease terms.	Ikosa benshi mu bakodesha inzu bakora ni ukudasoma neza amasezerano y'ubukode ngo basobanukirwe ingingo zose ziyagize mbere yo kuyasinya. Ntugakore iri kosa! Shaka ubufasha ubashe gusobanukirwa neza amasezerano yawe y'ubukode (reba hejuru) kandi wibande kuri byose harimo n'igihe ubukode bumara.

Deposit Return With state variations, the most common deposit required is one-month's rent, with some requiring an additional month if an applicant lacks U.S. credit history. If you qualify for a refund, your housing provider must return the deposit within <u>your state's deadline requirements</u> .	Gusubizwa ingwate Hamwe n'itandukaniro kuri za leta, ingwate ikunze gusabwa ni ubukode bw'ukwezi kumwe, aho bamwe basaba ukundi kwezi kw'inyongera mu gihe usaba adafite inyandiko y'imikoreshereze ya konti ye muri Amerika. Mu gihe wujuje ibisabwa ngo usubizwe ingwate, uwagukodesheje inzu agomba kuyigusubiza <u>mu gihe ntarengwa cyagenwe na leta utuyemo</u> .
Note: A lease outlines the conditions for which some or all of a security deposit or pet deposit is returned in full or in part. Usually, the rented unit or property must be in the same condition it was in when the tenant moved in for deposits to be fully returned. If there is damage or loss, the housing provider can keep some or all of the deposit for repairs and replacement.	Icyitonderwa: Amasezerano y'ubukode agaragaza ibigenderwaho ngo ingwate isubizwe igice cyangwa isubizwe yose. Ubusanzwe, kugira ngo ingwate isubizwe yose uko yakabaye, inzu cyangwa umutungo wakodeshejwe ugomba kuba umeze nk'uko wari umeze igihe umukode yimukiragamo. Niba hari icyangiritse cyangwa icyabuze, umukodesha ashobora kugumana igice cyangwa ingwate yose ngo abashe gusana ibyangiritse no gusimbuza ibyabuze.
Utilities	Ibya nkenerwa
Sometimes, electric, gas, water, and other utility costs are covered in the monthly rent. However, they are often not. For example, water and trash removal are sometimes covered, but other services are not. The lease must clearly state who pays for which utilities.	Rimwe na rimwe, ikiguzi cy'amashanyarazi, gaze, amazi, n'ibindi bintu bya nkenerwa kiba gikubiye mu bukode bwa buri kwezi. Icyakora, hari ubwo biba bitarimo. Nk'urugero, ikiguzi cy'amazi n'icyo kumena imyanda rimwe na rimwe biba bikubiyemo, ariko izindi serivisi zitarimo.



	Amasezerano y'ubukode agomba gusobanura neza ngo ni nde wishyura iki cyangwa kiriya
Appliances	Ibikoresho
The lease will list what appliances are included in the unit. Most rentals come with a refrigerator, stove, dishwasher, and microwave. For included appliances, the housing provider is responsible for maintenance and repair as long as the appliance was not misused. Be sure to understand how your appliances work to avoid misuse. Ask for the owner's manual(s) and get help reading and understanding them if needed. Follow manual instructions. If you, the tenant, add appliances, you are responsible for the repair and maintenance.	Amasezerano y'ubukode azagaragaza urutonde rw'ibikoresho biri mu nzu. Akenshi ikiguzi cy'ubukode kigendana na firigo, amashyiga, imashini isukura ibyombo, n'akamashini gashyushya ibiryo. Ku bikoresho bibarirwa mu bukode, umukodesha ni we ufite inshingano zo kubyitaho no kubisana mu gihe cyose igikoresho kitafashwe nabi. Sobanukirwa neza uko ibikoresho byawe bikora bigufashe kwirinda kubifata nabi. Saba agatabo k'amabwiriza yagenewe nyir'igikoresho kandi ushake ubufasha mu kuyasoma no kuyasobanukirwa niba ubukeneye. Kurikiza ayo mabwiriza. Niba wowe, nk'umukode, wongeyemo ibikoresho, ni nawe ugomba kubisana no kubyitaho.
Note: Washing machines and dryers may be in the apartment/house, but probably not. Many larger apartment buildings have coin- or debit card-operated laundry equipment. The cost per load is between \$1.50 and \$4.00. Or, you may be charged based on time. Usually, you pay with quarters. Some buildings have pay-via-mobile app options. If not, be sure to find out where the closest laundromat is and how to use the machines there.	Icyitonderwa: Imashini zimesa n'izumisha imyenga zishobora kuba zirimo mu nzu, ariko hari n'ubwo zitabamo. Inyubako nyinshi ngari zifite ibice byinshi bikodeshwa ziba zifite imashini zimesa zikora ubanje kwishyura amafaranga cyangwa wishuye n'ikarita ya banki. Igiciro buri uko ushyizemo imyenda ni ukuva ku idolari 1.5 kugeza ku madolari 4. Cyangwa, ukishyuzwa hagendewe ku gihe wakoresha. Ubusanzwe, wishyura mu masenti 25 – ni ukuvuga ¼ cy'idolari rimwe. Zimwe mu nyubako zifite uburyo bwo kwishyura ukoresheje telefone ngendanwa. Niba ntabwo, shakisha ahari imesero rusange hafi yawe unamenye uko imashini zihari zikoreshwa.
Renter Insurance	Ubwishingizi bw'umukode
Housing providers may require you to have renter's insurance. Typically, a lease agreement or addendum will state what insurance is required and what needs to be covered in the policy.	Abakodesha bashobora kugusaba kuba ufite ubwishingizi bw'umukode. Mu bisanzwe, amasezerano y'ubukode cyangwa imigereka yayo bigaragaza ubwishingizi busabwa ndetse n'ikigomba kwishingirwa.



How Does Renter's Insurance Work?	Ubwishingizi bw'Umukode bukora bute?
Notice of Entry	Amabwiriza yo kwinjira
<p>Although many states have laws requiring housing providers to give prior notice to their tenants before entering a unit, there are no laws in some states. This part of the lease will tell you about the requirements regarding advance entry notice by the housing providers' staff, e.g., maintenance workers.</p>	<p>Nubwo leta nyinshi zifite amategeko asaba abakodesha kubanza kumenyesha abakode babo mbere yo kwinjira mu ngo, muri leta zimwe ayo mategeko ntayahari. Iki gice cy'amasezerano y'ubukode kikubwira ku bisabwa ku byerekeranye no kumenyesha mbere ukwunjira iwawe kw'abakozi b'umukodesha, urugero, nk'abashinzwe gusana kwita ku bikoresho.</p>
<p><i>NOTE: There are exceptions when housing provider staff can enter your unit without notice, such as in cases of emergencies situations like fire, plumbing or electrical problems.</i></p>	<p><i>ICYITONDERWA: Hari amarengayobora aho abakozi b'umukodesha bashobora kwinjira iwawe utabanje kubimenyeshwa, nko mu gihe hari ibibazo byihutirwa nk'inkongi, ibibazo by'amazi cyangwa iby'amashanyarazi.</i></p>
Renewals	Ivugururamasezerano
<p>A renewal is when a housing provider gives you, the tenant, the option to extend your lease before it expires. Depending on the lease, some automatically renew for a year and others require you to state your intent to renew 30 to 60 days before the lease ends.</p>	<p>Ivugururamasezerano ni igihe umukodesha aguha, wowe nk'umukode, uburyo bwo kuba wakongera amasezerano mbere y'uko arangira. Bijyanye n'imiterere y'amasezerano y'ubukode, amwe ahita yiyongeraho umwaka utagombye kubisaba, mu gihe andi asaba ko ari wowe ugaragaza ko ukeneye kuyongerera bigakorwa iminsi iva kuri 30 kugera kuri 60 mbere y'uko arangira.</p>
<p><i>NOTE: A housing provider is NOT required to extend or renew a lease and can change the terms and conditions, including the rent price, at renewal time.</i></p>	<p><i>ICYITONDERWA: Umukodesha ntegetswe kongera cyangwa kuvugurura amasezerano ndetse aba ashobora guhindura amategeko n'amabwiriza mu gihe cyo kuyavugurura, harimo n'ikiguzi cy'ubukode.</i></p>
Early Termination Fees	Ikiguzi cyo gusesa amasezerano mbere
<p>Leases include an early termination clause to protect housing providers if you, as a tenant, decide to break a lease before the termination date. The clause outlines the circumstances for a lease to be broken and cites fees due for breaking a lease early. These fees are usually one-to-two-months' rent, though some leases require full payment of the remainder</p>	<p>Amasezerano y'ubukode aba arimo n'ingingo ivuga ku gusesa amasezerano mbere mu rwego rwo kurengera umukodesha mu gihe wowe, nk'umukode, wanzuye gusesa amasezerano mbere y'itariki azarangirira. Iyo ngingo isobanura impamvu zishobora gutuma amasezeano aseswa ikanagaragaza ikiguzi cyishyurwa kuri uko gusesa</p>

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<p>of the lease. That is why you, as a tenant, need to remember that a lease is a contract and early termination has financial consequences.</p>	<p>amasezerano mbere y’igihe. Iki kiguzi ubusanzwe kiri hagati y’igicro cy’ubukode bw’ukwezi kumwe n’ubw’amezi abiri, nubwo amwe mu masezerano y’ubukode ateguka ko hishyurwa igihe cyose cyari gisigaye ku masezerano. Iyi ni yo mpamvu wowe, nk’umukode, ukeneye kwibuka ko amasezerano y’ubukode ari kontaro kandi kuyasesa mbere y’igihe bifite ingaruka mu bijyanye n’amafaranga.</p>
<p>Note: There are conditions when a lease can be terminated without monetary penalty.</p> <ul style="list-style-type: none"> » There is domestic violence, and one or more people must leave. » The housing provider harasses the tenant or violates tenant privacy rights. » The housing becomes unsafe, uninhabitable, or violates health or safety codes. 	<p>Icyitonderwa: Hari impamvu zishobora gutuma amasezerano y’ubukode aseswa nta bihano by’amafaranga bibayeho.</p> <ul style="list-style-type: none"> » Mu gihe hari ihohoterwa rikorerwa mu ngo, kandi umuntu umwe cyangwa abarenze umwe bagomba kugenda. » Mu gihe umukodesha atoteza umukode cyangwa agahonyora uburenganzira bwe ku buzima bwite. » Mu gihe imiturire itagitekanye, inzu itakibasha guturwa, cyangwa se ikaba itubahirije amahame y’ubuzima cyangwa ay’umutekano.
<p>Notice to Vacate</p>	<p>Imenyeshya ryo kwimuka</p>
<p>Knowing a housing provider’s notice to vacate and renewal policies are essential because the lease end date determines when the notice to vacate must be given to you if the housing provider decides not to renew the lease. Or, if you, the tenant, decide to move. If the lease does have a notice to vacate clause, and notice is not given as required, your lease can be extended until the proper notification is given.</p>	<p>Kumenya amabwiriza y’umukodesha ajyanye no kumenyeshya kwimuka no kuvugurura amasezerano ni ingenzi kubera ko itariki amasezerano y’ubukode azarangirira ni yo igena igihe ugomba kumenyesherezwa ko uzimuka niba umukodesha yanzuye kutavugurura amasezerano. Cyangwa se niba wowe, nk’umukode, uhisemo kwimuka. Mu gihe amasezerano y’ubukode adafite ingingo ivuga ku kumenyeshya kwimuka, ndetse n’iryo menyeshya ntiritangwe nk’uko bisabwa, amasezerano yawe y’ubukode ashobora kongerwa kugeza igihe imenyeshya rikwiye ritangiwe.</p>
<p>Note: Even though a housing provider is not required to give a reason for a nonrenewal, a lease cannot be terminated in retaliation of any kind.</p>	<p>Icyitonderwa: Nubwo umukodesha adategetswe gutanga impamvu atemera kuvugurura amasezerano, amasezerano y’ubukode</p>



<p>Retaliation usually happens when a housing provider does not renew a lease because a tenant asserted certain rights that the provider did not want to respect. For example:</p> <ul style="list-style-type: none"> » requesting repairs » participating in a tenant group » filing a complaint with a government or other tenant support agency 	<p>ntashobora guseswa hagendewe ku kwihimura uko ari ko kose. Ukwihimura ubusanzwe biba igihe umukodesha yanze kuvugurura amasezerano biturutse ku kuba umukode yaratsimbaraye ku burenganzira runaka umukodesha atashakaga kubahiriza. Urugero:</p> <ul style="list-style-type: none"> » gusaba gusanirwa ibikoresho » kuba mu itsinda ry'abakode » gutanga ikirego muri leta cyangwa se mu rundi rwego rurenge abakode
<p>EXAMPLE</p> <p>Here is the tenant's notice to vacate process for Ms. Inedahome. Ms. Inedahome wants to move and decides to give her notice to vacate. Her lease requires 60 days' notice before the end of the lease.</p> <p>Her lease ends 30 DEC 2023. To comply with the lease terms she must notify the housing provider in writing by 30 OCT 2023.</p>	<p>URUGERO</p> <p>Ubu ni uburyo bw'imenyeshya mbere ryo kwimuka rya Madamu Inedahome. Madamu Inedahome arashaka kwimuka ndetse yanzuye ko agomba gutanga imenyekanisha ryo kwimuka rye. Amasezerano ye y'ubukode asaba kumenyeshya iminsi 60 mbere y'uko amasezerano ye arangira.</p> <p>Amasezerano ye arangira ku itariki 30/12/2023. Kugira ngo abe yubahirije ibikubiye mu masezerano, agomba kuba yamenyeshye umukodesha mu buryo bw'inyandiko ku itariki ya 30/10/2023.</p>

<p>Subletting</p>	<p>Gukodesha inzu nawe wakodeshejwe</p>
<p>This lease clause clarifies under what conditions you can sublet your unit to another tenant, and it outlines the housing provider's screening and approval process.</p>	<p>Iyi ngingo y'amasezerano y'ubukode isobanura neza igihe ushobora gukodesha undi mukode inzu wakodeshejwe, kandi akanasobanura igenzura rya nyir'inzu n'inzira bicamo ngo abikwemerere.</p>
<p><i>NOTE: The main reason to sublet your apartment or house is that you have found a new place you want to live, but you do not want to break the lease and incur penalties.</i></p>	<p><i>ICYITONDERWA: Impamvu y'ingenzi yatuma ukodesha undi muntu inzu wakodeshejwe ni uko waba warabonye ahandi hantu ushaka kuba, ariko ukaba udashaka gusesa amasezerano y'ubukode no gucibwa ibihano.</i></p>
<p>Modifications</p>	<p>Impinduka</p>



This part of the lease explains the process and limits of unit changes, like adding a wall or partial wall or another structural change to a room. Modifications cannot be made without written approval.	Iki gice cy'amasezerano y'ubukode gisobanura imbibi z'ibishobora guhindurwa ku nzu n'inzira bicamo, nko kongeramo urukuta cyangwa igice cy'urukuta cyangwa izindi mpinduka mu miterere y'icyumba. Impinduka ntizishobora gukorwa zidafitiwe uruhushya rwanditse.
Visitor Policy	Amabwiriza yerekeye abashyitsi
This clause states the maximum amount of time a visitor can stay in your unit. Ignoring this policy is a lease violation and can lead to eviction.	Iyi ngingo ivuga igihe ntarengwa umushyitsi ashobora kumara acumbitse iwawe. Kwirengagiza iri bwiriza ni uguhonyanga amasezerano kandi byatuma usohorwa mu nzu.
Smoking Policy	Amabwiriza yerekeye kunywa itabi
If the property has a clear no-smoking policy in the lease and there is a violation, the housing provider has a legal right to terminate the lease and begin eviction proceedings.	Niba inyubako ifite ibwiriza risobanutse ribuzwa kuhanywera itabi biri mu masezerano y'ubukode hanyuma hakabaho kurirengaho, umukodesha afite uburenganzira ahabwa n'amategeko yo gusesa amasezerano y'ubukode no gutangira inzira zo gusohora umukode mu nzu.

Tenant Responsibilities	Inshingano z'umukode
Your obligations as a tenant are in your lease. As noted, a lease with a professional housing provider is a legally binding contract that explains all the requirements and responsibilities of renting the apartment or house you have chosen. Because it is legally binding, it is essential that a tenant reads and fully understands a lease before signing. In addition to specific requirements written in the lease, there are common rights and responsibilities for all tenants in the U.S.	Ibyo usabwa nk'umukode biri mu masezerano yawe y'ubukode. Nk'uko byavuzwe, amasezerano y'ubukode wagiranye n'umukodesha w'inzu w'umunyamwuga ni kontaro igengwa n'amategeko isobanura ibisabwa n'inshingano zo gukodesha inyubako cyangwa inzu wahisemo. Kubera ko amasezerano y'ubukode agengwa n'amategeko, ni ingenzi ko umukode ayasoma ndetse akayasobanukirwa mu buryo bwuzuye mbere yo kuyasinya. Usibye ibisabwa byanditse mu masezerano y'ubukode, hari uburenganzira n'inshingano rusange ku bakode bose muri Leta Zunze Ubumwe z'Amerika.
Rights	Uburenganzira
The Fair Housing Act and Equal Credit Opportunity Act	Itegeko Ryerekeranye n'ubukode bw'inzu ndetse n'iriteganya uburenganzira bungana mu gusaba no guhabwa inguzanyo

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<p>Because housing is a human right, you deserve the opportunity to live in a community of your choice and free from discrimination. Safe, stable, and affordable housing is not a luxury but a necessity. As a tenant, you have rights under the Fair Housing Act (FHA) and Equal Credit Opportunity Act (ECOA), as well as responsibilities to your space, housing provider, and neighbors while you occupy your unit. You must know your rights and speak out if they are being violated.</p>	<p>Kubera ko gutura ari uburenganzira bwa muntu, ukwiye amahirwe yo gutura ahantu wihitanyemo kandi ukarindwa ivangura. Inzu itekanye, ihamyeye, kandi ihendutse ntabwo ari umudamararo ahubwo ni ikintu cya ngombwa. Nk'umukode, ufite uburenganzira uhabwa n'itegeko ryerekeranye n'ubukode bw'inzu (FHA) ndetse n'iryerekeranye n'uburenganzira bungana ku nguzanyo (ECOA), ukanagira inshingano ku ho utuye, kuri nyir'inzu, ndetse no ku baturanyi mu gihe uba muri icyo nzu. Ugomba kumenya uburenganzira bwawe kandi ukabivuga mu gihe burimo guhonyorwa</p>
<p>Responsibilities</p>	<p>Inshingano</p>
<p>1. Understand the Fair Housing Act and Equal Credit Opportunity Act</p>	<p>1.Sobanukirwa n'itegeko ryerekeranye n'ubukode bw'inzu ndetse n'iryerekeranye n'uburenganzira bungana ku nguzanyo</p>
<p>2. Follow the Terms of the Lease By following the terms of your lease, you create a professional relationship with your housing provider and start building a rent payment history while meeting your tenant obligations.</p>	<p>2.Kurikiza amabwiriza akubiye mu masezerano y'ubukode Mu gukurikiza amabwiriza akubiye mu masezerano yawe, uba urema isano ya kinyamwuga hagati yawe n'umukodesha no gutangira kwiyubakira amateka meza mu myishyurire y'ubukode mu gihe wubahiriza inshingano zawe nk'umukode.</p>
<p>3. Pay Rent on Time A key tenant responsibility is to pay the rent on time and in full. If you expect difficulty in making an upcoming payment, let your housing provider and others who are helping you know this as soon as you know it, and propose a plan to pay the rent and late fees as soon as possible. This will help avoid additional legal costs and fees.</p>	<p>3.Ishyura Ubukode ku gihe Inshingano y'ibanze y'umukode ni ukwishyura ubukode ku gihe kandi mu buryo bwuzuye. Niba witeze ko uzahura n'ingorane mu kwishyura ubukode butaha, bimenyeshe umukodesha n'abandi barimo kugufasha ukibimenya, kandi utange gahunda yawe yo kwishyura ubukode n'ikiguzi cy'ubukererwe vuba bishoboka. Ibi bizagufasha kwirinda ikiguzi cy'inyongera cyo mu nzira z'amategeko n'andi mafaranga wacibwa.</p>
<p>4. Keep the Apartment or House Safe and Clean It is not the housing provider's responsibility to keep the unit safe and clean — it is the tenant's.</p>	<p>4.Inyubako cyangwa inzu ukodesha nihore isukuye kandi itekanye Si inshingano z'umukodesha ko inzu yawe ihora</p>



<p>Please keep your home safe and clean.</p>	<p>itekanye kandi isukuye – izo ni inshingano z’umukode. Nyabuna iwawe nihahore hatekanye kandi hasukuye.</p>
<p>5. Do Not Damage the Apartment or House As a tenant, it is your responsibility to ensure that you, and any guests, do not damage your home or any other part of the premises you access, which includes common areas in apartment buildings.</p>	<p>5.Wikwangiza inyubako cyangwa inzu Nk’umukode, ni inshingano zawe gukora uko ushoboye, ndetse n’abashyitsi bawe, ntimwangize inzu cyangwa se ikindi gice cyose cy’ikibanza inyubako irimo mwemerewe, harimo n’ahantu rusange mu nyubako.</p>
<p>6. Respect Neighbors with a Safe, Quiet Environment Part of being a responsible tenant is being a good neighbor. Being a good neighbor includes respecting your neighbors and refraining from behavior that disturbs their enjoyment of their home. Examples are playing music or the TV too loudly, children being too noisy or misbehaving, or arguing so that others can hear outside the apartment.</p>	<p>6.Ubaha abaturanyi ubaha umutekano, ituze aho mutuye Kimwe mu bituma uba umukode wubaha inshingano ze, harimo no kuba umuturanyi mwiza. Kuba umuturanyi mwiza harimo kubaha abaturanyi bawe no kwirinda imyitwarire yarogoya ibyishimo byabo iwabo mu ngo. Ingero ni nko gucuranga imiziki cyangwa gufungura televiziyo mu buryo busakuza cyane, abana bateza urusaku rwinshi cyangwa bakitwara nabi, cyangwa bagatongana ku buryo abandi bari hanze y’inyubako babyumva.</p>
<p>7. Make Timely Maintenance and Repair Requests Just as housing providers have clear upkeep and maintenance responsibilities, so do tenants. By reporting repair or special maintenance needs as soon as you become aware of them, you are helping the housing provider maintain the property.</p>	<p>7.Tanga ubusabe bwo Gusanirwa ku gihe Nk’uko abakodesha bafite inshingano zo kubungabunga no gusana, n’abakode ni uko. Mu kugaragaza isanwa cyangwa ukwitabwaho kwihariye ukibimenya, uba urimo gufasha umukodesha kwita ku nyubako.</p>
<p><i>NOTE: If the lease or addendum does not outline how to place a maintenance order, ask the housing provider for this information before you sign your lease.</i></p>	<p><i>ICYITONDERWA: Niba amasezerano y’ubukode cyangwa imigereka yayo bidasobanura uko gusaba gusanirwa bikorwa, bibaze umukodesha mbere y’uko usinya amasezerano y’ubukode.</i></p>
<p>8. Understand Emergency Versus Non-Emergency As a tenant, you may not face a maintenance emergency. But, if you do, it is important to know what type of maintenance is considered an emergency and what is a non-emergency. If</p>	<p>8.Gusobanukirwa ibihe byihutirwa n’ibitihutirwa Nk’umukode, ushobora kudahura n’ibihe by’isana byihutirwa. Ariko, niba uhuye nabyo, ni ingenzi ko umenya ubwoko bw’isana bufatwa nk’ubwihutirwa ndetse n’ubutihutirwa. Niba ari</p>



the problem threatens health and safety or can cause injury or severe property damage, for example a roof leak or electrical outlet spark, it is an emergency. Other examples include:	ikibazo kibangamiye ubuzima n'umutekano cyangwa se cyakomeretsa cyangwa gishobora kwangiza inyubako bikabije, urugero nk'igisenge kiva, ibishashi by'umuriro bisohoka ahagenewe gucomekwa ibikoresho bikoreshwa n'amashanyarazi, ibyo birihutirwa. Izindi ngero zirimo:
Flooding from a clear source or from a hidden one	Umwuzure uturuka ku isoko igaragara cyangwa itagaragara
Gas leak you can smell, regardless of the source	Umunuko wa gaze isohoka, utitaye ku nkomoko yayo
Carbon monoxide detector alarm or smoke detector alarm going off	Kuba impuruza z'ibyuka bya karubone cyangwa iz'umwotsi zitangiye gusakuza
Extended power outage Bug or rodent infestations	Ibura ry'umuriro rimaze umwanya munini, udukoko twangiza cyangwa ubwiyongere bukabije bw'imbeba
Evidence in a toilet or sink of sewage or other water back-up	Ikimenyetso mu musarani cyangwa imiyoboro itwara imyanda idakora cyangwa se ikindi kibazo cy'amazi yatobotse
Broken furnace or heater in winter if the temperature is below 50 degrees Fahrenheit	Iyangirika ry'imashini zitanga ubushyuhe mu nzu mu gihe cy'Itumba iyo ubukonje buri muni ya dogere Farenayiti 50.
Broken air conditioner(s) in summer if the temperature is above 90 degrees Fahrenheit	Iyangirika ry'imashini zitanga ubukonje mu nzu mu gihe cy'Impeshyi niba ubushyuhe buri hejuru ya dogere Farenayiti 90
Broken exterior door lock(s) that could allow intruder entrance	Iyangirika ry'uburyo bwo gukinga inzugi zisohoka mu nyubako ku buryo byatuma umugizi wa nabi yinjiramo
It is not an emergency if the issue does not pose an immediate threat to health, safety, or property. Below are examples of maintenance non-emergencies:	Ntibiba byihutirwa iyo ikibazo gihari kidashobora guteza by'ako kanya akaga ku buzima, ku mutekano, cyangwa ku nyubako. Aha hasi hari ingero z'isanwa rifatwa nk'iritihutirwa:
Burnt out lightbulb or broken light fixture	Ampuru y'itara ihiye cyangwa se iyangirika ry'ahafungirwa ampuru y'itara
Minor appliance malfunction, including the oven, microwave or one burner not working, or a broken ice maker	Ukudakora neza koroheje kw'ibikoresho byo mu gikoni, birimo ifuru, akamashini gashyushya ibiryo cyangwa igice kimwe cyako kidakora, cyangwa se



	iyangirika ry'akamashini gakora barafu
No hot water or minor faucet leaks	Nta mazi ashushye cyangwa se robine yangiritseho gato ku buryo itonyanga
Noise complaints and parking disputes	Ibibazo by'urusaku cyangwa impaka zo muri parikingi
No heat (if the outside temperature is not below 50 degrees Fahrenheit)	Nta bushyuhe mu nzu (mu gihe ubukonje bwo hanze butari muni ya dogere Farenayiti 50)
No air conditioning (if the outside temperature is not below 90 degrees Fahrenheit)	Nta bukonje mu nzu (mu gihe ubushyuhe bwo hanze butari muni ya dogere Farenayiti 90)
<p>9. Know When to Call 911 for Hospital, Fire Department, and Local Police First Responders</p> <p>What is an emergency? Knowing when to call 911 instead of your housing provider might save a life and/or limit property damage.</p> <p>What is a 911 emergency? It is an incident, accident, or situation that is life threatening and requires immediate police, firefighter, or emergency medical personnel action.</p> <p>Call 911 immediately when:</p>	<p>9. Menya Igihe Wahamagara numero 911 kwa Muganga, Servisi ishinzwe kuzimya inkongi, ndetse na Polisi itanga ubutabazi bwihuse aho utuye</p> <p>Ubutabazi bwihutirwa ni iki? Kumenya igihe cyo kwitabaza numero 911 y'ubutabazi aho gutabarizwa na nyir'inzu bishobora kurokora ubuzima ndetse/cyangwa gutuma inyubako itangirika.</p> <p>Nomero 911 y'ubutabazi bwihuse ni iki? Ni numero ihamagarwa mu gihe habaye ikibazo, impanuka, cyangwa se ikindi kiri mu rwego rwo kuba cyateza akaga ku buzima kandi gisaba ubutabazi bw'ako kanya bwa polisi, ubw'abashinzwe kuzimya inkongi, cyangwa se ubw'abaganga.</p> <p>Ihutire guhamagara 911 igihe:</p>
FIRE You or a family member cannot put out a fire with a fire extinguisher in the apartment or elsewhere in the building.	UMURIRO Wowe cyangwa umwe mu bagize umuryango mudashobora kuzimya umuriro mwifashishije kizimyamwoto zo mu nzu cyangwa iziri ahandi mu nyubako.
<p>INJURY Someone needs emergency medical assistance because of</p> <ul style="list-style-type: none"> • a severe accident, especially with a head injury or major cut bleeding beyond control • having difficulty breathing and or severe chest pains • fainting/passing out or 	<p>IGIKOMERE Hari umuntu wakomeretse ukeneye ubuvuzi bwihutirwa biturutse ku:</p> <ul style="list-style-type: none"> • impanuka ikomeye, by'umwihariko igikomere cyo ku mutwe cyangwa igikomere kinini kiva amaraso cyane mutabasha guhagarika • kugorwa cyane no guhumeka cyangwa se ububabare bukabije mu gatuza



<p>unresponsive/unconscious</p>	<ul style="list-style-type: none"> gucika intege/gutakaza ubwenge cyangwa guhwera
<p>CRIME Someone sees suspicious behavior in or near your building, especially someone trying to break into your house or apartment or your neighbor's.</p>	<p>ICYAHA Ubonye imyitwarire iteye inkeke hafi cyangwa mu nyubako yawe, cyane cyane igihe hari urimo kugerageza kwinjira ku ngufu mu nzu yawe cyangwa mu nyubako ucumbitsemo cyangwa iw'umuturanyi.</p>
<p>CRIME Witness someone make a credible threat to hurt or kill someone or themselves — including in your own household.</p>	<p>ICYAHA Ubonye hari urimo gukangisha gukomeretsa cyangwa kwica umuntu cyangwa kwiyica ubwe – harimo n'iwawe mu rugo.</p>
<p>If I do not speak English well, can I call 911? Yes, 911 interpreters are available. When calling 911, know how to say in English what your language is. For example, learn and practice saying, "I speak Spanish," "I speak Pashto," or "I speak Arabic" in English.</p>	<p>Nahamagara kuri 911 kabone n'iyi naba ntazi kuvuga neza icyongereza? Yego, abasemuzi ba numero 911 barahari. Igihe uhamagara 911, menya uko wamenyekanisha ururimi uvuga ubikoze mu Cyongereza. Urugero, iga kandi usubiremo uko wavuga ngo, "Mvuga Igisipanyole", "Mvuga IgiPashito" cyangwa "Mvuga Icyarabu" ubivuga mu Cyongereza.</p>
<p>What if I cannot hear well? How do I call 911? In most areas of the U.S., hearing and speech impaired individuals can seek assistance by texting 911. The American Disability Act requires 911 or other telephone emergency service providers to provide TTY* users with direct access to emergency services. <i>If someone in your household has these challenges, be certain to get help from your resettlement or other social service agency to understand TTY.</i></p>	<p>None niba ntabasha kumva neza? Ni gute nahamagara 911? Mu bice byinshi bya Leta Zunze Ubumwe z'Amerika, abafite ubumuga bwo kutumva no kutavuga basaba ubutabazi bohereza ubutumwa bugufi kuri 911. Itegeko ry'Amerika rirengera abafite ubumuga ritegeka ko 911 cyangwa se abandi batanga serivise z'ubutabazi bwihuse kuri telefoni guha abantu bakoresha itumanaho rya telefoni mu kwandika gusa, ibizwi nka TTY uburyo bwo kubona serivisi z'ubutabazi bwihuse. <i>Niba hari umuntu iwawe ufite ibyo bibazo, shakira ubufasha mu kigo gitanga serivisi z'imibereho y'abaturage aho utuye bagufashe gusobanukirwa TTY.</i></p>
<p>TTY is a text telephone device for people with hearing or speech limits or disabilities. A TTY is a keyboard with a display for receiving typed text that can be attached to a telephone. The TTY user types a message that is received by another TTY at the other end of the line.</p>	<p>TTY ni agakoresho ka telefone ko kwandika ubutumwa kagenewe abantu bafite ingorane mu kumva cyangwa kuvuga cyangwa abafite bene ubwo bumuga. TTY ni mwandikisho cyangwa clavier y'inyuguti ndetse n'ikagira ahagaragarira inyuguti zanditswe ishobora gucomekwa kuri telefoni. Ukoresha TTY yandika ubutumwa</p>









	bwakirwa n’indi TTY aho bwoherejwe.
What information should I give on my 911 call? The first thing is to remain calm and be ready to answer questions and take directions from the 911 worker who answers the call.	Ni ayahe makuru natanga igihe mpamagaye 911? Ikintu cyamba mbere ni ukuguma utuje kandi witeguye gusubiza ibibazo kandi ukubahiriza amabwiriza y’umukozi wo kuri 911 witaba telefoni.
Share the precise location – the exact street address and apartment floor and number – of the emergency. If you do not know the address, mention landmarks, street signs, or buildings.	Vuga ahantu uri neza – aderesi y’umuhanda n’igice cy’igorofa na numero – by’ahakenewe ubutabazi. Niba utazi aderesi, vuga ibimenyetso bigaragara, ibyapa byo ku muhanda, cyangwa se inyubako zihari.
Know the phone number from which you are calling.	Menya numero ya telefoni urimo guhamagaza.
Give detailed information about the emergency to the dispatcher to help them determine which responder to send, i.e., medical, fire, or police.	Ha abashinzwe kohereza ubutabazi amakuru arambuye ku byerekeranye n’ikibazo gikeneye ubutabazi kugira ngo bamenye abatabazi bohereza abo ari bo, urugero, niba ari abaganga, abashinzwe inkongi, cyangwa polisi.
Stay on the phone with the person who answered your call – as long as being on the phone does not put you in danger.	Guma kuri telefoni uvugana n’uwakwitabye – igihe cyose kuguma kuri telefoni bitagushyira mu kaga.
Follow instructions from the person who answered the 911 call while waiting for first responders to arrive.	Kurikiza amabwiriza uhabwa n’uwakwitabye kuri 911 mu gihe utegereje ko abatabazi bahagera.
<i>NOTE: Your housing provider cannot include a lease clause giving them the right to fine or terminate your lease because you called the police for help with an emergency.</i>	<i>ICYITONDERWA: Umukodesha ntashobora gushyira mu masezerano ingingo imuha uburenganzira bwo kuguca amande cyangwa gusesa amasezerano ngo ni uko wasahamagaye polisi usaba ubutabazi ku kibazo cyihutirwa.</i>
<p>10. Learn About Seasonal Weatherization</p> <p>You can save money and energy by preparing your apartment or house for both cold winter and hot summer weather. Weatherization is protecting the exterior and interior of your apartment from weather elements to optimize energy efficiency and reduce costs. Here are some tips to weatherize your apartment:</p>	<p>10. Iga uburyo bwo gutegura inzu yawe ku bijyanye n’ibihe</p> <p>Ushobora kuzigama amafaranga n’ingufu zawe binyuze mu gutegurira inyubako cyangwa inzu ubamo ibihe by’ubukonje bw’itumba ndetse n’iby’ubushyuhe bw’Impeshyi. Kwitega ibihe ni ukurinda inyuma n’imbere mu nyubako yawe kwangizwa n’ibihe mu rwego rwo gukoresha ingufu zawe neza no kugabanya ikiguzi. Izi ni zimwe mu nama zagufasha gutegurira inyubako</p>



	yawe ibihe:
<p>SUMMER</p> <ul style="list-style-type: none"> • Hang blackout curtains on windows that are regularly exposed to direct sunlight. This blocks out sunlight so that an air conditioner can be used less. • Buy and use fans instead of air conditioning. • Close doors on unused rooms, such as bathrooms and bedrooms, during the day so the air conditioning does not reach these rooms when no one is in them. 	<p>MU MPESHYI</p> <ul style="list-style-type: none"> • Manika amarido yijimye ku madirishya areba ahantu urumuri rw’izuba rugerana ubukana. Ibi bizatira ubushyuye bw’izuba ku buryo icyuma gikonjesha mu nzu gikora gakeya. • Gura ndetse ukoreshe udukoresho dutanga umwuka mwiza twa ventilateur aho gukoresha imashini zitanga ubukonje. • Funga ku manywa inzugi z’ibyumba bitarimo gukoreshwa, nk’iby’ubwogero n’uburyamo, kugira ngo umwuka utangwa n’imashini utagera muri ibi byumba igihe nta muntu ubirimo.
<p>WINTER</p> <ul style="list-style-type: none"> • Insulate windows by putting film on the glass panes to keep cold air from coming in. • Hang blackout curtains as thermal barriers to keep warm air from leaking outside. • Hang carpets or other fabric wall decorations on exterior walls to reduce heat loss. • Use rugs on the floors at all times as a barrier that prevents heat loss through the floor. • Use <i>draft stoppers</i> to prevent cold air from coming in under the entry door(s). <p><i>NOTE: You can make a door draft stopper by rolling up a bath towel or blanket.</i></p>	<p>MU ITUMBA</p> <ul style="list-style-type: none"> • Pfuka amadirishya ushyira akugara ku birahure kabuza ubukonje kwinjira mu nzu. • Manika amarido yijimye nk’uburyo bwo kuzitira ubushyuye ngo budasohoka hanze. • Manika amatapi cyangwa indi mitako ikozemu myenda ku nkuta zo hanze mu rwego rwo kugabanya gutakaza ubushyuye. • Koresha itapi zo hasi ku isima igihe cyosenk’inzitizi ibuza ubushyuye gusohoka bunyuze hasi. • Koresha udukoresho twabugenewe mu kubuza ubukonje kwinjira bunyuze muni y’urugi. <p><i>ICYITONDERWA: Ushobora kwikorera bene aka gakoreshe uzingazinga itoroshu cyangwa uburingiti akaba ari byo ushyira muni y’urugi.</i></p>
<p>If you are paying for your utilities and are unable to pay your bill on time or in full, energy assistance is available. Here are some contacts for help if you are an eligible low-income household with high heating and cooling energy costs. You can ask about bill payment assistance, weatherization, and energy-related home repairs.</p>	<p>Niba wishyura serivisi za nkenerwa ukaba utabasha kwishyurira fagitire ku gihe cyangwa se utabasha kuyishyura yose, imfashanyo mu by’ingufu iraboneka. Izi ni zimwe muri aderesi washakiraho ubufasha niba umuryango wawe wemewe nk’umuryango ukennye ufite ikiguzi kiri hejuru cy’ingufu zishyushya n’izikonjesha mu nzu.</p>



	<p>Wabaza ibijyanye n’imfashanyo yo kwishyura fagitire, gutegurira inzu bijyanye n’imiterere y’ibihe, ndetse na serivisi yo gusana ibikoresho bijyanye n’ingufu byo mu rugo.</p>
<p><u>LIHEAP Map State and Territory Contact Listing</u> A <u>community action agency (CAA)</u> can help with eligibility and application guidelines. <u>NeedHelpPayingBills.com</u> <u>211 Find Help Near You</u></p>	<p><u>Ikarita ya LIHEAP y’urutonde rw’aderesi ya za Leta n’Intara</u> <u>Ikigo gifasha aho utuye (CAA)</u> <u>NeedHelpPayingBills.com</u> <u>211 Kubona inkunga hafi yawe</u></p>
<p>11. Know Your Housing Provider’s Rights and Responsibilities As noted earlier, both you and your housing provider have responsibilities outlined in your lease. Because housing provider-tenant laws vary from state to state, and even from city to city, here are basic housing provider responsibilities they should follow:</p>	<p>11. Menya uburenganzira n’inshingano bya Nyir’inzu Nk’uko byavuzwe mbere, mwembi wowe n’umukodesha wawe mufite inshingano zikubiye mu masezerano yawe y’ubukode. Bitewe n’uko amategeko agenga abakodesha n’abakode agenda ahindagurika kuva muri leta ujya mu yindi, yewe no kuva mu muji ujya mu wundi, izi ni inshingano z’ibanze baba bagomba kubahiriza:</p>
<p>FOLLOW TERMS OF LEASE AND RENTAL AGREEMENT The lease you and your housing provider sign is legally binding if it meets the state’s requirements for a valid contract, which it should. As such, the housing provider must follow all the lease terms just as you must. The links below lead to tenant rights resources and state lease requirements.</p>	<p>KUBAHIRIZA AMABWIRIZA AKUBIYE MU MASEZERANO Y’UBUKODE Amasezerano wowe n’umukodesha musinyana aba afite ingufu z’itegeko igihe cyose yujuje ibyo leta isaba kuri kontaro zemewe, kandi agomba kuba abyujuje. Kubw’ibyo, umukodesha agomba kubahiriza ingingo zose zikubiye mu masezerano kimwe n’uko nawe ugomba kuzubahiriza. Imiyoboro iri hasi aha irakwerekeza ku isoko wasomaho ibijyanye n’uburenganzira bw’umukode ndetse n’aho wabona amabwiriza ya leta ku bijyanye n’amasezerano y’ubukode</p>
<p> <u>Tenant Rights</u>  <u>State Laws on Leases and Rental Agreements</u>  <u>NOLO Landlord-Tenant Rights</u></p>	<p> <u>Uburenganzira bw’Umukode</u>  <u>Amategeko ya Leta ku bijyanye n’amasezerano y’ubukode</u>  <u>NOLO Uburenganzira bw’umukodesha-umukode</u></p>



<p>KNOW THE FAIR HOUSING ACT (FHA) AND EQUAL CREDIT OPPORTUNITY ACT Being a housing provider is a major obligation, and understanding FHA requirements <i>plus state and local laws and housing ordinances</i> helps housing providers know their responsibilities to tenants.</p>	<p>MENYA ITEGEKO RIGENGA ICUMBI MBERAKURI (FHA) N'ITEGEKO RIGENGA IRINGANIZA MU KWAKA INGUZANYO Kuba nyirinzu y'ubukode ni inshingano ikomeye cyane, bikaba ari byiza ko abatanga icumbi bamenya amabwiriza akubiye muri ririya tegeko rya FHA ndetese n'andi mategeko y'igihugu n'ay'akarere, hamwe n'amabwiriza yerekeye gutanga icumbi kugirango bamenye inshingano bafite imbere y'abakode.</p>
<p>WARRANTY HABITABILITY Your housing provider is responsible for providing a habitable living space. This is an apartment or house that is safe, fit to live in, free from hazards, and complies with ALL your state and local building and health codes.</p>	<p>UBWISHINGIRE BW'ICUMBI RISANNYE NEZA Umukodesha ashinzwe kuguha inzu isannye neza. Iyi ishobora kuba ari igice cy'inzu cyangwa inzu yihariye, birangwamo umutekano, bibereye guturwamo, bitagira inzitizi zateza impanuka kandi byubahirije amabwiriza YOSE ya leta ndetse n'akarere utuyemo ajyanye n'imyubakire n'ubuzima.</p>
<p>PROVIDE RELEVANT REASONABLE ACCOMMODATION The Fair Housing Act (FHA) is a federal law that prohibits discrimination in housing. One of the many protections of the FHA is a disabled person's right to request reasonable accommodation in rules, policies, practices, and services to allow them total access and use of the rental property. If your family has an eligible reasonable accommodation request, your housing provider must comply.</p>	<p>KUGORORA AMABWIRIZA YO GUSHYIKA KU ICUMBI Itegeko Rigenga Icumbi Mberakuri (FHA) ni itegeko ry'igihugu cyose ribuza ivangura mu gutanga icumbi. Imwe mu ngingo za FHA zirengera abaturage yerekeranye n'uburenganzira bw'abamugaye mu gusaba ko amabwiriza, imigenere, imikorere n'itangwa ry'icumbi byagororwa kugirango nabo babashe gushyika no gukoresha amazu akodeshwa. Niba ufite umuntu mu muryango wawe ufite icyifuzo kigaragara cy'uko hakorwa igororwa ry'amabwiriza mu kubasha gushyika ku icumbi, nyirukuguha icumbi agomba kubyubahiriza.</p>
<p>MANAGE TENANT RELATIONSHIPS WELL It is a win-win situation when you, as a tenant, have a good relationship with your housing provider. Even though the relationship is a business one, your housing provider should have a positive, helpful relationship with you.</p>	<p>KWITWARARIKA UMUBANO N'UMUKODESHA W'INZU Y'ICUMBI Mu gihe wowe umukode w'izu y'icumbi ufite umubano mwiza na nyirinzu ukodesha, ibyo aba ari mpa-nguhe. N'ubwo bwose uwo mubano uba ushingiyeye ku bucuruzi, nyirinzu ucumbitsemo agomba kugira umubano ususurutse kandi wo gufashanya mu migirire ye nawe.</p>



<p>MAKE TIMELY REPAIRS As stated earlier, a key housing provider responsibility is maintaining the property to be safe and habitable. Part of that is timely response to your maintenance requests. Depending on state and local laws, you may withhold partial or full rent if repairs are not done in a timely matter. If you <i>do</i> have a problem with timely maintenance, you can contact your local free legal aid agency for additional assistance.</p>	<p>GUSANA IBYONONEKAYE HAKIRI KARE Nkuko twabivuze haruguru, imwe mu nshingano z’ingenzi za nyiri inzu ikodeshwa nugukora kuburyo inzu ihorana umutekano n’umucyo. Kimwe muri ibyo ni ukwitabira gusana hakiri kare ibyangiritse umubwiye. Bitewe n’amategeko ya leta cyangwa akarere utuyemo, ushobora gusigarana igice cyangwa ukagwatira ikiguzi cyose cy’ubukode iyo gusana ibyononekaye bidakorewe igihe. Niba <i>koko</i> ufite ikibazo cyo gusanira ibyangiritse igihe, hamagara ibiro by’abunganira mu mategeko by’akarere utuyemo kugirango bagutere inkunga y’umugereka.</p>
<p><i>NOTE: Revisit information on pages 14-15 to review what is considered routine maintenance.</i></p>	<p><i>ICYITONDERWA: Ongera usome ibyanditse ku rupapuro rwa 14-15 kugirango wumve ibyo bita isana risanzwe.</i></p>
<p>SAFETY Your housing provider’s legal responsibility and duty are to protect you in line with common sense and state and local laws that specify safety requirements for rental property. Basic safety requirements are: working smoke detectors, secure and working locks on outside doors and all windows, and lighting in dark outside areas.</p>	<p>UMUTEKANO Nyirinzu ucumbitse amategeko amusaba kandi akanamubwiriza kuguha umutekano hakurikijwe gucisha mu gaciro ndetse n’amategeko ya leta n’akarere utuyemo akena inshingano z’umutekano mu macumbi akodeshwa. Inshingano z’umutekano z’ibanze ni izi: akamashini kareha umwotsi kuba gakora neza, amapata n’ingufuri by’imiryango yo hanze n’amadirishya kuba bikora neza, kuba hari amatara mu mpande zijimye zo hanze.</p>
<p>REFUNDING SECURITY DEPOSITS IF DUE As detailed on page 11, you may qualify for a refund of your security deposit if you leave the rental property in good condition, and the deposit must be returned within state deadline requirements.</p>	<p>GUSUBIZA INGWATE IYO IGOMBA GUTANGWA Nkuko bisobanuye ku rupapuro rwa 11, ushobora gusubizwa ingwate watanze iyo usize inzu imeze neza, kandi iyo ngwate igomba gusubizwa hakurikijwe igihe cy’iminsi ntarengwa cyagenwe na leta.</p>

<p>Other Important Information and Documents</p>	<p>Andi mabwiriza n’Inyandiko by’Ingenzi</p>
<p>Documents: Notices During Tenancy</p>	<p>Inyandiko: Ubutumwa bumenyeshya mu gihe cy’ubukode</p>
<p>When you are a tenant, you will receive transaction</p>	<p>Iyo uri umukode, ugenda ubona inyandiko</p>



<p>or informational documents from your housing provider throughout your lease period. Here are some documents you may receive:</p>	<p>zerekeranye n’imicungire cyangwa amabwiriza mu gihe cyose cy’ubukode. Dore zimwe mu nyandiko ushobora kubona:</p>
<ul style="list-style-type: none"> Notice of Routine or Special Maintenance In an apartment building, you might receive a notice that the electricity or water will be shut off for a period of time one day, or you may receive notice that the hallways and lobby are being cleaned on a certain day. Usually, such notices are placed in your mailbox or put under your door. If you are renting a house, notices may also be placed in your mailbox or at your front door. 	<ul style="list-style-type: none"> Inyandiko yerekeranye n’Isana ry’inzu Risanzwe cyangwa Ridasanzwe Iyo utuye mu gice cy’inzu, ushobora kubona inyandiko ikumenyeshako amashanyarazi cyangwa amazi bizaba bifunzwe mu gihe iki n’iki cy’umunsi, cyangwa ukabona inyandiko ikumenyeshako urwinjiriro cyangwa ikirambi bikuburwa ku munsi uyu n’uyu. Iyo ukodesha inzu yihariye, inyandiko zimenyeshako bashobora kuzishyira mu gasanduku k’amabaruwa cyangwa imbere y’umuryango wawe.
<ul style="list-style-type: none"> Notice to Enter Letter This notice will let you know when the housing provider needs to enter into your unit, which must be in accordance with state and local laws. This notice is used when routine maintenance or inspection of appliances or other equipment is needed. 	<ul style="list-style-type: none"> Inyandiko imenyeshako ukwinjira mu nzu yawe Iyi nyandiko ikumenyeshako igihe nyirinzuzutuyemo akeneye kwinjira iwawe, bikababigomba gukurikiza amategeko y’igihugu ndetse n’ay’akarere utuyemo. Iyi nyandiko imenyeshako ikoresheya igihe hari isanwa risanzwe cyangwa hari igenzurwar’y’ibikoresho n’amamashini yo mu nzu.
<ul style="list-style-type: none"> Rent Increase Letter With a month-to-month rent agreement, you will be notified when the housing provider plans to raise the rent. If you have a one- or multi-year lease, a similar notice will be in conjunction with a Lease Renewal Letter (see below). 	<ul style="list-style-type: none"> Ibaruwa imenyeshako izamura ry’igicro cy’icumbi Mu masezerano y’ubukode yo kwishyura ukwezi ku kwezi, uzabona ibaruwa ikumenyeshako igihe nyirinzuzateganyakuzazamura igicro cy’icumbi. Iyo ufite ubukode burambye bw’umwaka cyangwa imyaka myinshi, bene iyo nyandiko izanana n’ibaruwa yo Kuguruzubudode Burambye (reba hepfo hakurikira)
<ul style="list-style-type: none"> Late Rent Notice (<i>example</i>) This letter reminds you to pay past due rent and late fees as stated in the lease. 	<ul style="list-style-type: none"> Inyandiko y’Ubukererwe mu Kwishyura Ubukode (<i>urugero</i>) Iyi baruwa ikwibutsa kwishyura ubukode



	<p>bwahise cyangwa bwakerewe nk'uko biteganywa mu masezerano.</p>
<ul style="list-style-type: none">• Three-Day Notice to Pay Past Due Rent or Vacate If advice on page 17 is followed, this can be avoided. But you should know that in landlord tenant law, a three-day notice is what you will receive if your rent is delinquent. The housing provider can demand that you pay the past due rent or vacate the unit. If this happens, follow up with social service agencies, including your original resettlement agency and/or free legal services.	<ul style="list-style-type: none">• Inyandiko ya gasopo y'iminsi itatu yo kwishyura indarane z'icumbi cyangwa Kwirukanwa Ukurikije inama bakugira ku rupapuro rwa 17, ibi ntibyagombye kubaho. Ariko ugomba kumenya ko mu mategeko agenga imikorere ya nyirugukodesha n'umukode, nta kindi uzaronka uretse iyo gasopo y'iminsi itatu niwitwara nabi mu kwishyura icumbi. Nyirinzuzi afite kugusaba ko wishyura indarane z'icumbi cyangwa ukavamo. Ibi biramutse bibaye, ubimenyesha inzego zishinzwe imibereho y'abaturage, harimo n'ibiro byari bishinzwe kukwimura hamwe/cyangwa n'inzego zunganira mu by'amategeko ku buntu.
<ul style="list-style-type: none">• Lease Renewal Letter If you and your housing provider want to renew your lease, you should receive the renewal notice 60 days before your current lease ends. If you do not receive this, ask for it. The renewal notice timeframe should correspond with the Notice to Vacate policy (see page 13). If a housing provider requires you to give 60 days' notice to end your lease before it expires, they also must provide 60 days' advance notice if your lease will be renewed.	<ul style="list-style-type: none">• Ibaruwa yo kwuguruza ubukode burambye Mu gihe wowe na nyirinzuzi ukodesha mwifuje kwuguruza amasezerano yo gukodesha arambye, ugomba kubona inyandiko yo kwuguruza amasezerano iminsi 60 mbere yuko amasezerano ugenderaho arangira. Uramutse utabonye iyo nyandiko, hita uyisaba. Igihe cy'inyandiko yo kwuguruza amasezerano kigomba guhura n'amabwiriza y'Inyandiko yo Kuva mu Nzu (reba urupapuro rwa 13). Niba nyirinzuzi agusaba kumumenyesha hasigaye iminsi 60 mbere y'uko amasezerano arangira, nawe asabwe kukumenyesha hasigaye iminsi 60 mbere y'uko amasezerano y'ubukode mufitanye azuguruzwa.
EXAMPLE: Ms. Ineedahome's lease ends	URUGERO: Madamu Ineeda afite



<p>on 30 DEC 2023 and her housing provider requires 60 days' notice if she wants to renew or end the lease. Her housing provider thinks she is an excellent tenant and wants to renew her lease. Ms. Ineedahome should receive her letter of renewal from her housing provider no later than 30 OCT 2023.</p>	<p>amasezerano y'ubukode burambye azarangira kuri 30 z'Ukuboza 2023 ariko nyirinzu arimo akaba akeneye ko amumenyeshya hasigaye iminsi 60 niba ashaka kuguruza cyangwa kurangiza amasezerano y'ubukode. Nyirinzu we azi neza ko Ineeda ari umukode mwiza akaba ashaka kuguruza amasezerano y'ubukode bafitanye. Madamu Ineeda yagombye kubona ibaruwa ya nyirinzu yo kuguruza amasezerano bitarenze tariki 30 Ukwakira 2023.</p>
<ul style="list-style-type: none"> Lease Non-Renewal Letter A lease non-renewal letter is a written notice sent by a housing provider when they DO NOT want to renew your lease once it expires. The non-renewal notice timeframe should correspond with the Notice to Vacate policy (page 13). Also, if a housing provider requires you to give 60 days' notice to end your lease before it expires, they also must provide 60 days advance notice if your lease will be renewed. 	<ul style="list-style-type: none"> Ibaruwa yo kutuguruza Amasezerano y'Ubukode Burambye Ibaruwa yo kutuguruza amasezerano y'ubukode burambye ni inyandiko nyirinzu yohereza iyo ADASHAKA kuguruza amasezerano igihe azaba arangiye. Ibihe byagenwe ku ibaruwa yo kutuguruza amasezerano bigomba kujyanirana n'amabwiriza yerekeye Inyandiko yo Kuva mu Nzu (urupapuro rwa 13). Ikindi kandi, niba nyirinzu agusaba kumuteguza iminsi 60 mbere y'uko ubukode bwawe burangira, nawe agomba kuguha integuza y'iminsi 60 mbere y'uko ubukode buzuguruzwa.
<p>EXAMPLE: Mr. Notsogoodtenant's lease ends on 1 OCT 2023. Since the housing provider requires the tenant to give just 30 days' notice if he wants to end his lease, then the housing provider must notify Mr. Notsogoodtenant that they will not renew his lease, in writing, no later than 1 SEP 2023.</p>	<p>URUGERO: Amasezerano y'ubukode ya Bwana Mucumbitsimubi azarangira ku itariki ya 1 Ukwakira 2023. Kubera ko ugomba guteguza nyirinzu ukodesha mbere y'iminsi 30 mu gihe ashatse kurangiza amasezerano y'ubukode, ni ukuvuga ko nyirinzu agomba guteguza Bwana Mucumbitsimubi ko atazuguruza amasezerano y'ubukode bafitanye, mu nyandiko, bitarenze tariki 1 Nzeri 2023.</p>
<ul style="list-style-type: none"> Lease Termination Letter A lease termination letter is when your housing provider informs you that your 	<ul style="list-style-type: none"> Ibaruwa yo Gusesa Amasezerano y'Ubukode Ibaruwa yo gusesa amasezerano



<p>lease will expire, and it will not be renewed.</p>	<p>y’ubukode yoherezwa iyo nyirinzu akumenyeshya ko amasezerano y’ubukode agiye gucyura igihe, kandi ko atazuguruzwa.</p>
<p>• Lease Violation Notice</p> <p>This notice is sent when you violate a clause or point in your lease. The housing provider’s notice will cite the violation and the consequence. For example, noise violations, habitual late rent payment, hosting unauthorized long-term guests, and participating in illegal activity.</p>	<p>• Inyandiko ku Guca ku mabwiriza y’Amasezerano y’Ubukode</p> <p>Iyi nyandiko yoherezwa iyo warenze ku ngingo cyangwa amabwiriza akubiye mu masezerano. Iyi nyandiko ya nyirinzu igomba gusobanura ingingo zishwe n’ingaruka zabyo. Urugero, amabwiriza ajyanye n’urusaku, guhora ukererwa kwishyura icumbi, gucumbikira abashyitsi igihe kirekire ku buryo butemewe, no gukora ibintu binyuranyije n’amategeko.</p>

<p>Tenant Forms</p>	<p>Impapuro zabigenewe zuzuzwa n’Umukode</p>
<p>Here are a few documents (already mentioned above) that you can use to protect your rights while meeting lease obligations.</p>	<p>Dore zimwe mu mpapuro (twavuze mbere) ushobora kwifashisha mu kurengera uburenganzira bwawe mu kubahiriza inshingano z’amasezerano y’ubukode.</p>
<p>• Return of Security Deposit Letter</p> <p>This sample letter can be used as a documented reminder for your housing provider to repay the deposit to which you are entitled. This letter should be submitted after the housing provider has not refunded the deposit within your state-required timeframe.</p>	<p>• Ibaruwa yo Gusubizwa Ingwate y’Ubukod</p> <p>Uru ni urugero rw’ibaruwa ishobora gukoreshwa mu kwibutsa nyirinzu ko agomba kugusubiza ingwate ufiteho uburenganzira. Iyi baruwa uyohereza iyo nyirinzu atakwishyuye ingwate mu gihe cyateganyijwe n’amategeko ya leta.</p>
<p>• Notice to Vacate Letter</p> <p>Before submitting a letter, ask if there is a form for you to use. As above, this is a sample of the letter you can write if your housing provider requires prior notice from you to end your lease but does not provide a form.</p>	<p>• Ibaruwa Imenyeshya Kuva mu Nzu</p> <p>Mbere yo kohereza ibaruwa, banza ubaze niba nta rupapuro rwabigenewe ushobora kwuzuzwa. Nkuko tumaze kubivuga hejuru, uru ni urugero rw’ibaruwa ushobora kwandika iyo nyirinzu akeneye ko umuteguza mbere yo kurangiza amasezerano ariko nta</p>










	rupapuro rwabigenewe yaguhaye.
<ul style="list-style-type: none"> Reasonable Accommodation Request This sample letter can be use if you need to ask your housing provider for a reasonable accommodation. A reasonable accommodation request may be made verbally, but a written request provides documentation in case the request is not met. 	<ul style="list-style-type: none"> Ibaruwa isaba kugorora uburyo bwo gushyika ku icumbi Uru ni urugero rw'ibaruwa ushobora gukoresha ukeneye ko nyirinzu agoragoza uburyo buboneye bwo gushyika mu icumbi. Ubu busabe bushobora gukorwa mu magambo, ariko iyo biciye mu nyandiko biba gihamya mu gihe ubwo busabe butitaweho.

Understanding Eviction	Sobanukirwa no Kuvanwa mu Nzu
While all newcomers, as first-time renters in the U.S., plan for a positive, successful tenancy, an eviction, or notice of plans for an eviction, may happen. With this in mind, you need to understand the eviction process to protect your rights.	Abantu bakigera muri Leta Zunze Ubumwe z' Amerika, iyo batangiye gukodesha bwa mbere baba bizeye ko igihe cy'ubukode kizagenda neza, ariko bafite no kugwirirwa no gukurwa mu nzu cyangwa inyandiko ibamenyesha ko bazavanwa mu nzu.
First, Understand How to Avoid Eviction	Banza umenye uko wakwirinda kuvanwa mu nzu
Always pay your rent on time, following your lease. Having a good relationship with your housing provider can help when you are having trouble paying your rent. If you have a positive relationship and are a good tenant, the housing provider may be willing to work with you on a delayed payment plan. If your rent is going to be late but you can pay it soon, tell your housing provider immediately. Even though the housing provider does not have to agree to the payment arrangement, they may be willing to work with you.	Buri gihe ishyurira igihe amafaranga y'ubukode, kurikiza ibiri mu masezerano. Kugira imibanire myiza na nyirinzu birafasha iyo haramutse haje ingorane mu kwishyura icumbi. Iyo ufitanye umubano mwiza na nyirinzu kandi ukaba usanzwe uri umukode mwiza, nyirinzu afite kugufasha kugena uburyo uzagenda wishyura. Niba ushobora gukererwa mu kwishyura icumbi ariko ukaba wakwishyura vuba, hita ubibwira nyirinzu. Nubwo nyirinzu atanezewa n'uburyo ushaka kumwishyuramo, ibyo ari byo byose azagaragaza ubushake mu kugufasha.
Rental Assistance Programs: There are state and local organizations that provide financial assistance to renters who are struggling with rental and utility arrears and possible evictions. Find Rental Assistance Programs in Your Area National Low-Income Housing Coalition State	Gahunda Zifasha mu Gukodesha Icumbi: Hari amashyirahamwe yo mu rwego rwa leta n'akarere atera inkunga y'ubukungu abakodesha iyo bamerewe nabi mu kwishyura icumbi n'indarane z'amazi n'umuriro, ndetse no kuvanwa mu nzu. Reba Gahunda Zifasha mu Gukodesha mu

Porogaramu yo gufasha Impunzi Gutura ni umushinga wa CWS ufite amasezerano yo kwishyurwa binyuze muri Minisitiri y'ububanyi n'amahanga y'Amerika



<p><u>and Rental Assistance Referral</u></p> <p> CAA Locator — A community action agency (CAA) provides help such as food, energy, rent, and utility assistance. CAA services and resources vary, so contact a local agency for aid availability, application, and eligibility requirements.</p> <p>If you cannot find programs in your area, call 2-1-1 or your local housing authority for assistance. You can also check out these services:</p> <p> NeedHelpPayingBills.com</p> <p> Rental Assistance</p>	<p><u>Karere Utuyemo</u></p> <p> Ishyirahamwe ry'Igihugu ry'Amacumbi Aciritse Gahunda ikorana na za Leta mu Gukodesha</p> <p> Indangamerekezo ya CAA</p> <p>Ikigo gifasha (CAA) gitanga inkunga nk'ibiribwa, umuriro w'amashyirazi, kwishyura ubukode n'ibindi birimo nk'amazi. Ibikorwa n'ubufasha CAA itanga biratandukana, bityo washakisha kuvugana n'ikigo cy'aho utuye kikagasonurira ubufasha buhari, uko wabusaba n'bikenerwa kugirango wemererwe.</p> <p>Igihe udashoboye kubona izo porogaramu aho utuye, wahamagara 2-1-1 cyangwa se ubuyobozi bushinzwe iby'imitutire aho utuye bukagufasha. Ushobora no kwiambaza izi serivisi:</p> <p> NeedHelpPayingBills.com</p> <p> Ubufasha bwo kwishyura ubukode bw'inzu</p>
<p>Do not break any tenant rules or ignore any tenant responsibilities outlined in the lease.</p>	<p>Wikwica amategeko yo gukodesha cyangwa inshingano z'umukode zikubiye mu masezerano y'ubukode</p>
<p>Above all, do not participate in any illegal activities. If you are unsure of the legality of something you are asked to do — to earn money, for example — ask a social service agency staff member.</p>	<p>Ariko cyane cyane, irinde ibikorwa binyuranyije n'amategeko. Niba utazi neza niba ibyo usabwe gukora bihuje n'amategeko – tuvuge nko gushakisha amafaranga – baza umukozi w'ibiro bishinzwe imibereho y'abaturage.</p>

<p>What is an Eviction?</p>	<p>Kuvanwa mu nzu ni iki?</p>
<p>An eviction is a legal process by which a housing provider ends a tenant's lease and asks them to vacate the rental property at a time decided by local laws and statutes. A housing provider can evict you for several reasons, including non-payment of rent, multiple lease violations, and/or illegal activities occurring in the rented apartment or house. In most states, a housing</p>	<p>Kuvanwa mu Nzu ni uburyo bukoresha amategeko mu gihe nyirinzuru asheshe amasezerano agasaba umukode kuva mu nzu hakurikijwe ibihe byateganijwe n'amategeko y'igihugu n'akarere. Nyirinzuru ashobora kugukura mu nzu ku mpamvu nyinshi, harimo kutishyura icumbi, guca ku mabwiriza y'amasezerano inshuro nyinshi, ndetse/cyangwa ibikorwa binyuranyije</p>



<p>provider cannot begin an eviction without giving written notice. Eviction laws vary by state and sometimes by county or city/town. If you receive an eviction notice DO NOT WAIT to seek legal assistance. Seek it immediately and communicate with your housing provider to learn if you can avoid eviction.</p>	<p>n'amategeko bibera mu nzu cyangwa igice cy'inzu ukodesha. Muri Leta nyinshi z'Amerika, nyirinzu ntashobora kuvana umukode mu nzu atabanje gutanga integuza yanditse. Amategeko agenga kuvanwa mu nzu agiye atandukanye bitewe na leta cyangwa umujyi. Nubona inyandiko igusaba kuva mu nzu, WITINDA gushaka abunganira mu mategeko. Hita ubashaka kandi uvugane na nyirinzu kugirango umenye niba hari uburyo wahagarika kuvanwa mu nzu.</p>
<p>Finding Help During an Eviction</p>	<p>Gushaka inkunga mu bihe byo Kuvanwa mu Nzu</p>
<p>If you must go through an eviction process, your resettlement agency should be able to refer you to local resources and organizations that can help. For example, a local legal aid agency that can provide free or reduced fee legal services to low-income individuals and families.</p>	<p>Niba ugomba kuvanwa mu nzu, ibiro byagushakiye ubwimukira bishobora kugufasha kubona amashyirahamwe na gahunda wakwisunga. Urugero, ni nk'ibiro byo mu karere byunganira mu mategeko ku buntu cyangwa ku giciro cyo hasi ku miryango n'abantu bafite amikoro make.</p>
<p>Legal services vary and may include legal advice and/or representation. Qualifying for reduced fees depends on your income and, in some cases, on your health status, safety, location, and civil or criminal issues. Legal aid service agencies may also have waitlists.</p>	<p>Gufasha mu mategeko biratandukanye, bishobora kuba kugira inama mu by'amategeko cyangwa/ndetse no ku guhagararira mu mategeko. Kugirango wemererwe gufashwa ku giciro kiri hasi biterwa n'amikoro yawe, ndetse rimwe na rimwe, imiterere y'amagara yawe, umutekano, aho utuye, ndetse n'amategeko agenga ibyaha cyangwa imibanire y'abaturage. Amashyirahamwe yunganira mu by'amategeko nayo kandi ashobora kuba afite amalisiti maremare y'abantu bategereje gufashwa.</p>
<p>Here are links to websites for finding free or reduced-fee legal services:</p> <ul style="list-style-type: none">State Side Legal OrganizationFind Legal HelpLegal Services Corporation (LSC)Law Help Interactive	<p>Dore za links zo kuri interneti ushobora gusangaho abunganira mu by'amategeko ku buntu cyangwa ku giciro giciriritse:</p> <ul style="list-style-type: none">Ishyirahamwe ry'Amategeko ryegamiye kuri LetaShaka Abunganira mu MategekoSosiyete ya Serivisi z'Amategeko (LSC)Shyikirana n'Abunganira mu Mategeko



Eviction Roadmap	Kuvanwa mu Nzu Intambwe ku yindi
<p>This is not legal advice, but rather a general description of the eviction process which varies by state. Know your state's process. If you are told you will be evicted, consult an attorney, refugee resettlement agency, or other social service agency for legal assistance.</p>	<p>Iyi ntabwo ari inama mu by'amategeko, ahubwo ni ibisobanuro by'uko kuvanwa mu nzu bigenda bikurikirana, bikaba bigeye bitanduka bitewe na buri Leta. Menya rero uko bikorwa muri Leta utuyemo. Niba bakubwiyeko uzavanwa mu nzu, vugana n'uwunganira mu mategeko, ibiro bishinzwe iyimurwa ry'impunzi, cyangwa se ibiro bishinzwe imibereho y'abaturage kugirango bakugire inama mu by'amategeko.</p>
<p>Notice to Vacate Before an eviction is filed, landlords must serve tenants a Notice to Vacate letter.</p>	<p>Inyandiko imenyeshya Ukuvanwa mu Nzu Mbere y'uko ivanwa mu nzu rikorwa, bene inzu ikodeswa bagomba gushyirikiza umukode Ibaruwa y'inyandiko yo Kuvanwa mu Nzu.</p>
<p>Tenant Options After receiving the Notice to Vacate, the tenant can either comply by moving out or by paying the arrears, or they can choose not to comply.</p>	<p>Icyo umukode ashobora gukora. Nyuma yo kubona Inyandiko yo kuva mu Nzu, umukode ashobora kumvira akavamo cyangwa akishyura indarane z'ubukode, cyangwa se ntavemo.</p>
<p>Eviction Notice If the tenant does not comply, the landlord will file a complaint and serve the tenant an eviction notice.</p>	<p>Inyandiko Imenyeshya kuvanwa mu Nzu. Iyo umukode atubahirije amabwiriza yo kuvanwa mu nzu, nyirinzuzi atanga ikirego nyuma agaha umukode Inyandiko yo kuvanwa mu nzu.</p>
<p>Summons Tenants will then be summoned to court, and the notice will include the hearing's date, time, and location.</p>	<p>Kwitaba urukiko Umukode nyuma y'aho azitaba urukiko, bityo inyandiko imenyeshya igomba kuvuga itariki y'urubanza, igihe, ndetse n'aho urubanza ruzabera.</p>
<p>Eviction Court The judge will examine the case and determine whether eviction is legally valid.</p>	<p>Urukiko rwo Kuvanwa mu Nzu Umucamanza azasuzuma ikirego arebe niba gukurwa mu nzu bihuje n'amategeko.</p>
<p>If the tenant wins... The court will outline the conditions of the tenant's stay for the duration of the lease.</p>	<p>Niba umukode atsinze... Urukiko ruzasobanura uburyo umukode agomba kuguma mu nzu mu gihe gisigaye cy'amasezerano yo gukodesha agenderaho.</p>
<p>If the landlord wins... If the eviction is determined legal, the tenant will be given a specified amount of time to move out.</p>	<p>Niba nyirinzuzi atsinze... Niba kuvanwa mu nzu basanze bihuje n'amategeko, umukode azahabwe igihe runaka cyo kuba yavuye</p>



	mu nzu.
Still not out? The sheriff will get involved. If the tenant does not vacate the property on the designated date, the landlord has the legal right – under the supervision of the sheriff – to have the tenant’s belongings physically removed from the unit.	Aracyari mu nzu? Sheriff aziyizira we ubwe. Niba umukode atavuye mu nzu ku itariki bamuhaye, nyirinzu afite uburenganzira ahabwa n’amategeko – ahagarikiwe na Sheriff – bwo gusohora ibintu byose umukode afite mu nzu.

The Fair Housing and Equal Credit Opportunity Acts	Itegeko rigenga Icumbi Mberakuri n’ Iringaniza mu kwaka Inguzanyo
As a newcomer in the U.S., you have housing rights under the Fair Housing Act (FHA) and deserve the opportunity to live in a community of your choice and free from discrimination. The FHA does not guarantee housing, but it does protect people from discrimination in housing transaction – both renting and buying. This section is to assist you in understanding what your rights are under the Fair Housing Act.	Nk’umuntu ukigera muri Leta Zunze Ubumwe za Amerika, ufite uburenganzira ku icumbi bugenwa n’Itegeko rigenga Icumbi Mberakuri n’Iringaniza mu kwaka Inguzanyo, ukaba rero ukwiye kubona amahirwe yo kuba ahantu ushatse kandi hatari ivangura. Itegeko FHA ntabwo rikwizeza icumbi, ariko rirengera abantu kugirango batavangurwa mu gushaka no kuronka icumbi – byaba ari ugukodesha cyangwa kugura. Muri aka gace k’inyandiko urasobanukirwa neza uburenganzira ufite mu rwego rw’Itegeko ry’Icumbi Mberakuri.
<i>NOTE: This section is for informational purposes only and should NOT be relied upon as a source of legal advice. Please consult your legal department and or local Fair Housing Partner Agency.</i>	ICYITONDERWA: Aka gace k’inyandiko ni ako kumenyeshya gusa, NTABWO rero kagomba gufatwa nk’aho ari inama mu by’amategeko. Vugana n’ishami rishinzwe amategeko ukorana na ryo cyangwa Iburo Bishinzwe Icumbi Mberakuri mu karere utuyemo
What is the Fair Housing Act?	Itegeko ry’Icumbi Mberakuri ni iki?
Title III of the Civil Rights Act of 1968, as amended, is known as the Fair Housing Act (FHA) and makes it illegal to discriminate in any housing-related transaction on the basis of:	Umutwe wa III w’Itegeko Rigenga Uburenganzira bw’Abaturage ryo muri 1968, nk’uko ryavuguruwe, uzwi kw’izina ry’Itegeko ry’Icumbi Mberakuri (FHA) bikaba rero binyuranyije n’amategeko yo kuvangura mu gutanga cyangwa kuronka icumbi bishingiye kuri ibi bikurikira:
Race	Ubwoko



Color	Ibara ry'uruho
Religion	Idini
Sex (gender)	Igitsina
National origin	Ubwenegihugu
Disability	Ubumuga
Familial status	Imiterere y'umurayango
<i>NOTE: Familial status refers to the presence of children under 18 in a household, pregnant women, or anyone in the process of adopting or securing legal custody of a child.</i>	ICYITONDERWA: Imiterere y'umuryango ivuga kuba hari abana bafite muni y'imyaka 18 mu rugo, abagore batwite, cyangwa undi wese uri mu mpapuro cyangwa mu nzira zo kubona ubwishingire bw'umwana.
Why is it Important?	Kuki ari ngombwa?
The FHA ensures that individuals of a protected class are not discriminated against during a housing transaction (renting or selling).	Itegeko FHA ricunga ko ko abantu bo mu byiciro bigomba kubungabungwa batavangurwa mu gutanga icumbi (gukodesha cyangwa kugura)
What is the Equal Credit Opportunity Act?	Itegeko ry'Uburinganire mu kwaka Inguzanyo ni iki?
The Equal Credit Opportunity Act (ECOA) prohibits a housing provider from discriminating against an applicant on any aspect of a credit application based on race, color, religion, national origin, sex (gender), marital status, age, or because an applicant's income derives from any public assistance program.	Itegeko ry'Uburinganire mu kwaka inguzanyo (ECOA) ribuza abatanga icumbi kuba bavangura uwaka inguzanyo bashingiye ku bwoko, ibara ry'uruho, idini, ubwenegihugu kavukire, igitsina, kuba uri ingaragu cyangwa warashatse, imyaka, cyangwa kubera ko amikoro y'uwaka inguzanyo aturuka kuri gahunda zo gufasha abatishoboye.
Examples of Illegal Activities by a Housing Provider	Ingero z'ibikorwa binyuranyije n'amategeko kuri Nyirinzu
The FHA codifies that a housing provider cannot:	Itegeko FHA ribuza utanga icumbi ibi bikurikira:
<ul style="list-style-type: none"> • Falsely tell certain housing applicants that no housing is available; 	<ul style="list-style-type: none"> • Kubeshya abasaba icumbi ko nta cumbi rihari;
<ul style="list-style-type: none"> • Steer applicants of a certain race to a specific area or floor of a rental building; 	<ul style="list-style-type: none"> • Kuganisha abasaba icumbi b'ubwoko ubu n'ubu mu gace cyangwa itaje runaka y'igorofa rikodeshwa;
<ul style="list-style-type: none"> • Force an applicant to choose an apartment near other people who are from the same country, speak the same language as them, or are of the same religion; 	<ul style="list-style-type: none"> • Guhatira usaba icumbi kujya gutura iruhande rw'abaturuka mu gihugu cye, bavuga ururimi rumwe na we, cyangwa basangiye idini na we.



<ul style="list-style-type: none"> Charge a higher security deposit or rent because of where they are from, their immigration status, or because of their religious faith; 	<ul style="list-style-type: none"> Kwaka ikiguzi cy'ingwate cyangwa cy'ubukode gihanitse kubera aho baturuka, impapuro z'ubwimukira bafite, cyangwa kubera idini ryabo;
<ul style="list-style-type: none"> Refuse to rent because an applicant or some family members do not speak English; 	<ul style="list-style-type: none"> Kwima icumbi kuberako urisaba cyangwa abo mu muryango we batavuga icyongereza;
<ul style="list-style-type: none"> Tell them they must speak English when outside of their apartment; 	<ul style="list-style-type: none"> Kubabwira ko bagomba kuvuga icyongereza iyo bari hanze y'inzu bacumbitsemo;
<ul style="list-style-type: none"> Enforce rules against the tenant/ family because they are a newcomer (immigrant or refugee) or because of their religion while not enforcing the rules against other tenants; 	<ul style="list-style-type: none"> Gushyiraho amategeko abangamiye umukode/umuryango we kubera ko ari bashya (abimukira cyangwa impunzi) cyangwa kubera idini ryabo kandi ibyo bidakorerwa abandi bakodesha aho;
<ul style="list-style-type: none"> Ask an applicant to identify their religion, or 	<ul style="list-style-type: none"> Gusaba uwaka icumbi kuvuga idini ryabo, cyangwa
<ul style="list-style-type: none"> Ask an applicant their immigration status because of how they look and dress. 	<ul style="list-style-type: none"> Gusaba uwaka icumbi impapuro z'ubwimukira kubera uko basa cyangwa imyambarire yabo.

Examples of Housing Discrimination by a Housing Provider	Ingero z'Ivanga mu Gutanga Icumbi bikorwa na Nyirugutanga Icumbi:
<ul style="list-style-type: none"> Refusing to rent to a newcomer (refugee or immigrant) because of their status as such. 	<ul style="list-style-type: none"> Kwanga guha ubukode umuntu mushya (impunzi cyangwa umwimukira) kubera icyo gusa.
<ul style="list-style-type: none"> Making it difficult for a newcomer to rent the house or apartment of their choice. 	<ul style="list-style-type: none"> Gushyiraho amananiza kugirango umuntu mushya atabasha gukodesha inzu cyangwa igice cy'inzu yishakiye.
<ul style="list-style-type: none"> Misleading the newcomer about the availability of the rental apartment or house. 	<ul style="list-style-type: none"> Kuyobya umuntu mushya ngo nta nzu cyangwa igice cy'inzu byo gukodesha biboneka.
<ul style="list-style-type: none"> Putting terms or conditions in the lease that other tenants do not have. 	<ul style="list-style-type: none"> Gushyiraho ingingo n'amabwiriza mu masezerano y'ubukode abandi bakodesha badategetswe.
<ul style="list-style-type: none"> Threatening, coercing, and intimidating the newcomer from using their fair housing rights. 	<ul style="list-style-type: none"> Gutera ubwoba, guhata, no gutera igitutu umuntu mushya ngo badakoresha uburenganzira bw'icumbi mberakuri.
<ul style="list-style-type: none"> Denying a newcomer reasonable accommodation for which they are qualified. 	<ul style="list-style-type: none"> Kwima umuntu mushya uburyo bwo gushyika mu icumbi bagenewe.



How a Newcomer Can File a Complaint	Uko Umuntu Mushya Yatanga ikirego
Housing discrimination is illegal, and if a person faces discrimination, they have the legal right to file a fair housing complaint. A newcomer or refugee can file a housing charge of discrimination by:	Ivangura mu gutanga icumbi rinyuranyije n'amategeko, iyo umuntu ahuye n'ivangura, afite uburenganzira bwo gutanga ikirego cyerekeye icumbi mberakuri. Umuntu mushya cyangwa impunzi ashobora gutanga ikirego cy'ivangurwa kuri ubu buryo:
<ul style="list-style-type: none"> • Calling HUD at (800) 669-9777 or emailing HUD at ComplaintsOffice05@hud.org 	<ul style="list-style-type: none"> • Guhamagara HUD kuri (800) 669-9777 cyangwa kwohereza email kuri HUD kuri ComplaintsOffice05@hud.org
<ul style="list-style-type: none"> • Contacting the local fair housing agency 	<ul style="list-style-type: none"> • Hamagara Ibiro by'Akarere by'Icumbi Mberakuri

When Can a Complaint Be Filed?	Ikirego gishobora gutangwa ryari?
<ul style="list-style-type: none"> • HUD: within one year after the discrimination has occurred 	<ul style="list-style-type: none"> • HUD: Mu gihe kitarenze umwaka kuva ivangurwa ribaye
<ul style="list-style-type: none"> • Federal Court: within two years after the discrimination has occurred 	<ul style="list-style-type: none"> • Urukiko rwa Leta Zunze Ubumwe z' Amerika: Mu gihe kitarenze imyaka ibiri kuva igikorwa cy'ivangurwa kibaye

How to Prepare	Uko Utegura ikirego
<ul style="list-style-type: none"> • Document meetings and phone calls with housing providers. 	<ul style="list-style-type: none"> • Shaka ibimenyetso by'inama cyangwa guhamagara kuri telefone wagiranye na nyirinzuzi.
<ul style="list-style-type: none"> • Keep detailed records of what was said and the outcome(s). 	<ul style="list-style-type: none"> • Bika inyandiko zirambuye z'ibyavuzwe n'inkurikizi zabyo.
<ul style="list-style-type: none"> • Save all receipts, copies of applications, business cards, and other documents. 	<ul style="list-style-type: none"> • Bika za fagitire, inyandiko z'ubusabe, udukarita tw'amazina ye, n'izindi mpapuro.
<ul style="list-style-type: none"> • Collect statements from witnesses, with dates, signatures, and contact information. 	<ul style="list-style-type: none"> • Kusanya imvugo z'abatangabuhamya, ziriho n'amatariki, umukono, n'aho babarizwa.
<ul style="list-style-type: none"> • Find out if the housing provider requested different information, documents, and/or fees from different groups. 	<ul style="list-style-type: none"> • Baza niba nyirinzuzi yarabajije abandi bantu ibintu bitandukanye, impapuro zitandukanye, ndetse /cyangwa se igiciro gitandukanye.



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Progaramu yo gufasha Impunzi Gutura ni umushinga wa CWS ufite amazezerano yo kwishyurwa binyuze muri Minisitiri y’ububanyi n’amahanga y’Amerika



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