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UBUREN-  
GANZIRA  
BWAVE

# Nyir'inzu & Amabwiriza y'ukodesha



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Unlocking Opportunity

Uburenganzira ku miturire... Ni burenganzira bwawe!







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# TENFOLD

Unlocking Opportunity

## Aka gatabo ni inzira yawe yo kwiga ku byerekeye uburenganzira bw'imiturire n'inshingano muri Pennsylvania.

Waba ukodesha, nyir'inzu, cyangwa ufite urundi ruhare mu by'imiturire, iki gitabo ni icyawe! Kuri Tenfold, twizera ko buri wese afite uburenganzira bwo kumenya amakuru y'uburyo bwo gutambutsa ibibazo by'amazu akodeshwa. Niba ufite ibibazo cyangwa impungenge bitakemuwe neza n'amakuru ari muri iki gitabo, hamagara umurungo wacu ku by'imiturire myiza: (shyiramo nomero).

Kuri Tenfold, twiyemeje gutera ingabo mu bitugu abantu bose kugira ngo tugire umutekano ungana mu by'imiturire n'imari. Twese hamwe, itsinda ryacu ritanga serivisi zitandukanye mu rwego rwo kongerera ubushobozi abakiriya bacu mu gukemura ikibazo cy'abafite aho kuba, kubona amazu akodeshwa ahendutse, kugera ku nzizi zabo zo gutunga amazu, no kungukira mu kubaka amazu mashya ahendutse binyuze mu murungo wa Tenfold. Menya byinshi kuri [www.WeAreTenfold.org](http://www.WeAreTenfold.org).

### Aka gatabo ntabwo kagenewe gusimbura inama zemewe n'amategeko.

Aka gatabo kateguwe ku bufatanye n'ikigo cy'uburinganire mu by'imiturire cya Pennsylvania, ku nkunga ya Banki y'Abaturage, Umuryango wita ku miryango wa Patricia Kind hamwe n'ubuzima, uburezi, ndetse n'inama zitangwa n'umushinga w'ubufasha mu mategeko muri kaminuza y'amategeko ya Widener. Inkunga y'iyi mfashanyigisho itangwa n'umujyi wa Lancaster Ubuyobozi bw'imiturire n'iterambere mu ntara ya Lancaster, intara ya Lancaster ndetse n'ishami ry'Amerika rishinzwe imiturire n'iterambere ry'imijyi.

Agatabo ko kumenya uburenganzira hagati ya nyir'inzu n'ukodesha kanditswe ku bufatanye na:



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Turizera ko iyi mfashanyigisho izagufasha kukuyobora mu gikorwa cyo gukodesha iguha amakuru rusange hamwe n'ibikoresho byo kwifashisha bijyanye n'amategeko ya leta agenga imiturire hamwe n'amategeko agenga ikodesha hagati ya nyir'inzu n'ukodesha muri Pennsylvania nk'uko arebana no gukodesha inzu y'umuntu bwite yo guturamo.

Iyi mfashanyigisho ikubiyemo ubwoko bubiri bw'ingenzi bw'amategeko arengera uburenganzira bw'abakodesha muri Pennsylvania. Amategeko ya mbere ya leta agenga imiturire myiza, arinda abakodesha kutavangurwa cyangwa gufatwa nabi cyangwa kubafata uko batari bitewe n'icyiciro babarizwamo kirengerwa n'aya mategeko. Nyir'inzu yanze gukodesha n'umuntu kubera ibara ry'uruho cyangwa ubwoko bwe ni urugero rw'ivangura ry'imiturire ritemewe n'amategeko agenga imiturire. Ubwoko bwa kabiri bwo kurengera abakodesha ni ubuvugwa mu mategeko agenga ikodesha hagati ya nyir'inzu n'ukodesha. Amategeko agenga ikodesha hagati ya nyir'inzu n'ukodesha muri Pennsylvania arengera abakodesha na ba nyir'amazu ashwirahamwe amabwiriza shingiro yo gukodesha amazu yo guturamo. Ibibazo by'ubukode nko gusana no kubungabunga no kwirukana bigengwa n'amategeko agenga ikodesha hagati ya nyir'inzu n'ukodesha.

Amazu rusange, amazu y'ingoboka, amazu yo kubamo, amazu yimukanwa, n'umutungo w'ubucuruzi bishobora kugira amategeko n'ibisabwa bitandukanye kandi ntabwo byaganiriweho muri iyi mfashanyigisho.

**Aka gatabo ntabwo kagenewe gusimbura ubujyanama mu by'amategeko.**

**Tenfold n'ikigo gishinzwe uburinganire mu miturire ntibigomba kwirengera amakosa, kwibeshya, cyangwa guhindura amategeko.**



## Amategeko agenga imiturire myiza

Umutwe wa VIII w'Itegeko ryerekeye uburenganzira bwa munut ryo mu 1968, nk'uko ryavuguruwe, rizwi nka **Itegeko rigenga imiturire myiza**.

**Itegeko rigenga imiturire myiza** ni itegeko rya leta ritemera ivangura mu bikorwa byose bijyanye n'imiturire bishingiye ku byiciro birindwi byishingiwe.

- Ubwoko
- Ubumuga
- Ibara
- Urwego rw'umuryango (cyangwa kuba hari abana bato mu rugo, abagore batwite, cyangwa umuntu uwo ari we wese mu gikorwa cyo gushakira umwana umurera wemewe n'amategeko)
- Igihugu umuntu akomokamo
- Idini
- Igitsina (harimo ibyerekeranye igitsina wiyumvamo ndetse n'igitsina kicuranga)

**Itegeko ry'imibanire rya Pennsylvania ni itegeko** rya leta ririnda abaguzi ivangura ry'imiturire kandi ryongeraho ibindi byiciro bibiri birinzwe.

- Imyaka (hejuru y'imyaka 40)
- Abakoresha, abakora, cyangwa abahugura inyamaswa zifasha abafite ubumuga

Amategeko agenga imiturire myiza abuzwa kuvangura umuntu uwo ari we wese ushingiyeye ku cyiciro abarizwamo mu buryo bumwe muri ubu bukurikira:

- Kwanga gukodesha cyangwa kugurisha inzu
- Kwanga guciririkanya kugira ngo hagurwe cyangwa hakodeshwe inzu
- Gutuma itaboneka cyangwa guhakana ko inzu ihari
- Gushyiraho ingingo zitandukanye, ibisabwa, cyangwa ibwiriza ryihariye ryo kugurisha cyangwa gukodesha inzu, gutanga ingwate ku nguzanyo, ubwishingizi bwa nyir'inzu cyangwa ukodesha cyangwa ikindi gikorwa cyerekeye inzu
- Kwamamaza mu buryo buvangura
- Gutera ubwoba cyangwa gukanga umuntu wese ufite uburenganzira bw'imiturire cyangwa gufasha undi muntu wese kumubuza uburenganzira bwe bwo gutura

## Ubwoko bw'imiturire bugengwa n'itegeko rigenga imiturire

Itegeko rigenga imiturire hamwe n'amategeko agenga imibanire y'abantu muri Pennsylvania akubiyemo ubwoko bwose bw'imiturire, harimo:

- Amazu acumbikwamo
- Amazu rusange
- Utuzu two mu rugo twimukanwa
- Inzu z'abaforomo
- Amazu ari kumwe buri muntu afite iye
- Amacumbi y'abantu benshi
- Inzu z'umuryango
- Amazu ari hamwe y'abantu bafite ubumuga

## Imiturire itagengwa n'amategeko agenga uburenganzira bw'imiturire

Ubwoko bukurikira bw'imiturire ntabwo bugomba kubahiriza ibice bimwe by'amategeko y'imiturire myiza.

**Inyubako zifite ibice bibiri aho nyirayo atuye muri kimwe muri ibyo bice** asonewe n'itegeko rigenga imibanire rya Pennsylvania **n'inyubako zifite ibice bine aho nyirayo atuye muri kimwe muri ibyo bice** asonewe n'itegeko rigenga imiturire myiza.

**Amazu ayobowe n'amadini** ashobora kugabanya abantu bayabamo igihe cyose batavanguye bashingiye ku bwoko.

**Amazu y'abantu bashaje** (ku bantu barengeje imyaka 55 cyangwa 62) yujuje ibyangombwa ashobora kwanga gukodesha imiryango ifite abana.

Nta na **rimwe** habaho gusonerwa ku mvugo zivangura cyangwa iyamamaza rivangura.

## Imvugo zivangura & iyamamaza rivangura

Itegeko ry'imiturire myiza ribuzwa gukora cyangwa gutangaza imvugo cyangwa amatangazo agira abo ashaka cyangwa akumira hashingiwe ku cyiciro kirinzwe. Ibukurikira ni ingero zo kwamamaza zinyuranyije n'amategeko:

- "nta bana"
- "Habereye ingaragu cyangwa abashakanye"
- "Inzu y'umukrisitu"
- "Inzu idakwiriye umuntu ufite ubumuga"
- "Agace k'Abataliyani"

Muri rusange, iyamamaza ry'inzu rigomba gusobanura umutungo ukodeshwa ntabwo ari uwifuzwa ko awukodesha.

## Imiryango ifite abana

Icyiciro cy'umuryango ni icyiciro cyitaweho hakurikijwe itegeko rigenga imiturire myiza. Birabujijwe kuvangura abantu ku giti cyabo n'imiryango ifite abana bato mu rugo, abagore batwite, cyangwa umuntu wese ufite uburenganzira bwo kurera umwana. Ingero z'ivangura ritemewe n'amategeko rikorerwa imiryango ifite abana harimo:

- Amabwiriza avuga ko "Nta bana"
- Kwanga imiryango bitewe n'imyaka y'abana babo (urugero, kutemerera abana bari muni y'imyaka 7)
- Kwanga imiryango ushingiyeye ko irangi ryakobotse
- Gutandukanya amazu ku buryo abana bemerewe gusa mu nzu zo hasi cyangwa mu mazu amwe n'amwe
- Kwanga gukodesha umuryango ufite abana kubera "amabwiriza atari meza" cyangwa inzu "ntikwiriye abana"





- Kuvuga ko ababyeyi n’abana cyangwa abahungu n’abakobwa badashobora gusangira icyumba cyo kuraramo - ibi byemezo ni amahitamo y’babyeyi
- Kwirukana umuryango mu nzu cyangwa umuntu ku giti cye kubera gutwita cyangwa umwana uje mu muryango kuko ahavuka, ari umwana barera umwana utari uwabo, cyangwa kubera ko arerwa mu buryo bwemewe n’amategeko
- Amabwiriza akabije yo kugena abantu baba mu nzu kwishyurwa kuri buri muntu wiyongereyeho ashobora kurenga ku mategeko agenga imiturire mu buryo bumwe na bumwe

## Abakorewe ihohoterwa rikorerwa mu rugo

- Birabujijwe kuvangura umuntu kubera ko yaba yarigeze gukorerwa ihohoterwa rikorerwa mu rugo.
- Kwanga gukodesha umuntu kubera ko yakorewe ihohoterwa rikorerwa mu rugo binyuranyije n’itegeko rigenga imiturire myiza.
- Gahunda yo kutihanganirana na gato ku cyaha gikorerwa abakorewe hohotera ryo mu rugo inyuranyije n’itegeko rigenga imiturire. (Urugero: Nyir’inzu afite gahunda yo kutihanganirana na gato ko byaha bikorerwa ku nzu ye). Umwe mu bakodesha yakorewe ihohotera rikorerwa mu rugo, ahamagara polisi abonye uwamuhohoteye ku nzu ye arenze ku itegeko rimubuza kogera guhohotera uwo yahohoteye. Uwakoze ihohotera arafatwa. Byaba binyuranyije n’itegeko rigenga imiturire kugira ngo nyir’inzu yirukane ukodesha kubera politiki yo kutihanganirana na gato.

## Guhoza umuntu ku nkeke ugamije gukorana nawe imibonano mpuzabitsina

Guhoza umuntu ku nkeke ugamije gukorana na we imibonano mpuzabitsina ntibyemewe n’amategeko agenga imiturire myiza. Birabujijwe ko utanga amazu asaba igitsina nk’ingurane y’aho kuba cyangwa kuhasana. Imvugo nka nka “Dusohokane nzagabanya ubukode bwawe” cyangwa “Dusohokane nzagusanira igisenge” ifatwa nko gushyira umuntu ku nkeke ugamije gukorana na we imibonano mpuzabitsina kandi ntiyemewe n’amategeko agenga imiturire myiza. Birabujijwe kandi ko nyir’inzu ikodeshwa arema cyangwa ashirahoa makimbirane. Gushorwa mu myitwarire iganisha ku mibonano mpuzabitsina utabishaka, amagambo agamije imibonano mpuzabitsina, cyangwa kugukorakora utabishaka bikozwe na nyir’inzu cyangwa umukozi wa nyir’inzu, birabanganye kandi ntibyemewe n’amategeko.

## Uburinzi ku bantu ba LGBT

Yaba itegeko ry’imyubakire myiza cyangwa itegeko rya Pennsylvania rigenga imibanire y’abantu ntibishingira ku gitsina umuntu yiyumvamo, kugaragaza uwo uri we mu buryo bw’igitsina, igitsina kikuranga nk’ibyiciro birindwa n’amategeko. icyakora, ubuyobozi bukuru bw’imiturire myiza buvuga ko HUD izakora iperereza ku birego by’ivangura rishingiye ku gitsina, harimo ivangura rishingiye ku gitsina cyangwa riganisha ku gitsina umuntu yiyumvamo, kandi igashyira mu bikorwa itegeko ry’imiturire myiza aho rizasanga iryo vangura ryarabaye. Byongeye kandi, amakomine amwe n’amwe yemeje itegeko ribuzza ivangura rishingiye ku gitsina umuntu yiyumvamo, kugaragaza niba uri umuhungu cyangwa umukobwa, cyangwa ikuranga mu buryo bw’igitsina. Egera ubuyobozi bw’ibanze kugirango ubone andi makuru.

Byongeye kandi, itegeko ry’ihuriro ry’igihugu ry’abakomisyoneri® ribuzza abakomisyoneri kuvangura bashingiyeye ku gitsina umuntu yiyumvamo. Amategeko atanga uburenganzira bungana ya HUD abuzza gahunda y’imiturire iterwa inkunga na HUD gukora ivangura rishingiye ku gitsina umuntu yiyumvamo, igitsina cyawe cyangwa irangamimerere.

## Igihugu umuntu akomokamo, Urwego rw'ubwimukira ndetse n'ubumenyi buke bw'Icyongereza

Umuntu wese muri Amerika arengerwa n'amategeko agenga imiturire myiza. Urwego rw'ubwimukira rw'umuntu ntabwo ruhindura uburenganzira bwe bwo gutura. Birabujijwe kuvangura umuntu bitewe n'aho akomoka cyangwa abo akomokaho cyangwa bitewe n'umuco cyangwa ubwoko cyangwa ururimi. Birabujijwe kuvangura umuntu bigaragara ko akomoka mu bwoko runaka, kabone n'iyi umuntu yaba atari bwo akomokamo.

Ba nyir'amazu bemerewe gusaba ibyangombwa by'ubwimukira kugira ngo bamenye niba ushaka gukodesha yujuje ibisabwa kugira ngo akodeshe, mu gihe cyose ari bwo buryo bukodesha ku bakodesha **bose**. Gutoranya abantu bamwe gusa kugira ngo berekane icyemezo cy'ubwimukira kubera igihugu bakomokamo ni ukurenga ku mategeko agenga imiturire myiza (urugero, gusaba abimukira bo muri Megizike cyangwa Abalatino gusa kwerekana icyemezo cy'ubwimukira ntiwemerere abandi).

Byongeye kandi, birabujijwe kuvangura umuntu kubera ubumenyi buke mu icyongereza. Imvugo nka "abakodesha bose bagomba kuvuga icyongereza" cyangwa gufata abakodesha mu buryo butandukanye kuko icyongereza cyabo kitameze neza binyuranyije n'amategeko. Gahunda zakira imfashanyo ya leta zifite inshingano z'inyongera zo gutanga abasemuzi n'abahindura inyandiko ku bantu batazi icyongereza.

## Abantu bafite ubumuga

Ubumuga busobanurwa mu itegeko rigenga imiturire nko kudakora neza kw'umubiri cyangwa mu mutwe bukagabanya cyane kimwe cyangwa byinshi mu "bikorwa by'ingenzi by'umuntu." Ibikorwa by'ingenzi by'ubuzima bishobora kuba bikubiyemo kwiyitaho, kugenda, kubona, kumva, kuvuga, guhumeka, kwiga, no gukora. Igisobanuro cy'ubumuga mu mategeko agenga imiturire gikubiyemo kandi abantu bafite amateka yo kumugara hamwe n'abantu bafatwa nk'abafite ubumuga (nubwo baba badafite ubumuga).

Ubumuga bushobora kuba bukubiyemo uburwayi bwo mu mutwe cyangwa ubwo mu marangamutima, ingorane zijyanye no gusaza, VIH / SIDA, hamwe n'izatewe no kubatwa n'ibisindisha cyangwa ibiyobyabwenge (abantu kuri ubu bakoresha ibiyobyabwenge bitemewe ntabwo bafite itegeko ribarengera).





## Amacumbi akwiye & Guhindurirwa ku bantu bafite ubumuga

**Icumbi rikwiye** ni uguhindura amategeko, amabwiriza, imikorere, cyangwa serivisi zituma umuntu ufite ubumuga agira amahirwe angana yo gukoresha no kwishimira gutura mu nyubako. Umuntu ufite ubumuga agomba kumenyeshya ufite inzu akodesha niba hakenewe icumbi rikwiye kandi ufite inzu akodesha agomba guha agaciro icyifuzo niba gifite ishingiro. Hagomba kubaho isano hagati y'ubumuga no kuba kuri iryo icumbi rikenewe. Ubusanzwe, amacumbi aba ari ikibazo cyo kuganiraho ku cyaba cyiza k'utanga icumbi ndetse n'umuntu ufite ubumuga.

Ingero z'amacumbi akwiye zirimo:

- Kugenera umuntu ufite ubumuga umwanya wo guhagararamo hafi y'inyubako ye nubwo aho ho guhagarara ku bakodesha hari hasanzwe hafatwa bitewe n'uwaje mbere
- Kwemerera umuntu ufite ubumuga kugumana inyamaswa imufasha nubwo haba hari ibwiriza ryuko " nta nyamaswa" yemewe
- Kwemerera ukodesha ufite ubumuga uhabwa amafaranga y'ubumuga tariki 5 ya buri kwezi kwishyura ubukode nyuma y'itariki ya 1 y'ukwezi nta mafaranga y'ubukerererwe

**Guhindura kumvikana** ni ihinduka ry'imiterere y'inyubako ituma umuntu ufite ubumuga abona amahirwe angana n'ayabandi yo gukoresha no kwishimira iyo nyubako. Mu bihe byinshi, guhindura inyubako bikozwe n'abantu ku giti cyabo bituma abantu bafite ubumuga baba ahantu bigaragara ko ubundi batakagombye gutura kubera imiterere y'umubiri wabo. Ibi birimo imiterere y'imbere n'inyuma h'inyubako cyangwa igice cyayo, harimo ahantu ha rusange kandi hakoreshwa na bose.

**Ingero z'impinduka zikwiye zirimo:**

- Kwemerera ukodesha agendera mu igare ry'abafite ubumuga kugira ngo ashireho inzira yinjiriraho mu nyubako
- Kwemerera ukodesha gushyiraho utwuma two gufata mu bwogero
- Kwemerera ukodesha gushyiraho ibikoresho byo kubonesha cyangwa byo gukoraho biburira

Ubusanzwe, ikiguzi cyo guhindura ibintu ku nzu cyishyurwa n'ukodesha keretse iyo inyubako iterwa inkunga na leta (nk'ikigo gishinzwe imiturire rusange). Imishinga y'imiturire iterwa inkunga na leta ishobora gusabwa kwishyura ibyahinduwe byasabwe n'ukodesha ufite ubumuga.

Ubusanzwe, ikiguzi cyo guhindura ibintu ku nzu cyishyurwa n'ukodesha keretse iyo

inyubako iterwa inkunga na leta (nk'ikigo gishinzwe imiturire rusange). Imishinga y'imiturire iterwa inkunga na leta ishobora gusabwa kwishyura ibyahinduwe byasabwe n'ukodesha ufite ubumuga. kwimuka mu nzu niba guhindurwa bizabangamira imikoreshereze no kwishimirwa kw'uzakodesha nyuma. Urugero, niba ukodesha afite utwuma two gufataho mu cyumba cyo kumeseramo twubatswe mu bice byinshi by'inyubako, utwo twuma ntitugomba kuvanwaho kuko turi ahantu hakoreshwa na bese kandi dushobora kugirira akamaro abakodesha bazaza nyuma. Ariko, niba akabati ko mu gikoni cy'ukodeshwa karigijwe hasi kugira ngo korohereze uwagakoresha afite ubumuga ugendera mu kagare, akabati gashobora gusubizwa mu burebure bwako busanzwe.

Niba gusana inzu bizaba ngombwa mu gihe ukodesha yimutse, utanga inzu ashobora gusaba ukodesha kwishyurwa ku ngwate yatanze. Bene ubwo bwishyu bushobora gukorwa mu gihe gikwiye kandi amafaranga agomba kuba aringaniye kandi ntashobora kurenga ikiguzi cyo gusana. Inyungu ziva kuri iyo konti ziba ari iz'ukodesha. Abakodesha bakeneye guhindura byinshi ku nzu ikodeshwa, bagomba kwita ku masezerano yo gukodesha igihe kirekire na nyir'inzu.

### **Ni ryari utanga amazu agomba gutanga icumbi rikwiye cyangwa kwemera icyifuzo cyo guhindura?**

Utanga amazu agomba kwemera icyifuzo cyo gutanga icumbi cyangwa guhindura ibintu **ityo**:

- umuntu watanze icyifuzo yujuje ibisobanuro by'umuntu ufite ubumuga,
- umuntu akeneye ibyo asaba kubera ubumuga bwe, kandi
- icyifuzo "gifite ishingiro".

Utanga amazu ntashobora guhagarika cyangwa gutinda gusubiza icyifuzo cyo gucumbika cyangwa guhindura.

### **Ni iki gifite ishingiro?**

Gusaba icumbi cyangwa guhindura inzu bifatwa nk'ibyumvikana niba icyo cyifuzo:

- ntibitera umutwari w'ubukungu cyangwa w'ubuyobozi udakwiye k'utanga inzu,
- ntibitera impinduka zifatika mu miterere ya gahunda y'imiturire isanzwe,
- ntizibangamira cyangwa ngo byangirize abandi,
- birashoboka mu buryo bw'ikoranabuhanga.

**Urugero rwa 1:** Ntabwo byaba bifite ishingiro ko umuntu ufite ubumuga asaba ko nyir'inzu yabafasha mu mafunguro yabo, keretse nyir'inzu yari asanzwe akora ubucuruzi bwo gutanga amafunguro (nko mu kigo gifasha imibereho).

**Urugero rwa 2:** Niba umuntu agize ubumuga kandi akaba atagishoboye kugera mu igorofa ryabo rya 3 mu nyubako idafite igifasha kuzamuka, ntibyaba ari impamvu yumvikana (kandi ntibishoboka mu buryo bw’imyubakire) gusaba nyir’inzu kwemerera ukodesha kubaka ikimufasha kuzamuka. icyifuzo cyumvikana cyaba gusaba kwimurirwa mu nzu yo hasi. Niba ibyo bidashoboka, ukodesha ashobora kumvikana na nyir’inzu kugira ngo bijye mu masezerano hakiri kare.

**Niba amacumbi cyangwa guhindura byasabwe n’ukodesha bidafite ishingiro, utanga amazu agomba kugirana ibiganiro kugira ngo hamenyekane niba hari ikindi gisubizo kizasubiza ibyo ukodesha akeneye.**

## Inama zo kwandika ibaruwa yo gusaba icumbi cyangwa guhindura

Ni inshingano z’ukodesha (cyangwa uhagarariye ukodesha) gusaba icumbi cyangwa guhindura. Nyir’inzu ntashobora kwitegwaye guteganya ibyo umuntu akeneye ku giti cye. Nubwo bidasabwa n’amategeko agenga imiturire myiza, birasabwa ko ubusabe bw’icumbi cyangwa byahindura byandikwa kugira ngo bibikwe neza kandi bikubiyemo ibimenyetso byerekana ko ukodesha afite ubumuga kandi akeneye icumbi cyangwa guhindura.

### Ibaruwa yawe igomba:

1. vuga aho utuye n’ushinzwe inyubako;
2. garagaza ko wujuje ibisabwa nk’umuntu ufite ubumuga nk’uko bisobanurwa n’amategeko agenga imiturire myiza (ntabwo ari ngombwa kwerekana imiterere cyangwa uburemere bw’ubumuga bwawe);
3. sobanura inzitizi y’amabwiriza, amategeko, cyangwa imyubakire ikubangamiye;
4. sobanura uburyo aya mabwiriza cyangwa inzitizi ibangamira ibyo ukomeye, uburenganzira, cyangwa kwishimira imiturire yawe;
5. mu rurimo rwumvikana kandi rusobanutse, sobanura icumbi ushaka ku mabwiriza, amategeko, cyangwa inzitizi;
6. vuga amategeko akurikizwa arengera uburenganzira bwawe;
7. ku mikoreshereze y’amacumbi: Igice cy’itegeko ry’imyubakire myiza rivuguruye. 804 (42 USC 3604) (f) (3) (B);
8. ku bijyanye n’imikoreshereze yo guhindura: Igice cy’itegeko ry’imyubakire myiza rivuguruye. 804 (42 USC 3604) (f) (3) (A);
9. saba igisubizo cyanditse mu gihe runaka;
10. bikubiyemo umukono n’itariki yo gusaba, wibuke kubika kopi y’ibyo wasabye kuri dosiya yawe.

**Reba Amabaruwa yo kureberaho; Amacumbi ahendutse hamwe n’amabaruwa yo kureberaho; asaba icumbi cyangwa guhindura**



## IBARUWA YO KUREBERAHO

# GUSABA ICUMBI RIKWIYA

Izina ryawe

Aderesi

Itariki

Izina rya nyir'inzu

Aderesi ya nyir'inzu

Nshuti {Andika Izina rya nyir'inzu }:

Ntuye kuri {andika aderesi}. Njye ( cyangwa umwe mu bagize urugo rwanjye ) ndi umuntu ufite ubumuga nk'uko bisobanurwa n'amategeko agenga imiturire myiza. Mbandikiye ngira ngo nsabe icumbi rikwiye nk'uko bigenwa n'amategeko agenga imiturire myiza.

UBUSABE BUSHOBOKA 1:

Ndasaba uruhushya rw'inyamanswa imfasha mu buzima bwa buri muni. Nsobanukiye ko amategeko agenga inyubako yacu harimo ibwiriza ryo kudatunga inyamaswa. Ariko, ndasaba ko washyiraho icumbi rikwiye mu mategeko agenga inyubako kugira ngo unyemerere inyamanswa ifasha mu nzu yanjye.

UBUSABE BUSHOBOKA 2:

Ndasaba umwanya wo guhagararamo hafi y'inzu yanjye. Nsobanukiye ko aho guhagarara hafatwa n'uhageze bwa mbere, ariko kubera ikibazo cyo kugenda mfite, ndasaba umwanya wo guhagararamo hafi y'inzu yanjye.

UBUSABE BUSHOBOKA 3:

Ndasaba kwishyura ubukode bwanjye tariki ya 6 z'ukwezi ntaciwe amafaranga y'ubukererwe. Mpabwa amafaranga y'ubumuga bwanjye ku ya 5 z'ukwezi.

Ukurikije impinduka ku Gice 804 (42 UC 3604)(f)(3)(B) cy'itegeko rigenga imiturire, (3) ku mpamvu zo muri iki gika, ivangura ririmo-- (B)kwanga gutanga icumbi rikwiye mu mategeko, amabwiriza, ibikorwa na serivisi, iyo icumbi rishobora kuba nkenerwa kugirango umuntu abone amahirwe angana yo gukoresha no kwishimira inyubako. Kwangira abantu bafite ubumuga ubusabe bw'icumbi ni ukurenga ku mategeko agenga imiturire.

Ushobora kwifashisha Itangazo rihuriweho n'ishami ishinze imiturire n'iterambere ry'imijyi muri Amerika hamwe n'ishami ry'ubutabera risobanura inshingano z'abatanga amazu hakurikijwe itegeko ry'imiturire myiza yo gucumbikira abafite ubumuga. Ushobora kubona aya matangazo ahuriweho biciye mu gusura [equalhousing.org](http://equalhousing.org) hanyuma ugakanda kuri Landlord Resource Centre.

Subiza mu nyandiko ubusabe bwanjye mu gihe cy'iminsi icumi uhereye ku itariki y'iyi baruwa. Ntegereje igisubizo cyawe kandi ndashimira ko witaye kuri iki kibazo gikomeye.

Murakoze,

Umukono wawe

Amazina mu nyuguti nkuru

*Izina ryawe*

*Aderesi*

*Itariki*

*Izina rya nyir'inzu*

*Aderesi ya nyir'inzu*

Nshuti {Andika Izina rya nyir'inzu }:

Ntuye kuri {andika aderesi}. Njye ( cyangwa umwe mu bagize urugo rwanjye ) ndi umuntu ufite ubumuga nk'uko bisobanurwa n'amategeko agenga imiturire myiza. Mbandikiye ngira ngo nsabe uruhushya rwo guhindurirwa rwumvikana hakurikijwe amategeko agenga imiturire myiza.

UBUSABE BUSHOBOKA 1:

Ndasaba uruhushya rwo gushyira inzira nzajya nyuraho ku muryango w'inzu yanjye.

UBUSABE BUSHOBOKA 2:

Ndasaba uruhushya rwo gushyiraho udukoresho two kwishyngikiriza two mu bwogero.

UBUSABE BUSHOBOKA 3:

Ndasaba uruhushya rwo gushyira ibyuma bitahura umwotsi mu nzu yanjye.

Dukurikije itegeko ry'imiturire myiza rivuguruye (42 U.S.C. 3604) (f) (3) (A), hamwe n'amategeko agenga imiturire ya leta ya Pennsylvania, abatanga amazu bagomba kwemerera abakodesha guhindura ibintu uko bikwiye kugira ngo umuntu ufite ubumuga yishimire inzu byimazeyo.

Kwangira abantu bafite ubumuga ubusabe bwo guhindurira umuntu ufite ubumuga bwumvikana ni ukurenga ku itegeko ry'imiturire myiza.

Ushobora kwifashisha Itangazo rihuriweho n'ishami ishinzwe imiturire n'iterambere ry'imijyi muri Amerika hamwe n'ishami ry'ubutabera risobanura inshingano z'abatanga amazu hakurikijwe itegeko ry'imiturire myiza yo gucumbikira abafite ubumuga. Ushobora kubona aya matangazo ahuriweho biciye mu gusura [equalhousing.org](http://equalhousing.org) hanyuma ugakanda kuri Landlord Resource Centre.

Subiza mu nyandiko ubusabe bwanjye mu gihe cy'iminsi icumi uhereye ku itariki y'iyi baruwa.

Ntegereje igisubizo cyawe kandi ndashimira ko witaye kuri iki kibazo gikomeye.

Murakoze,

*Umukono wawe*

Amazina mu nyuguti nkuru

## Kugenzura ubumuga & ibikenewe

### Ni ryari utanga amazu ashobora gusaba kugenzura ubumuga n'ibikenewe kugira ngo atange icumbi rikwiye cyangwa ahindure?

Niba ubumuga bugaragara kandi bukeneye icumbi rikwiye cyangwa guhindura na byo byumvikana, utanga amazu **ntashobora** gusaba ibindi byangombwa (urugero, umuntu ufite ubumuga bwo kutabona ukoresha imbwa imuyobora).

Niba ubumuga bugaragara, ariko kuba icumbi rikenewe mu buryo bukwiye cyangwa guhindurirwa bikaba bidasobanutse, utanga amazu yemerewe gusa gusaba amakuru kugirango asuzume ibikenewe bijyanye n'ubumuga (urugero, umuntu ufite ubumuga bwo kutabona ufite injangwe imufasha mu buryo bw'amarangamutima).

Niba ubumuga ndetse n'ibikenewe bidasobanutse neza, utanga amazu ashobora gusaba ibyangombwa byerekana ko ukodesha afite ubumuga kandi afite ubumuga busaba ko ahabwa icumbi rikwiye cyangwa guhindurirwa (urugero, umuntu ufite uburwayi bwo mu mutwe cyangwa ufite ubujagarazi nyuma yo guhahamuka ufite inyamaswa imufasha mu marangamutima).

Utanga amazu **ntashobora** kubaza:

- Imiterere cyangwa ubukana bw'ubumuga
- Ibibazo byagusaba kureka uburenganzira bwawe bw'ibanga ku bijyanye n'ubuvuzi bwawe cyangwa uko wagiye wivuzza
- Kugirango ubone inyandiko z'ubuvuzi zawe

## Ubufasha Inyamaswa

Inyamaswa zifasha abantu bafite ubumuga ntabwo ari amatungo. Inyamaswa zifasha ni inyamaswa zikora, zitanga ubufasha, cyangwa zikora imirimo ifasha umuntu ufite ubumuga--harimo gutanga ubufasha ku bumuga bwo mu mutwe cyangwa ubwo mu marangamutima. Inyamaswa zifasha mu marangamutima zigabanya ikimenyetso kimwe cyangwa ingaruka imwe cyangwa nyinshi by'umuntu ufite ubumuga. Utanga amazu ntashobora kwanga gucumbikira cyangwa kwirukana umuntu ufite ubumuga kuko hakenewe inyamaswa imufasha.

Mu mategeko agenga imiturire myiza ntabwo inyamaswa ifasha isabwa kugira amahugurwa cyangwa ibyemezo byemewe, kandi utanga amazu ntabwo yemerewe gusaba icyemezo cy'uko





inyamaswa yemejwe, yatojwe, cyangwa yahawe uruhushya nk'inyamaswa yifashishwa muri serivisi. Amabwiriza yo kugabanya ingano, uburemere, cyangwa ubwoko bw'inyamaswa byemewe ntibireba inyamaswa zifasha. Amafaranga y'amatungo hamwe na /cyangwa ingwate itangirwa amatungo bigomba gukurwaho ku nyamaswa zifasha.

## Inyubako byoroshye kujyamo n' inyubako nshya

Mu mategeko agenga imiturire myiza, inyubako igeretse rimwe mu mazu acumbikira imiryango myinshi yubakiwe guturwamo mbere nyuma y'itariki ya 13 Werurwe, 1991 zigomba kuba byoroshye kuzikoresha mu gihe inyubako zirimo ibice bine cyangwa byinshi kandi niba ibice biri mu igorofa ya mbere cyangwa bigakoresha icyuma cyo kuzamukiramo. Kugira ngo hubahirizwe ibisabwa n'amategeko agenga imiturire myiza, amazu agomba kuba akubiyemo ibiyaranga bikurikira:

- Amarembo byoroshye gukoresha ku muhanda ukoreshwa
- Ahantu hakoreshwa n'abantu bose muri rusange
- Imiryango inyurwamo n'abari mu kagare k'abafite ubumuga
- Inzira ikoreshwa yambukiranya inyubako
- Aho gucanira amatara, aho kurahurira amashanyarazi, igikoresho kigena ubushyuhe n'ibindi bigenzura ahantu hakoreshwa
- Gukomeza inkuta zo mu bwogera kugirango hazajyeho utwuma two kwishingikiriza
- Igikoni n'ubwiherero butuma umuntu uri mu kagare k'abafite ubumuga abasha gutambuka yitonze

## Icyo wakora igihe utekereza ko wakorewe ivangura mu by'imiturire

Niba wemera ko wahuye n'ivangura ry'imiturire, ni ingenzi kubika ibimenyetso hamwe n'inyandiko n'amazina, amatariki, n'ibisobanuro birambuye ku byabaye kugira ngo bigufashe gusobanura ikibazo cyawe. Hariho uburyo bwinshi bwo gukurikirana ikirego cy'ivangura ry'imiturire ryakozwe na nyir'inzu.

Ibibazo by'imiturire myiza bishobora gushyikirizwa ishami rishinzwe imiturire n'iterambere ry'imijyi muri Amerika mu gihe cy'umwaka umwe uherye igihe byabereye cyangwa muri komisiyo ishinze imibanire y'abantu ya Pennsylvania mu gihe cy'iminsi 180 uherye igihe byabereye. Byongeye kandi, ikirego gishobora gutangwa mu rukiko rw'ikirenga rw'igihugu kugeza ku myaka ibiri. Iyo bigaragaye ko nyir'inzu yavanguye, abahohotewe n'iryo vangura bashobora guhabwa amafaranga mu gihe babonye andi mazu hamwe n'andi mafaranga yose ajyanye n'ayo mazu. Indishyi zidashingiye ku bukungu kubera agasuzuguro, ububabare bwo mu mitekerezereze, cyangwa ibindi bikomere byo mu mitekerezereze zishobora kugarurwa.

**Waba uri nyir'inzu cyangwa ukodesha ugashaka kugenzurirwa inzu ku buntu cyangwa ubufasha bwa tekini mu gutanga ikirego ku miturire myiza mu ntara za Lancaster na York, hamagara umurongo w'imiturire myiza wa Tenfold kuri 717-299-7840 cyangwa udusure kuri [www.WeAreTenfold.org](http://www.WeAreTenfold.org).**

Kugira ngo utange ikirego muri **komisiyo ishinzwe imibanire y'abantu muri Pennsylvania**, hamagara 215-560-2496 cyangwa usure kuri [www.phrc.pa.gov](http://www.phrc.pa.gov).

**Niba utuye mu muji wa Philadelphia cyangwa mu ntara za Bucks, Chester, Delaware, Lehigh, Montgomery, cyangwa Northampton muri Pennsylvania, ushobora guhamagara ikigo gishinzwe uburenganzira bungana mu by'imyubakire** ugirwe inama, hakorwe iperereza, hamwe n'uburyo bwo gukurikiza amategeko hagenda ku kibazo cyawe. Duhamagare kuri 267-419-8918 cyangwa 866-540-FAIR (3247) cyangwa wohera imeyiri kuri [info@equalhousing.org](mailto:info@equalhousing.org) cyangwa usure [equalhousing.org](http://equalhousing.org).

To file a complaint with the **U.S. Department of Housing and Urban Development**, call HUD's Housing Discrimination Hotline at 1-800-669-9777 or visit [www.hud.gov](http://www.hud.gov).





# IBYO ABASHINZWE IMITURIRE BAGOMBA KUMENYA

## Amakosa rusange akorwa n'abatanga amazu n'uburyo bwo kuyakumira

### 1. Kunanirwa kubika inyandiko

Ndetse na ba nyir'amazu biyemeje gukurikiza uburyo bw'imiturire myiza bashobora kwisanga batanzweho ikirego cy'imiturire myiza - ndetse n'urubanza. Gushyira imbere imiturire myiza mu mikoranire yawe yose n'abakodesha hamwe n'abashaka gukodesha ni uburyo bwiza bwo kwirinda imanza z'ivangura ku miturire.

### 2. Kudahuza mu kubahiriza amategeko n'amabwiriza

Amategeko n'amabwiriza bigomba gukoreshwa kimwe kandi mu buryo buhoraho. Bishobora kugorana kwiregura ku birego by'ivangura niba umuyobozi cyangwa nyir'inzu yarashyizeho amategeko akomeye ku bakodesha kuri ubu cyangwa ejo hazaza.

### 3. Kwihorera

Amategeko agenga imiturire abuza guhatira, gutera ubwoba, cyangwa kubangamira umuntu uwo ari we wese ukoresha uburenganzira bwe burengerwa n'amategeko. Ku bw'ibyo, iyo ukodesha atanze ikirego muri leta iyo ari yo yose, iy'aho aherereye, cyangwa ikigo cya leta, utanga amazu agomba kwemerera ukodesha gukoresha ubwo burenganzira.

### 4. Abakuze bese cyangwa aho abakuze batuye

Mu 1988, Kongere yavuguruye itegeko rigenga imyubakire myiza ibuza ivangura rishingiye ku miryango (kuba hari abana bari muni y'imyaka 18). Birabujijwe gukumira imiryango ifite abana mu mazu keretse niba inyubako yaragenewe guturwamo n'abantu bakuze.

Amabwiriza n'uburyo bugomba kwerekana ubushake bwo gutanga amazu ku bantu bafite imyaka 55 cyangwa irenga, amazu atuwemo n'abantu bafite imyaka 62 cyangwa irenga, cyangwa ko byibuze 80% by'amazu bituwe n'umuntu umwe cyangwa benshi bafite imyaka 55 cyangwa irenga.

### 5. Kurenga ku mategeko agenga umuryango biturutse ku mpungenge z'umutekano

Amategeko y'umutekano agomba gutegurwa neza kugira ngo hirindwe amakimbirane n'amategeko abuza ivangura rikorerwa imiryango ifite abana. Umuyobozi cyangwa nyir'inzu ashobora kurenga ku mategeko atabizi mu gihe agerageza gushyira mu bikorwa amategeko y'umutekano. Ibikorwa bitemewe n'amategeko birimo kwanga gukodesha imiryango ifite abana bato kubera guhangayikishwa n'isuku ya pisine, kubuza abana gukoresha ahantu ho kwidagadurira, no kwanga gukodesha amazu yo hejuru afite ibyuma bikingira ku miryango ifite abana.

### 6. Kunanirwa gutuza neza abantu bafite ubumuga

Bifatwa nko kurenga ku mategeko agenga imiturire y'ibanze, ya leta ndetse n'ay'igihugu iyo:

- kwanga gukodesha umuntu ufite ubumuga;
- kwanga guhindurira umuntu mu gihe izo mpinduka zishobora kuba ngombwaa ku bakodesha kugira ngo babashe gukoresha no kwishimira inyubako;



- kwanga kureka cyangwa guhindura amabwiriza, imikorere, uburyo, cyangwa serivisi mu gihe amacumbi nk'ayo atuma ukodesha ashobora gukoresha no kwishimira inyubako.

Gusaba icumbi rikwiye no guhindurirwa bikozwe n'abakodesha bafite ubumuga bigomba kuba bifite ishingiro; ariko, niba umutungo wawe ugenerwa inkunga ya leta (Igice cya 8, Umutungo ugabanyirizwa umusoro, Ikigo gishinzwe imiturire, n'ibindi), ushobora gusabwa kwishyura icumbi cyangwa guhindura. Ubuyobozi bufite uburenganzira bwo gusaba umuntu uri kwivuzwa cyangwa uri gukorera ubugororwangingo ibyangombwa bigaragaza ko afite ubumuga ku . Gusaba icumbi ntibigomba kuba umutwari w'ubuyobozi cyangwa umutwari mu buryo bw'amafaranga; ku bw'ibyo, nyir'inzu ashobora gusaba ko ukodesha yashyira amafaranga mu bugwate kugira ngo azasubize umutungo uko wahoze niba impinduka zidashobora kuzakoreshwa n'abakodesha mu gihe kiri imbere, kandi ashobora gusaba ko ibyahindurwa byakorwa na rwiyezimirimo wemewe.

*ICYITONDERWA: Mu Ntara ya Lancaster, amazu y'abafite ubumuga ku mubiri arahari; ku bw'ibyo, niba ufite inzu yahinduwe, ni umutungo bigaragara ko ushobora gukodeshwa byihuse.*

URUGERO: Nyir'inzu asabwa guha umwanya wa parikingi ukodesha ufite ubumuga bw'ingingo mu gihe ukodesha asabye icumbi nk'iryo rikwiye, kabone n'ahoubusanzwe parikingi zaba zidahabwa abakodesha . Umwanya ugomba kuba hafi y'inzira ikoreshe.

### **7. Kunanirwa kwereka neza ibyo wiyemeje ku bayobozi bashinzwe imiturire myiza hamwe n'abakozi bese b'ikigo cyawe**

Ibibazo byinshi by'imiturire bituruka ku myanzuro imwe ikemangwa y'ubukode ifatwa n'umukomisiyoneri, ushinze, cyangwa umukozi kubungabunga ureka akazi agasigira nshingano nyir'inzu. Ibutsa abakodesha n'abakozi uburyo wiyemeje ko habaho imiturire myiza. Manika ibyapa by'imiturire ahantu hagaragara neza. Menyesha buri gihe kwiyemeza kwawe ko habaho imiturire abakodesha n'abakozi mu kanyamakuru aho utuye cyangwa utange itangazo.

### **8. Kunanirwa guhugura abakozi bese**

Impinduka z'amategeko. Kongere yemeje amategeko mashya n'ivugururwa. Ibyemezo by'urukiko byongerera ibisobanuro bishya ku mategeko asanzweho. Umuyobozi, umukomisiyoneri, cyangwa umukozi ushinze kubungabunga ashobora kwica itegeko atabishaka, atazi ko itegeko ryahindutse. Saba abakozi bawe bese kwitabira amahugurwa ku by'imiturire byibuze rimwe mu mwaka. Niba ubucuruzi bwawe buri mu ntara za Lancaster na York, amahugurwa atangwa n'ikigo gishinzwe uburenganzira ku miturire n'umutungo muri Tenfold. Hamagara (717) 291-9945, ext. 109.

### **9. Iyipimo by'imiturire bidafite ishingiro**

Ishami rishinzwe imiturire n'iterambere ry'imijyi rivuga ko umubare w'abantu babiri kuri buri cyumba cyo kuraramo ufatwa nk'aho ukwiye iyo nta mabwiriza agena umubare w'abantu baba mu nzu muri ako gace. Ukurikije n'impamvu, ariko, iyo

mbogamizi irashobora kutavugwaho rumwe, kandi ikintu cyose uretse abantu babiri muri buri cyumba cyo kuraramo gishobora kurenga ku mategeko y'imiturire myiza kikagira ingaruka zibangamira imiryango ifite abana. Na none, amabwiriza yose ahari agenga abatura mu nzu agomba gushyirwa mu bikorwa mu buryo buhuye.

#### 10. Kunanirwa kuvugana n'abakodesha inzu zawe

“Ubumenyi bwo gutambutsa ubutumwa neza” bushobora kuba interuro ikoreshwa cyane, ariko ni ingenzi cyane mu mibanire y'umupangayi na nyir'inzu. Umvisha kandi usobanurire neza abakodesha icyemezo cyangwa igikorwa icyo ari cyo cyose wafata gishobora kugira ingaruka mbi ku miturire yabo. Urugero, imvugo ikomeye mu “Imenyeshya ryo kwimuka” akenshi yereka abakodesha ko bagiye gusohorwa mu nzu. Sobanurira ukodesha ko intego yo kuburira ari ugukosora amakosa yagaragaye. Ibi bishobora gutuma adahamagaraikigo gishinzwe imiturire myiza.

## Amakuru y'inyongera ku itegeko ry'imiturire

### Imiturire irebwa n'itegeko rigenga imiturire iboneye

Dukurikije itegeko rya leta ry'imiturire myiza hamwe n'amategeko agenga imibanire y'abantu muri Pennsylvania, imyubakire ikurikira irebwa n'amategeko yose agenga imiturire:

- Amazu akodeshwa cyangwa atizwa
- Amazu ari kumwe buri muntu afite iye
- Utuzu two mu rugo twimukanwa
- Ubutaka buterwa inkunga, bugurishwa, cyangwa bukodeshwa
- Amazu yatewe inkunga, agurishwa, cyangwa akodeshwa

### Ivangura rishingiye ku miturire rishobora kuba rishingiye ku giciro gihenze

- Mu mategeko agenga imiturire myiza, indishyi ku byangiritse no kwiyishyurira amagarama y'inkiko ndetse n'ibihano by'amategeko bishobora guhabwa uwakorewe ikosa. Byongeye kandi, hashobora gutangwa ibihano byo mu rwego mbonezamubano.
- Ubundi butabazi bw'iringaniza bushobora kubamo, ariko ntibugarukira ku gukoresha inyubako yatanzweho ikirego cyangwa indi nzu nk'iyi hamwe no gutanga serivisi cyangwa ibikoresho biteganyijwe bijyanye n'inyubako.
- Imyanzuro yo kvanaho ibikorwa by'ivangura rishingiye ku miturire na yo ishobora kuba ikibazo.

### Irinde

- Ibirego byose fata ko bikomeye.
- Menya neza ko ibikorwa, amabwiriza, n'uburyo bwose bishingiye ku bucuruzi bwemewe n'amategeko, butavangura.
- Ntutinye kubaza ibibazo cyangwa kwaka ibisobanuro ikigo gishinzwe gukora iperereza ku kirego.
- Kugira inyangiriko zisobanutse, zuzuye kugira ngo werekane ko aya mabwiriza, uburyo n'imirongo ngenderwaho byakurikijwe mu bibazo nk'iby.
- Shiraho amabwiriza, uburyo, n'imirongo ngenderwaho mu nyandiko mbere y'igihe, kandi ubikurikize muri buri kibazo.

# Amasomo ku nyungu zo gukodesha

Umuryango ukuganisha kuri ejo hazaza heza.

Iki ni icyemezo cymeza ko wize  
amasomo y'amasaha 8 ku byerekeye  
ubukode yateguwe kugira ngo  
wongere ubumenyi bwawe kuri:

Amame y'ibbanze y'inguzanyo - Kuvugana  
hagati ya Nyir'inzu/Ukodesha - Kugira &  
Kuganira ku hahise hawe - Amahame  
y'ibanze mu gukodesha n'ibindi biturutse  
ku bunararibonye muri icyo kintu

  
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[www.WeAreTenfold.org](http://www.WeAreTenfold.org)

y'amasomo akubiyemo ifunguro rya mu gitondo  
ryiza n'irya saa sita. **Baza ibyerekeye amahirwe  
y'inkunga yo kwiga.**

Inkunga yatanzwe na:



Ubufatanye bw'integanyanyigisho:





# IBINTU UGOMBA KWITAHO MBERE YO GUKODESHA

Iyo ushakisha inzu hari ibintu byinshi ugomba kwitaho. Hepfo hari ibintu bimwe by'ingenzi ugomba gutekerezaho no kuzirikana mu gihe utangiye gushakisha aho gutura no kureba inyubako zihari.

## Igiciro

Inzu irahendutse? Ubukode bwawe n'amashanyarazi bigomba kuba hafi 40% gusa by'ayo winjiza buri kwezi. Ese ubukode bwaba bwariyongereye mu myaka mike ishize? Angahe? Ni iki gikubiye mu bukode? Menya ushinzwe kwishyura icyuma cy'ubushuhe, gazi, amashanyarazi, amazi ashyushye, ruhurura, gutunganya no gukuramo imyanda. Saba igiciro cy'uko imikoreshereze y'amashanyarazi yagiye igenda hanyuma umenye icyo witega.

## Ahantu

Iyo nzu yo guturamo iri hafi y'aho ukorera, ishuri, irerero ry'abana, gutwara serivisi zo gutwara abantu muri rusange, guhaha, no kwivuza?

## Umutekano

Umutungo ndetse n'ahawukikije birabungabunzwe neza kandi bifite umutekano? Ese inzugi, amadirishya, n'imiryango by'inyubako bifite ingufuri zikora kandi zose zishobora gukora mu gihe umuntu asohotse mu buryo bw'ubutabazi?

## Ubuzima

Haba hari ibimenyetso by'imbeba cyangwa udusimba duto? Niba ikibazo nk'iki kivitse, nyir'inzu azishyura amafaranga yo kubikuraho? Haba hariho irangi rikeye kandi risa neza? Witondere uburozi buturuka ku marangi, cyane cyane niba ufite abana.

## Umutekano w'inkongi / Ibyuma bitahura umwotsi

Ese aho guhungira inkongi biroroshye kuhagera? Ese hari igikoresho kizimya umuriro gihari? Haba hariho ibyuma bitahura umwotsi? Haba hari ibyuma bitahura umwotsi bikora? Ni nde ufite inshingano zo kubibungabunga? Amategako ya Pennsylvania asaba nyir'inzu gutunga impuruza y'umwotsi muri buri nyubako.

## Abaturanyi

Ese inzu iratuje? Ushobora kumva abaturanyi bawe iruhande, hejuru, cyangwa muni yawe? Baza abandi mu nzu mwegeranye ibibi n'ibyiza byo gutura aho.

## Imiterere

Ingazi zifite umutekano kandi zimeze neza? Amadirishya yinjiza umuyaga? Ese urubaho rwariyashije, rwaraboze, rwaangijwe n'amazi,



cyangwa rwaramunzwe? Nyir'inzu atanga amadirishya arinda inkubi y'umuyaga, amateleviziyo, n'amataro yo ku meza? Amagorofa arakomeye kandi ntiyacitsemu imyobo, uduce, cyangwa ngo asaduke? Reba neza ko nta karo cyangwa imbaho ziburamo. Haba hari urukuta rwacitsemu umwobo cyangwa rwiashije? Reba neza ko nta rukuta rwomotse. Urukuta n'igisenge bisize irangi cyangwa bifunze neza kandi ntabwo rwiashije?

## Amashanyarazi

Ubushyuhe: Reba itanura cyangwa ahandi hantu haturuka ubushyuhe. Reba neza ko ahaturuka ubushyuhe hagerwaho kandi hakora neza. Reba masitike ifata ibirahure byo ku madirishya no ku miryango.

Amazi: Hagomba kuba amazi ashyushye n'akonje. Reba niba amazi afite imbaraga nyinshi. Reba aho icyuma gifunga gihereye.

Agatiyo kamanura amazi: Ese ubwiherero bumanura mazi neza? Reba ibibazo byose by'amazi mu marobine no mu bihombu. Igorofa rikikije ubwogero n'ubwiherero bimeze neza kandi birakomeye?

Amashanyarazi: Hari aho kurahurira amashanyarazi hahagije? Ese intsinga zirahagije kugira ngo zihaze ibikoresho byose ushobora gushaka kuzana mu nzu? Reba intsinga zacitse cyangwa zashishutse cyangwa amatara ari ku rusinga ruregarega, kuko ari byo bitera impungenge z'umutekano. Shakisha udusanduku tumirizwaho umuriro n'aho uhurira.

Ikijyana imyanda: Ni irihe bwiriza ryo gutwara imyanda? Hari aho guta imyanda cyangwa ikimoteri? Ese imbeba ntizibabangamira?

## Ubushyuhe, igikoresho gitanga umuyaga & igitunganya umwuka

Ufite uburyo bwo gukoresha igikoresho gitanga umwuka uhehereye? Uzashobora kugenzura igikoresho kigena ubushyuhe, cyangwa nyir'inzu azagenzura igikoresho kigena ubushyuhe? Ubusanzwe iyo icyuma kigena ubushyuhe kibarirwa mu bukode, nyir'inzu ni we uba ufite inshingano zabyo.

## Ububiko

Hari ububiko imbere/hanze y'inzu ukodesha?

## Imirimbo n'ibikoresho

Ni iki gikubiye mu nzu? Baza niba firigo, imashini imesa n'iyumutsa, amarido, agakoresho gakingiriza idirishya, itapi, cyangwa ibindi bikoresho bibarirwa mu nzu ikodeshwa. Ni nde ufite inshingano zo kwishyura amafaranga yo gusana ibyo bintu niba byangiritse?

## Icyumba cyo kumeseramo

Kimeze neza kandi kiratekanye? Kirasukuye kandi gifite urumuri ruhagije? Gifungurwa amasaha 24 cyangwa kirabujijwe mu masaha runaka? Cyemerewe gukoreshwa n'abahatuye gusa?

# UBUSABE BWO GUKODESHA

## Ibibazo nyir'inzu ashobora kubaza ushobora kuzavamo umupangayi

Abatanga amazu bashobora kureba ubushobozi bw'uwasabye kugira ngo barebe ko ukodesha yujuje ibisabw akugira ngo akodeshe. Ibi bivuze ko nyir'inzu ashobora kukubaza niba ufite amafaranga ahagije kugira ngo ubashe kwishyura ubukode, niba witeguye gukurikiza amategeko y'inyubako, n'ibindi bibazo bijyanye n'ubukode. Utanga amazu ashobora kandi kwemeza no gukoresha ibipimo bimwe, bifite intego, kandi bitavangura bigamije kureba niba ukodesha adafite amadeni cyangwa yaba yarakoze ibyaha. Ibibazo byose byabajijwe n'utanga inzu bigomba kubazwa abasaba inzu bose mu buryo bungana, utitaye ku moko, ibara, idini, igihugu bakomokamo, igitsina, urwego rw'umuryango, cyangwa ubumuga. Reba igice kijyanye n'amategeko agenga imiturire kugira ngo usobanure ivangura rishingiye ku miturire ritemewe n'amategeko. Ntushobora kwangirwa kuba mu nzu, kubera ubwoko bwawe, ibara, idini, igihugu ukomokamo, igitsina, ubumuga, kuko ufite abana, cyangwa kubera ko urengeje imyaka 40.

## Ibipimo by'ubushobozi mu buryo bw'amafaranga

Buri nyir'inzu ashobora kugira ibipimo by'ubukungu bye bwite agenderaho. Inzira ikoresheya na ba nyir'amazu benshi kugira ngo bemerere umuntu gukodesha ni:

Buri kwezi amafaranga yinjiza x 40% = ibyo ukodesha ashobora kwishyura mu bukode bikubiyemo amazi n'amashanyarazi

Urugero: \$ 1.500 /ukwezi x .40 = \$ 600 buri kwezi y'ubukode hakubiyemo ibikorwa rusange

Abandi batanga amazu bashobora gusaba ko abakodesha bakuba inshuro eshatu cyangwa enye z'ubukode bw'ukwezi kugira ngo bemerewe inzu. Mu gihe uwifuzaga gukodesha asabye inzu ntiyuzuye ibisabwa ku yo yinjiza ku kwezi, birashoboka cyane ko uyu muntu azagorwa no kwishyura ubukode bitewe n'ibindi bigendaho amafaranga nko kwishyura imodoka, kurera umwana, amafaranga yo kwivuzura, ibyo kurya, imyambaro, n'ibindi, bigomba gukemurwa.

## Gusabagukodesha

Ushinzwe umutungo cyangwa nyir'inzu ashobora gusaba ukodesha kuzuzwa ubusabe bwo gukodesha. Ubu busabe bushobora gukenera:

- Ibihamya by'inguzanyo hamwe n'andi makuru ku nguzanyo
- Urutonde rw'abantu yagiye akodesha na bo ndetse na nimero za telefone n'aho baherereye
- Akazi yagiye akora, hakubiyemo amakuru y'imishahara
- Amafaranga y'ubusabe ashobora kudasubizwa
- Ubukode bw'ukwezi kwa mbere, wongeyeho ingwate

Abashaka gukodesha bagomba gusoma ubusabe buri gihe bitonze kugira ngo bamenye ingaruka zishobora kubabaho babaye baafshe icyemezo cyo kudakodesha inzu.



**Niba nyir'inzu akeneye ingwate mu gihe cyo gutanga ubusabe, baza niba ingwate idasubizwa. Reba neza ko ubona inyemezabwishyu y'amafaranga yose yishyuwe.**

**Saba gusoma amasezerano yateganijwe mbere yo gushyira umukono ku bisabwa mu bukode kuko ushobora kuba uri kwishyiraho imbaraga z'itegeko zo gukodesha hatabayeho kuganira ku ngigno zigize amasezerano y'ubukode.**

## Kwanga uwatanze ubusabe

Hari impamvu zitandukanye zemewe n'amategeko zatuma nyir'inzu atemera ubusabe bw'umuntu ushaka kuyikodesha. Byongeye ku kutuzuzwa ibipimo by'ubushobozi mu by'amafaranga bikenewe, kuba afite amadeni menshi, amakuru mabi ku bo yigeze gukodeshereza amazu, ndetse/cyangwa imanza zijyanye n'ubukode uwatanze ubusabe yagiye ajyamo mu nkiko byose bishobora gutuma uwatanze ubusabe atemererwa. Mu gihe ukodesha cyangwa ushaka gukodesha ahakanye cyangwa atabashije kuzuzwa amabwiriza agenga abakodesha bese, cyangwa niba umuntu ateye imbogamizi z'ubuzima cyangwa umutekano w'abandi, ubwo nyir'inzu ashobora kwanga ubusabe.

## Ibyaha yaba yarakoze

### **Ese nyir'inzu ashobora kwanga gukodesha n'umuntu wahamijwe ibyaha?**

Yego - ariko biterwa n'impamvu. Ishami rishinzwe imiturire n'iterambere ry'imijyi muri Amerika (HUD) ryatanze amabwiriza avuga ko kubera itandukaniro rishingiye ku moko mu nzego z'ubutabera mpanabyaha, zima uburenganzira (cyangwa kwanga gukodesha umuntu uwo ari we wese ufite ibyaha yaba yarakoze, hatitawe ku mpamvu) bishobora kugira ingaruka zikomeye ku birabura cyangwa abalatino kandi ibyo, bishobora kurenga ku itegeko rigenga iiturire myiza.

Amabwiriza ya HUD avuga ko abatanga amazu bakeneye gusuzuma imiterere n'uburemere bw'icyaha ndetse n'igihe cyashize kugira ngo bamenye niba uwo muntu ashobora guhungabanya ubuzima n'umutekano by'abandi bahatuye. Amabwiriza yatanze na HUD avuga ko gutabwa muri yombi gusa bitagaragaza icyaha kandi umuntu ntagomba kwangirwa guhabwa aho gutura bashingiye ku kuba yaratawe muri yombi ariko ntahamwe n'icyaha. Byongeye kandi, abatanga amazu bagomba gukurikiza ibigenderwaho bingana ku batanag ubusabebose ndeste n'abakodesha, batitawe ku cyiciro babarizwamo. Gukoresha ibyamuranze mu rwego rw'ibyaha nk'urwitwazo rw'ivangura ushingiyeye ku cyiciro abarizwamo kirengerwa n'amategeko ntibyemewe n'amategeko.

Hari irengayobora ku mabwiriza ya HUD ku bantu bafite amateka yo kuba barakozwe ibyaha. Niba umuntu afite icyaha cyo gukora no/cyangwa gukwirakwiza ibiyobyabwenge bitemewe n'amategeko, ashobora kwangirwa guhabwa aho gutura mu buryo bwemewe n'amategeko kandi nyir'inzu ntabwo azaba arenze ku mategeko agenga imiturire. Icyitonderwa: Iri rengayobora ntabwo rikubiyemo gutabwa muri yombi ushinjwa ibiyobyabwenge bitatuma umuntu ahamwe n'icyaha cyangwa icyaha cyo kuba wari ubifitunze gusa.

## **Byagenda bite mu gihe nyir'inzu yanze kwakira imfashanyo y'imiturire cyangwa ubwiteganyirize cyangwa amafaranga agenerwa abafite ubumuga?**

Muri Pennsylvania, aho ukura amafaranga ntabwo ari icyiciro ubarizwamo, bivuze ko nyir'inzu ashobora kwanga gukodesha inzu abantu bafata ubufasha bwo kubishyurira amazu butangwa n'ubuyobozi bushinzwe imiturire. Uturere dutandukanye muri Pennsylvania twongeyeho aho umuntu akura amafaranga nk'icyiciro umuntu abarizwamo cyishingiwe. Menyesha ubuyobozi bw'ibanze cyangwa komine kugira ngo umenye niba aho ukura amafaranga ari byo bigena icyiciro cyawe mu karere ubarizwamo n'ubufasha umuntu ahabwa niba wangiwe gukodesha bishingiye ku hantu ukura amafaranga.

Ubwiteganyirize bw'abakozi cyangwa amafaranga ahabwa abafite ubumuga ni amafaranga yinjira ajyanye no kuba umunyamuryango w'icyiciro cyishingiwe (imyaka irenga 40 na/cyangwa ubumuga). Kwanga kwemera ubusabe bw'ushaka gukodesha kuko adafite akazi bishobora kuba ivangura rinyuranye n'amategeko niba ushaka gukodesha afite ahandi hantu akura amafaranga hazwi hamwemerera kuba yakodesha.

# AMASEZERANO Y'UBUKODE

## Gusobanukirwa Ingingo zigize amasezerano y'ubukode

Amasezerano y'ubukode, yaba yanditse cyangwa ari mu magambo, ni amasezerano aha uburenganzira ukodesha gutunga no gukoresha umutungo ukodeshwa mu gihe cyagenwe. Amasezerano y'ubukode agomba gusobanura uburenganzira n'inshingano bya nyir'inzu ndetse n'ukodesha. Itegeko rigena ururimi rworoshye rukoreshwa mu masezerano risaba ko amasezerano y'ubukode bw'amazu yose yandikwa, mu buryo butunganyije, kandi akaba ateguye neza ku buryo aba yoshye kuyasoma no kuyumva. Niba ukodesha afite ikibazo cyo gusobanukirwa amasezerano y'ubukode, ashobora gusaba ubufasha cyangwa akabaza ikigo cy'aho atuye gishobora kumufasha.

- Wibuke ko amasezerano y'ubukode ari amasezerano **yemewe n'amategeko**. Ufite inshingano zo kubahiriza ingingo zose z'amasezerano y'ubukode washyizeho umukono.
- Kora ku buryo usobanukirwa ingingo z'amasezerano y'ubukode **mbere y'uko** you sign it. By signing it, you agree to its terms and conditions for the duration of the lease agreement.
- Kora ku buryo imyanya yose iba yujuje cyangwa yujujwe neza mbere yo kugira icyo ushyiraho umukono.
- Kora ku buryo ubona kopi y'amasezerano y'ubukode **yose**. Ntiwemerere nyir'inzu kukubwira ko azaguha kopi nyuma.

Uzashaka kumenya neza ko ibikurikira bikubiye mu masezerano y'ubukode bwawe kandi ko wasobanukiwe ingingo:

- nomero y'umuhanda na telefone y'ubutabazi bya nyir'inzu;
- izina ryawe n'amazina y'abandi bemerewe kuba mu nzu;
- aderesi y'umutungo ukodeshwa.
- Umubare wamafaranga wishyura ubukode buri kwezi - kora ku buryo umenya, uburyo, ahantu, igihe, n'uwo ugomba kwishyura ubukode
- Igihe ntarengwa cyo kwishyura ubukode
- Amafaranga y'ubukerererwe - ese afite ishingiro?
- Igihe amasezerano y'ubukode atangiriye n'igihe azarangirira: Ese ni amasezerano y'umwaka umwe cyangwa amasezerano y'ukwezi ku kwezi? Menya neza ko uzashobora kwishyura ubukode muri icyo gihe cyose.
- Ibisabwa kugira ngo umenyeshye kuvugurura /gusesa amasezerano y'ubukode: Ese nyir'inzu arasabwa kuguha integuza zingaha ngo wimuke ndetse ni integuza zingaha wowe uzaha nyir'inzu nuramuka ushaka kwimuka? (Menya ko muri PA, amasezerano y'ubukode ashobora gukuraho cyangwa kugabanya igihe cy'integuza gisabwa kugira ngo umuntu yirukanwe.)
- Ese kuvugurura ubukode bikorwa ku kigero cy'umwaka cyangwa ni ukwezi ku kwezi nyuma y'umwaka wa mbere?



- Ingwate: Kora ku buryo uba usobanukiwe ibyo uzasabwa mu gihe wimutse mu nzu ukodesha ku buryo uzasubizwa amafaranga yawe y'ingwate
- Amashanyarazi n'amazi: Ni nde ufite inshingano zo kwishyura amashanyarazi n'amazi?
- Gusana: Inshingano z'ukodesha ni zihe mu kubungabunga kandi ni nde uhamagara igihe hakenewe gusanwa?
- Ni ibihe bikoresho bikubiye mu masezerano y'ubukode?
- Amasezerano y'amatungo hamwe n'ingwate ku matungo yose (ibuka ko ingwate ku matungo ndetse n'amafaranga wishyurira itungo bishobora kudasabwa ku nyamaswa zifasha)

## Itariki ntarengwa yo kwishyura ubukode

Amasezerano menshi y'ubukode avuga ko itariki ntarengwa yo kwishyura ubukode ari itariki ya mbere y'ukwezi. Ufite inshingano zo kumenya neza ko ubukode bwawe bwishyuwe bitarenze itariki ya nyuma yagenwe mu masezerano y'ubukode. Nubwo nyir'inzu yakubwiye ko ari byiza niba utinze iminsi mike, ugomba gukomeza kugendera ku masezerano y'ubukode ku byerekeye amafaranga y'ubukerererwe n'ibindi bihano.

## Impinduka ku masezerano y'ubukode

Impinduka zose ku masezerano y'ubukode ntizigomba gukorwa kugeza igihe cyo gutangira ubukode bushya, ari bwo wowe na nyir'inzu muvugurura amasezerano y'ubukode, keretse iyo impande zombi zemeye ko hagira igihindurwa mbere y'uko amasezerano y'ubukode arangira. Keretse niba amasezerano y'ubukode agaragaza uko impinduka zigomba gukorwa, nyir'inzu azasabwa gutanga igihe cy'uzuye cy'ubukode mbere y'uko impinduka ziba.

## Ingingo rusange z'amasezerano y'ubukode

- Abakodesha bagomba kugira isuku aho batuye
- Abakodesha bashobora kubuzwa gukodesha abandi batabanje kubihirwa uruhushya na nyir'inzu
- Abakodesha bashobora kubuzwa kwimuka cyangwa gusesa amasezerano y'ubukode batabanje gutanga integuza yabugenewe
- Ba nyir'inzu bemerewe kwinjira mu gihe gikwiye kugira ngo bagenzure, basane cyangwa bayereke abifuzaga gukodesha bapfa kuba babimenyeshe mbere abakodesha
- Izina ry'umuntu wahamagarwa n'uburyo bwo kumugeraho ku mpamvu zo kubungabunga no gusaba bigomba gushyirwamo
- Urutonde rw'amabwiriza ukodesha yotezweho gukurikiza rushobora gushyirwa mu masezerano y'ubukode

## Ibigomba gukurikizwa nta gahato mu masezerano y'ubukode

Ubusanzwe abakodesha bagomba gukurikiza amategeko n'amabwiriza y'amasezerano bashyizeho umukono; ariko, ingingo zimwe na zimwe ntizemewe n'amategeko mu rukiko.

Ingero z'amategeko n'amabwiriza akurikizwa ku bushake mu masezerano y'ubukode ziirimo:

- Nubwo abakodesha bashobora kuryozwa ibyangiritse ku mazu, ntibashobora kuryozwa ibyo gusana no kubungabunga bisanzwe, cyangwa ibyo gusana byose ku mubare w'amadorali runaka.
- Ukodesha ntashobora guhatirwa kwemera inzu cyangwa inyubako "uko iri." Muri garanti yagenwe yo gutura, ibikoresho na serivisi zitangwa mu masezerano y'ubukode bigomba kwemerera inzu guturwa yabigenewe nk'igice cyo guturamo. (Reba igice kijyanye no gusana hamwe na *Implied garanti yemewe yo gutura*.)
- Ukodesha ntashobora kuvanaho uburenganzira bwo kwihagararira mu rukiko.
- Ukodesha ntashobora guhatirwa kwemera ko atubahirije bimwe mu biri mu masezerano y'ubukode, nyir'inzu afite uburenganzira bwo kwinjira mu nyubako agahindura ingufuri, akanasohora ibintu by'ukodesha.
- Nyir'inzu ntashobora guhatira ukodesha kwemera kubuzwa uburenganzira bwe mu iburanisha cyangwa ubuhamy bwe mu rubanza.

WIBUKE: Soma amasezerano y'ubukode witonze mbere yo kuyashyiraho umukono!

**Habwa ibintu byose mu nyandiko!**

## Irinde kugwa mu buriganya mu gukodesha

Amatangazo amwe n'amwe yo gukodesha ashobora kuba atemewe n'amategoko. Abatekamutwe bamamaza buri gihe ubukode butabaho, batabufite, cyangwa budahari. Bandukura kandi urutonde rw'ubukode nyabwo, bagahindura amakuru hamwe na imeyiri, hanyuma bagashyira amatangazo yahinduwe mu binyamakuru no ku mbuga z'ikoranabuhanga kugira ngo bashuke abantu benshi uko bashoboye babanye amafaranga.

Ushobora kwirinda kugwa kugwa mu buriganya mu gukodesha wibuka izi nama:

- Ntuzigere wohereza amafaranga cyangwa ngo woherereze sheki ku muntu utigeze uhura na we ku nzu utigeze ubona. Niba udashobora guhura na nyir'inzu imbonankubone kubera ko aba cyangwa yatembeye hanze hanze y'igihugu, cyangwa niba udashobora kubona inzu nyirizina mbere yo kwishyura amafaranga yo gusaba, ingwate, cyangwa gushyira umukono ku masezerano y'ubukode, komeza urebe. Kohereza amafaranga ni kimwe no gutanga amafaranga mu ntoki - iyo umaze kohereza, ntushobora kuyasubizwa.
- Ntukihutishwe mu gufata icyemezo. Niba wakiriye imeyiri iguhatira gufata icyemezo cyo gukodesha, bishobora kuba ari ibyo kwitonderwa. Yirengagize ubundi ukomeze.
- Uko igiciro cyo ku rutonde rw'amazu akodeshwa menshi, biranashoboka cyane ko ari na ko byaba ari uburiganya. Igiciro gito ku nyubako nziza iri ahantu heza habereye ijisho? Abatekamutwe bakunda gukurura abantu babasezeranye ko ibintu biri ku giciro cyo hasi kurusha uko byakagombye kugurwa..

# MBERE Y'UKO UHIMUKIRA

## Andika ibyangiritse mbere y'uko uhimukira

Ni byiza kwandika (uri kumwe na nyir'inzu cyangwa ushinzwe imitungo) inenge zose **mbere y'uko** uhimukira. Igihe nikigera cyo kwimuka, ibyangiritse byagargaye mbere ntibigomba kwishyurwa ku ngwate yawe kuko byabaye mbere y'uko uhimukira. Inyandiko n'amafoto birafasha cyane kugira ngo hatabaho kwibeshya nyuma. Fata amafoto kugira ngo ugaragaze uko inzu imeze hamwe n'ibyangiritse byose. Ni uburenganzira bw'ukodesha kugira imiterere y'inyubako mu nyandiko.

Ushobora gukoresha urutonde rw'igenzura mu kugenzura inzu ikodeshwa kugira ngo wandike ibyangiritse mu nzu niba uhisemo kuyimukiramo. Uru rutonde ruzagufasha mu gihe ibibazo bivutse byerekeranye no gusana mu gihe kizaza. Nyir'inzu ntabwo asabwa gushyira umukono ku rutonde rwawe, ariko ushobora gusaba umukono we hanyuma ugaha nyir'inzu kopi y'urutonde rwawe. Menya neza ko washyize itariki ku nyandiko zawe.

Niba inzu ikodeshwa ikeneye gusanwa, ni byiza ko ushyiraho **mu nyandiko** itariki n'igihe gusana byaba byarangiriye. Niba inzu yarangiritse henshi kandi bikomeye, ntuyemere.

## Ifashisha umugenzuzi w'imyubakire muri ako gace

Ibi ni ngombwa cyane. Urashobora kuba uri mu buryo bwo gukodesha inzu yigeze kugira ibibazo by'imiterere, amashanyarazi cyangwa amazi. Baza umugenzuzi w'imyubakire muri ako gace mbere y'uko uhimukira kugira ngo urebe niba muri iyo nzu hari ibinyuranye n'imiturire. Baza umugenzuzi w'imiturire niba hari ibibazo byatanzwe n'abahoze bahakodesha barega nyir'inzu kwanga gusana ibikenewe. Amakomine amwe n'amwe asaba inzu zikodeshwa kuba zibifitiye ibyangombwa. Menya niba inzu ikodeshwa ibifitiye uruhushya.

## Amarangi yashishutse

Inzu zubatswe mbere ya 1978 zishobora kuba zifite irangi ryashishutse, kandi amazu yubatswe mbere ya 1950 ni yo bishobora kubaho cyane. Inzira yonyine yo kumenya neza niba hari irangi ridafashe ni ukugira umugenzuzi ubifitiye uburenganzira kugira ngo akurebere ko nta kibazo. Iyo irangi rishaje ryomotse, rihinduka umukungugu. Abana bashobora kurya uburozi bamize irangi ryomotse cyangwa umukungugu w'irangi ku ntoki zabo cyangwa ibikinisho. Abana banashobora guhumekera mu mukungugu. Ndetse n'akarangi gato komotse gashobora kwangiza cyane ubwonko n'ibindi bice by'urungano rw'imyakura. Irangi ryomotse mu mubiri wumwana rishobora gutera gutinda gukura n'imitekerereze, gutuma atumva cyangwa ngo avuge, kandi bigatera ibibazo by'imyitwarire biganisha ku bumuga. Hashobora kubaho izindi nkomoko z'uburozi bwo mu irangi mu mazu ashaje nko mu bihombi cyangwa mu butaka bukikije inzu. Nyir'inzu asabwa guha abakodesha amakuru yerekeye irangi ryashishutse mu nzu iyo ari yo yose ikodeshwa. Nyir'ubwite cyangwa nyir'inzu udashoboye gutanga amakuru akwiye ashobora kuriha inshuro eshatu z'ibyangiritse. Nyirubwite ashobora kandi guhanishwa ibihano mbonezamubano na nshinjabyaha. Menyesha komeye yawe cyangwa umujyi kugira ngo barebe niba akarere utuyemo gafite ibisabwa byihariye bijyanye no kumenyekanisha uburozi bwo mu irangi no kubikemura.



## Ibyuma bitahura umwotsi / ibyuma bitahura Monogisidi ya karuboni

Itegeko rya Pennsylvania risaba ko nyir'inzu atanga ibyuma bitahura umwotsi bikora muri buri nyubako. Ukodesha ntashobora kureka ibisabwa cyangwa gucomora ibyuma bitahura umwotsi. Amasezerano y'ubukode agomba kuvuga usabwa kugenzura ibyuma bitahura umwotsi no guhindura bateri.

Itegeko rigenga ibipimo bya monogisidi ya karuboni risaba ko ba nyir'umutungo bashyiraho ibyuma bitahura monogisidi ya karuboni mu mazu yose akodeshwa afite ibishobora gutwika, ibikoresho bikoresha umuriro, amafuru yo mu nzu, ndetse/cyangwa ahaparikwa imodoka. Abakodesha/abayirimo basabwa gusimbuza bateri uko bikenewe no gusimbuza igikoresho icyo ari cyo cyose kibwe, cyakuweho, kibura cyangwa cyatijwe mu gihe bayituyemo kandi bakanamenyeshya nyir'inzu cyangwa ushinzwe inyubako mu nyandiko yanditseho ibitagenda neza bijyanye n'ibyuma bitahura monogiside ya karuboni.



## Urutonde rw'igenzura rw' inzu ikodeshwa

Itariki yo kugenzura: \_\_\_\_\_

Aderesi y'inzu: \_\_\_\_\_

Izina rya nyir'inzu: \_\_\_\_\_

Aderesi ya nyir'inzu: \_\_\_\_\_

Nomero ya telefone: \_\_\_\_\_

**Menya neza ko ibikoresho byose biri ku murongo w'imikoreshereze. Kandi, andika ibisobanuro ku bikoresho bihari, itapi, n'imitako hamwe n'u buri kiri mu mutungo ukodeshwa kimeze. Andika ahantu n'umubare w'ibyangiritse, ahahiye, cyangwa ibindi byangiritse. Fata amafoto kugira ngo wandike imiterere y'umutungo mbere y'uko uwimukiramo. Andika gusa 'Yego' niba ubona ko ikintu kimeze neza cyangwa kidafite inenge. Niba utabyizeye neza, andika 'Simbizi.'**

### Hanze y'inyubako:

Urutonde rw'igenzura rw'ikintu	Yego	Oya	Simbizi neza	Ibitekerezo
Urufatiro n'inkuta z'inyuma bimeze neza nta byago byatera?				
Ese ingazi zose zo hanze, ibyuma bitangira, amabaraza bimeze neza kandi nta byago byatera?				
Igisenge, imireko, hamwe n'ibihombo bimanura amazi bimeze neza kandi nta byago byatera?				
Ese umuyoboro w'umwotsi umeze neza kandi nta byago watera?				
Ese hanze y'inzu hose nta marangi yomotse cyangwa yashishutse ahari?				
Niba umutungo ari inzu yimukanwa, iri mu mwanya ukwiye ku butaka kandi iraziritswe cyane?				

### Ibyumba byose:

Urutonde rw'igenzura rw'ikintu	Yego	Oya	Simbizi neza	Ibitekerezo
Hari nibuze ako kurahurira amashanyarazi habiri hakora cyangwa aho kurahurira hamwe n'itara rimwe rikora?				
Icyumba nta byago by'amashanyarazi cya-hura na byo?				
Ese amadirishya n'inzugi byose bikoreshwa ntibishobora gufungirwa hanze?				
Haba byibuze idirishya rimwe ri-funguye, kandi amadirishya yose ameze neza nta pata na rimwe riburamo yangwa ngo ribe ryaracitse?				
Igisenge, inkuta, na sima bimeze neza kandi nta kwiya, nta myobo yacitsemo cyangwa ngo bibe cyatera ibyago?				
Ubuso bw'imbere bwose nta rangi ryomotse cyangwa ryashishutse?				
Haba hari impuruza z'umwotsi cyangwa icyuma gitahura um-wotsi?				

### Ubwogero:

Urutonde rw'igenzura rw'ikintu	Yego	Oya	Simbizi neza	Ibitekerezo
Haba hari umusarani ukora mu gice cy'inyubako ukoreshwa n'ukodesha gusa?				
Haba hari igihombo cyangwa akanyuramo amazi ashushye n'akonje bikora neza?				
Haba hari amadirishya afungurwa cyangwa uburyo bwo kwinjiza umuyaga bukora?				



### Igikoni:

Urutonde rw'igenzura rw'ikintu	Yego	Oya	Simbizi neza	Ibitekerezo
Haba hari ifuru ikora, kandi hari amashyiga (cyangwa amashyiga akoresha amashanyarazi) bifite aho umuriro uzamukira hakora?				
Haba hari firigo ikora kandi iringaniza ubukonje bihagije kugi-ra ngo ibiryo bitangirika?				
Hari robine yo mu gikoni izana amazi ashushye n'akonje ikora?				

### Heat, Plumbing, and Electrical:

Urutonde rw'igenzura rw'ikintu	Yego	Oya	Simbizi neza	Ibitekerezo
Ese ibikoresho byo kongera ubushyuhe bishobora gutanga ubushyuhe buhagije mu byumba byose babamo?				
Inzu nta byuma bikoresha amashanyarazi bitwika ubundi buryo bwo gutwika butizewe?				
Inzu ifite uburyo bwo gutanga umwuka buhagije?				
Ese icyuma cy'amazi gifite ibikenewe byose, kandi bagishyizeho mu buryo butekanye?				
Haba hari ibikoresho bizana amazi rusange cyangwa bwite bimeze neza?				
Igihombo cy'amazi nta hantu cy-atobotse?				
Ese igihombo cy'amazi gi-cometse ku muyoboro rusange cyangwa wigenga wemewe, kandi ntaho gi-tobotse?				
Sisitemu y'amashanyarazi nta byago yatera (urugero, intsinga zitujye ubuziranenge, zidakora neza, n'ibindi)?				

**Ubuzima rusange n'umutekano:**

Urutonde rw'igenzura rw'ikintu	Yego	Oya	Simbizi neza	Ibitekerezo
Inzu ifite nibura icyuma kimwe gitahura umwotsi cyangwa im-puruza zikora kuri buri gice ba-bamo?				
Ese inzu ushobora kuyinjiramo utiriwe unyura mu yindi nzu?				
Ese hari aho gusohokera hemewe mu gihe cy'inkongi? Kuyigeramo biroroshye?				
Ese inzu nta siha, imbeba, ibinyenzi, n'ibindi bihari?				
Ese inzu yitaruye ikimoteri cyangwa ingarani?				
Hari ingazi n'ikirongozi rusange bi-tatera ibyago byo kuba bya-rangiritse, kubura ibyuma bitangi-ra, urumuri rudahagije cyangwa ibindi byago?				
Ese aho hantu ndetse n'abaturanyi ba hafi nta byago barimo?				

Umukono w'ukodesha: \_\_\_\_\_ Itariki: \_\_\_\_\_

Umukono wa nyir'inzu: \_\_\_\_\_ Itariki: \_\_\_\_\_

**ICYITONDERWA: Nyir'inzu ntabwo asabwa gushyira umukono kuri uru rutonde.**

# UBURENGANZIRA N'INSHINGANO BY'ABAKODESHA

## Inshingano zawe nk'Ukodesha

Nk'ukodesha, ugiye gukodesha umutungo w'undi muntu. Kugira ngo wuzuze inshingano nk'ukodesha, ugomba kubahiriza amasezerano y'ubukode bwawe hamwe n'urutonde rw'ibintu bikurikira:

1. **Kwishyura ubukode mu gihe ntarengwa**, ntabwo ari nyuma y'umunsi cyangwa nyuma y'iminsi 5. Niba ubukode buteganyije kwishyurwa ku ya 1 z'ukwezi, bwishyure ku ya 1 z'ukwezi. Nk'ukodesha, ufite uburenganzira bugenwa n'amategeko bwo kwishyurira amafaranga y'ubukode yose ku gihe ukurikije amasezerano y'ubukode. Iyo utishyuriye ubukode ku gihe, nyir'inzu ashobora gutanga ikirego cyo kugusohora mu nzu. Ntacyo bivuze niba ufite ubumuga cyangwa waratakaje akazi, ufite ugize umuryango urwaye, ufite abana, cyangwa niba ari mu gihe cy'itumba - n'ubundi ushobora gusohorwa mu nzu. Niba wumva ko utazashobora kwishyura ubukode bwuzuye kandi ku gihe, ugomba kubibwira nyir'inzu vuba bishoboka. Ntutegereze kugeza ku munsi wa nyuma w'ubukode cyangwa nyuma y'itariki ntarengwa. Nyir'inzu azabifata nabi nibatakirira sheki y'ubukode bwawe. Sobanura impamvu udashobora kwishyura hanyuma usabe uburyo uzishyuramo. Niba nyir'inzu yemeye amasezerano yo kwishyura, yashyire mu nyandiko kandi ubike kopi. Niba utubahirije amasezerano, nyir'inzu ashobora kukwirukana.
2. **Aka inyemezabwishyu. Ubike inyemezabwishyu z'amafaranga yose wishyuye nyir'inzu.** Ishyura ubukode bwawe ukoresheje sheki, niba bishoboka, kuko sheki yawe yahagaritswe iguha igihama ko wishyuye ubukode. Niba nyir'inzu atemera sheki agashaka amafaranga mu ntoki, habwa ikigaragaza ko wishyuye. Shimangira ko nyir'inzu aguha inyemezabwishyu kuri buri kwishyu ukoze kandi ubike inyemezabwishyu zose.
3. Niba ufite inshingano zo kwishyura umuriro n'amazi, bigomba kwishyurwa ku gihe. Bibabaye ibyo, ibi bishobora kuvamo gusohorwa mu nzu.
4. Kurikiza amategeko n'amabwira biri mu masezerano y'ubukode.
5. Kurikiza amategeko n'amabwiriza akubiye mu masezerano y'ubukode cyangwa urundi rupapuro rwashyizweho umukono ku ruhande.
6. Kurikiza ibisabwa n'itegeko rya Pennsylvania, amategeko y'akarere utuyemo, ndetse n'amategeko agenga imiturire.
7. Irinde guhungabanya amahoro y'abandi bakodesha n'abaturanyi.
8. Irinde kwangiza inyubako. Reba neza ko nta muntu mubana cyangwa umushyitsi wangije umutungo, kuko ushobora kuzishyura mu buryo bw'amafaranga ibyangiritse.
9. Menyesha nyir'inzu inenge iyo ari yo yose ikomeye (cyangwa ahakeneye gusanwa) mu nzu hashobora gutuma inyubako yangirika. Haranira gukurikiza ingingo zamenyeshejwe mu masezerano y'ubukode bwawe. Niba amasezerano y'ubukode bwawe adatangira amabwiriza yihariye, shyira icyifuzo cyawe cyo gusana mu nyandiko hanyuma wite ku kubika kopi ku byo wanditse!
10. Irengere kwishyura amafaranga y'ibyangiritse biturutse ku bikorwa cyangwa uburangare (usibye ibyangiritse bisanzwe) byatewe nawe cyangwa umuryango wawe.



11. Komeza gusukura inyubako.
12. Emerera nyir'inzu, abahagarariye nyir'inzu, cyangwa umugenzuzi wa leta mu gace utuyemo kubona uburyo bwo kugenzura no gusana.
13. Ntiwemerere abantu batari mu masezerano y'ubukode kuba mu nzu ikodeshwa.
14. Ntukishore cyangwa ngo wemerere undi muntu kugushora mu bikorwa by'ubugizi bwa nabi, harimo ibiyobyabwenge bitemewe cyangwa kwemerera abatarageza ku myaka kunywa ibisindisha bikorewe ku nzu ukodesha. Kimwe muri ibyo bintu gishobora kugukururira kwirukanwa.
15. Niba uhinduye ingufuri, kora ku buryo ubanza gusaba uruhushya nyir'inzu hanyuma ukamuha kopi y'imfunguzo. Nyir'inzu yemerewe n'amategeko kugira urufunguzo rwa buri imwe mu ngufuri washyizeho.

## Ubwishingizi bw' abakodesha

Ba nyir'inzu benshi bagira ubwishingizi bw'umutungo burimo ibyangiritse ariko hatarimo ibyo wowe utunze. Ubwishingizi bw'abakodesha (ni ubushake, ariko bamwe mu bafite amazu bashobora kubisaba) bishobora kugurwa kugira ngo urengere ibikoresho byawe byo mu nzu ndetse n'ibindi bintu waba utunze. Igiciro cy'ubwishingizi bw'abakodesha ni hafi \$ 175- \$ 200 ku mwaka, ugereranije kugeza ku masenti mirongo itanu ku muni. Ubwishingizi bw'abakodesh bushobora kuboneka muri sosiyete iyo ari yo yose y'ubwishingizi igurisha ubwishingizi bw'abantu bafite amazu.

## Umubano n'abaturanyi

Ibwire abaturanyi bawe bityo ube umwe mu bagize abaturanyi. Komeza umubano w'ubucuti na bo. Abaturanyi bashobora gufashanya mu buryo bwinshi, nko gucunga ibikorwa bitemewe n'amategeko.

Bumwe mu buryo bwatuma birangira ugiranye umubano mubi n'abaturanyi ni ukubangamira abaturanyi bawe n'urusaku rwinshi. Niba uteganya kugira ibirori, bigenzure kandi urangirize ibirori ku isaha nziza. Ni byiza kandi kumenyesha abaturanyi bawe mu gihe utegura guhura nk'uku hanyuma ukagerageza kwifatanya na bo mu gihe bidasanze, nk'igihe umuturanyi wawe arwaye. Ushobora guhindura cyangwa kwimura gahunda zawe kugirango ibyifuzo byabo byihariye byubahirizwe. Birashoboka cyane ko bazifatanya nawe niba wifatanya na bo.

Ubuturanyi bisobanuye kandi gucungiranira no kubungabunga ibiri hanze y'inyubako. Ibi bivuze ko ibyatsi n'ibihuru bigomba gutunganywa neza kandi ko imyanda itagomba gusigara hanze. Mu nyubako z'amagorofa ni ngombwa kubaha ahantu rusange - koridoro, amadarage, cyangwa ikibuga. Ntugasige imyanda muri ibi bice cyangwa ngo ufunge amarembo y'inyubako. Ni byiza kandi kudakina cyangwa gutera urusaku rwinshi mu byumba rusange no mu nzira y'ingazi ku bw'impamvu z'umutekano kimwe no gutekereza ku baturanyi bawe.

Kugira ngo ube umuturanyi mwiza, ugomba kugerageza kureba ko abashyitsi bawe batabangamiye abaturanyi bawe. Ntabwo buri gihe bishoboka kugenzura ibyo abashyitsi bawe bakora byose, ariko ufite uburenganzira bwo kwitega ko bitwara mu buryo butabangamira abandi.

Niba ukodesha cyangwa abashyitsi b'ukodesha batoteza cyangwa babangamiye abandi mu nyubako cyangwa mu baturanyi, nyir'inzu ashobora kugira inshingano ashingiye ku mategeko agenga imiturire myiza cyangwa amategeko yo mu gace atuyemo yo kwirukana ukodesha mu rwego rwo kurinda umutekano w'abaturanyi na/cyangwa abandi bakodesha.

## Ibibazo hamwe n'abandi bakodesha

Niba ugiranye ibibazo n'abandi bakodesha, bimenyeshe nyir'inzu ikibazo. Hashingiwe ku itegeko rigenga imiturire myiza, iyo ukodesha ashyize ku nkeke undi ukodesha ashingiye ku bwoko, igihugu akomokamo, ubumuga, cyangwa ikindi cyiciro, nyir'inzu asabwa n'amategeko kugira ngo akemure icyo kibazo kandi akumire ihohoterwa ngo ridakomeza. Niba wumva ubangamiwe n'undi muntu, hamagara polisi. Bikurikirane uha raporo yanditse nyir'inzu. Bika kopi yawe ubwawe. Sobanura ikibazo hanyuma usabe nyir'inzu kugikemura. Ubusanzwe ni byiza ko ibaruwa iba isobanutse ari incamake kandi irasa ku ngingo. Kurikirana ikibazo nigikomeje. Bika kopi z'amakuru yose mwahanye.

Ugomba kubahiriza ingingo z'amasezerano y'ubukode, iyo rero urenze ku masezerano y'ubukode bwawe ukimuka, ushobora gukomeza kuryozwa ubukode bw'igihe cyari gisigaye. Niba nyir'inzu hari icyo akurega mu rukiko, ugomba kwerekana ko nyir'inzu yarenze ku ngingo z'amasezerano y'ubukode atubahirije uburenganzira bwawe bwo kuba ahantu hatuje cyangwa kwirengagiza gukumira ihohoterwa rishingiye ku ivangura. Uzashaka kwerekana ibimenyetso byerekana ko wakoze ibishoboka byose kugira ngo umenyeshe nyir'inzu ikibazo ukamusaba kugikemura mbere y'uko wimuka.

## Abashyitsi

Ufite uburenganzira bwo gutumira abashyitsi basanzwe mu gihe gikwiye no kugira abashyitsi mukorana ubucuruzi mu nzu ukodesha nta kwivanga kwa nyir'inzu. Abashyitsi bagomba kubahiriza amategeko yose yerekeranye n'ibice rusange bireba abakodesha.

## Emerera abandi kwimukira aho utuye

Amasezerano y'ubukode bwawe azagaragaza uwemerewe gukodeshanya nawe. Niba ushaka ko umuntu aza mukabana cyangwa ahaguma igihe kinini, bizaba ngombwa ko usaba nyir'inzu uruhushya. Nyir'inzu ashobora gukora igenzura k'ukodesha mushya, kongera ubukode, cyangwa gusaba ko umuntu yongerwa mu masezerano y'ubukode. Menya neza ko amasezerano ayo ari yo yose yemerera abandi kuza kubana nawe ari mu nyandiko.

## Uburenganzira bw'abakodesha kubuzima bwite

Amategako ya Pennsylvania avuga ko muri buri masezerano y'ubukode (yaba yanditse cyangwa ari mu magambo), hari amasezerano avuga ko nyir'inzu atazabangamira mu buryo budafite ishingiro uburenganzira bw'ukodesha ku nyubako yakodesheje. Aya **masezerano yo kuba ahantu hatuje**, akubiyemo n'uburenganzira bw'ubuzima bwite. Ubukode bwishyuwe ntabwo ari ubwo aho kuba gusa, ahubwo bunaguha uburenganzira bwo kwishimira ibyo wakodesheje nta kwivanga gukabije kwa nyir'inzu.

Ba nyir'inzu bafite uburenganzira bugereranyije mu kugera ku nzu bakodesheje. Niba nyir'inzu yinjijye mu nzu ikodeshwa nta mpamvu cyangwa akabangamira ukodesha nijoro, ashobora kuba arenze ku masezerano y'ubukode. Nyir'inzu afite uburenganzira bwo kwinjira mu nzu ikodeshwa rimwe na rimwe ku bw'impamvu zifatika zirimo kugenzura, kubungabunga no gusana, cyangwa kwereka umutungo abashobora kugura cyangwa gukodesha. Ibyumvikana bisobanura kandi ko nyir'inzu agomba kuza mu gihe gikwiye, akabanza kumenyesha ukodesha mbere, kandi agomba kubanza gukomanga - keretse bibaye byihutirwa cyane. Niba hari habaye ibintu bidasanze byihutirwa nk'ibihombo by'amazi byamenetse cyangwa ibyuma bitahura umwotsi byatse, ubwo nyir'inzu aba afite uburenganzira bwo guhita yinjira atabanje kubimenyesha.

Niba amasezerano y'ubukode avuga ko nyir'inzu ashobora kwinjira nta nteguza mu masaha yumvikana, ukodesha ntashobora kugira uburenganzira bwo kwaka integuza mbere. Ariko, mu gihe nyir'inzu cyangwa abakozi ba nyir'inzu binjiye inshuro nyinshi nta nteguza, ukodesha ashobora koherereza nyir'inzu ibaruwa isaba ko yazajya amenyeswa nibura amasaha 24 mbere yo kwinjira ibintu bitari ibyihutirwa, kubika kopi y'ibaruwa no koherereza iy'umwimerere ukoresheje imeyri yemewe, "icyemeza ko yamugezeho". Nubwo nyir'inzu adategetswe kubahiriza icyifuzo cyo kubimenyeshwa mbere, ubupfura busanzwe bwashishikariza nyir'inzu kumenyesha ukodesha mbere yo kwinjira mu nzu ikodeshwa. Iyo nyir'inzu atubahirije ingingo rusange nk'uko byavuzwe haruguru kandi akinjira inshuro nyinshi mu nzu ikodeshwa atabimenyesheje, nyir'inzu ashobora gufatwa nk'uwinjijye mu nzu y'umuntu nta ruhushya. Hamagara ishami rya polisi ry'aho utuye ubone andi makuru.

## Itegeko rigenga nyir'inzu n'ukodesha ryo mu 1951

### *Gusubirana umutungo bwite kuko uwawukodeshaga yawukuwemo*

Itegeko ryo ku ya 22 Ukwakira 2014, PL 2620, No 167 Cl. 68

Icyiciro cya 2014

No 2014-167

HB 1714

#### **ITEGEKO**

Guhindura itegeko ryo ku ya 6 Mata 1951 (PL69, No. 20), cyiswe "Itegeko rijyanye n'uburenganzira, inshingano n'amabwiriza by'abafite amazu n'abayakodesha ndetse n'impande bireba no guhindura, kuvugurura, gusubiramo no gushimangira amategeko abigenga, "mu kongera gusubirana imitungo bwite yasizwe.

Inteko rusange y'umuryango wa Commonwealth ya Pennsylvania ishyishyizeho ibi bikurikira:

**Ingingo ya 1. Ingingo 505.1 y'itegeko ryo ku ya 6 Mata 1951 (PL69, No.20), rizwi nk'Itegeko rigenga nyir'inzu ndetse n'uyikodesha ryo mu 1951, yongeweho ku ya 5 Nyakanga 2012 (PL1091, No.129), yahinduwe kugira ngo irengere:**

Ingingo ya 505.1. Nyir'inzu asubirana umutungo bwite kuko ukodesha yawuvuyemo.--

(a) [Mu gihe ukodesha yaretse umutungo yakodeshaga, ukodesha agomba kuvana mu nyubako ibikoresho byose by'umutungo bwite w'uwakodeshaga. Ku mpamvu z'iyi ngingo, ukodesha azafatwa nk'aho yavuye mu mutungo yakodeshaga habaye kimwe muri ibi bikurikira:

1. Itegeko rigomba kugaragaza nyir'umutungo.
2. Iyo ukodesha yavuye mu nyubako bigaragara, ibintu bye byose bigomba kuvanwamo ndetse no kumenyesha ko atagihari cyangwa itangazo ryanditse rivuga ko ukodesha yavuye mu nyubako yakodeshaga.

(b) Nyuma yo kuva mu nyubako yakodeshaga nk'uko bikubiye mu gika cyungirije (a) hanyuma nyir'inzu akemera gusubirana umutungo we, ukodesha agomba guhabwa iminsi icumi yo kuzavugana na nyir'inzu ibijyanye n'uko ashaka gutwara ibyo yasize mu nzu. Iyo icyifuzo cyegereye kuri nyir'inzu, umutungo bwite ugomba kuguma kubikwa na nyir'inzu ahantu yahisemo mu gihe cy'iminsi mirongo itatu. Iyo hatabayeho kuvugisha nyir'inzu mu gihe cy'iminsi icumi, umutungo ushobora gusohorwa nyuma y'iminsi icumi nyir'inzu abishatse.

(c) Iyo umutungo bwite ugumye mu nzu nyuma y'uko uwayikodeshaga agiye, hazakurikizwa ibi bikurikira:

1. Iyo nyir'inzu yemeye gusubirana umutungo we nk'uko bigaragara mu gika gito (a) (1) n'inyandiko cyangwa itegeko rirebana no kumenyesha ibiri mu mutungo ukodesha bivugwa mu gika (b), nyir'inzu ntashobora gusabwa kongera kumenyesha ukodesha.



2. Niba nyir'inzu yemeye gusubirana umutungo we nk'uko bigaragara mu gika (a) (2) kandi amasezerano y'ubukode cyangwa ibindi byongewe ku masezerano y'ubukode bivuga ku byo kubahiriza mu gika cya (b), nyir'inzu agomba gusabwa kumenyesha ukodesha mu nyandiko ko hari ibintu bye byasigaye mu nzu kandi ko ukodesha agomba kubitwara. Imenyeshya rivugwa muri iki gika rizaha ukodesha iminsi icumi uhereye umunsi imenyeshya ryandikiweho kuba yamenyesheje nyir'inzu ko azatwara ibintu bye. Niba icyifuzo cy'e cyageze kuri nyir'inzu; umutungo we bwite uzaguma kubikwa na nyir'inzu ahantu yahisemo mu gihe cy'iminsi mirongo itatu uhereye ku itariki y' igihe itangazo ryasohokeye. Iyo hatabayeho kuvugisha nyir'inzu mu gihe cy'iminsi icumi, umutungo ushobora gusohorwa nyuma y'iminsi icumi nyir'inzu abishatse. Itangazo kandi rigomba kuba ririmo nomero ya telefone na aderesi by'aho wasanga nyir'inzu kandi rishobora kugaragaza ahantu uwo mutungo ushobora gukurwa. Itangazo rigomba kuba:
  - (i) ryoherejwe hakoreshejwe imeyiri isanzwe rikoherezwa uwakodeshaga, niba yaratanzwe, cyangwa, niba nta aderesi yatanzwe, ubwo rimanikwa ku nyubako yakodeshwaga; cyangwa
  - (ii) hakabaho kuryishyirira uwakodeshaga.
3. Iyo amasezerano y'ubukode cyangwa imigereka ku masezerano y'ubukode bitarimo kumenyesha ibivugwa mu gika (b), nyir'inzu, usibye kubahiriza ibisabwa mu gika cya (2), azohereza integuza ku muntu watanzwe n'ukodesha mu masezerano y'ubukode nk'uwahamagarwa mu gihe cy'ubutabazi.
4. Itangazo ryose risabwa muri iki gice rigomba kuba rikubiyemo amakuru avuga ko ukodesha agomba gusabwa kwishyura amafaranga ajyanye no gukura cyangwa kubika ibintu bitwawe n'ukodesha nyuma y'iminsi icumi nk'uko bivugwa mu gika (f).
  - (d) gihe cyose hagati y'igihe nyir'inzu yemeye inyubako hamwe n'igihe iminsi icumi cyangwa mirongo itatu irangiye, nyir'inzu agomba kwita mu buryo busanzwe ku mutungo bwite uwahoze akodesha yasize mu nzu.
  - (e) Nyuma y'uko igihe cyagenwe giteganijwe mu gika (d) kirangiye, nyir'inzu nta nshingano azaba afite zo kwita ku mutungo uwahoze akodesha yasize bityo akaba yareka kuwitaho cyangwa akuwusohora. Iyo umutungo bwite ugurishijwe hanyuma amafaranga avuyemo akarenga ayo wari ubereyemo nyir'inzu, arengaho azoherezwa uwakodeshaga kuri iposita yemewe. Iyo uwakodeshaga nta aderesi yahaye nyir'inzu, nyir'inzu agomba kugumana ayo mafaranga mu gihe cy'iminsi mirongo itatu, iyo ntawe uyasabye, ashobora kugumana amafaranga yarenzeho.
  - (f) Iyo nyir'inzu yatanze integuza ku wakodeshaga mu gika (c), nyir'inzu ashobora guhitamo kubika umutungo bwite w'uwakodeshaga ahandi hantu hafi y'inzu yakodeshwaga. Iyo nyir'inzu ahisemo kubika umutungo ahandi hantu, nyir'inzu ashobora kuvana umutungo mu

nzu mu buryo ubwo aribwo bwose bufatwa nk'uburyo bwiza bwo kurinda umutungo mu gihe kigenwa muri ki gika. Ukodesha ntashobora gusabwa kwishyura ikiguzi cyose kijyanye no kwimura cyangwa kubika umutungo bikozwe na nyir'inzu niba uwahoze akodesha atwaye umutungo bwite mu gihe cy'iminsi icumi uherye umunsi yamenyesherejweho. Iyo uwahoze akodesha atwaye umutungo we bwite nyuma y'iminsi icumi uherye umunsi amenyesherejweho ariko mbere y'iminsi mirongo itatu, ukodesha asabwa kwishyura ikiguzi cyose kandi gifatika kijyanye no kwimura cyangwa kubika umutungo bikozwe na nyir'inzu icyo gihe. Iyo amasezerano y'ubukode asheshwe cyangwa ukodesha avuye mu nzu yakodeshaga, uwakodeshaga azimura imitungo ye yose nzu akodesha cyangwa yahoze akodesha. Umutungo bwite wasizwe mu nzu ikodeshwa ushobora kujugunywa na nyir'inzu aramutse abishaka, hashingiwe ku biteganywa n'iki gika.

(b) Umutungo bwite wasigaye mu nzu ushobora gufatwa nk'uwatawe niba kimwe muri ibi bikurikira cyabaye:

1. Uwakodeshaga yavuye mu nzu nyuma yo gusesa amasezerano y'ubukode yanditse.
2. icyemezo cyo kwirukanwa cyangwa cyo gusubiza umutungo nyir'inzu yagihereye uburenganzira hanyuma ukodesha yavuye mu nzu ndetse akanakuramo ibintu bye byose.
3. Nyir'inzu yahawe uburenganzira bwo kukwirukana cyangwa ugategekwa kumusubiza umutungo we.
4. Ukodesha yahaye inyandiko nyir'inzu amumenyesha ko yavuye mu nzu kandi yakuyemo ibintu bye byose.
5. Ukodesha yavuye mu nzu atamenyesheje ko azagaruka, ubukode burenzeho iminsi cumi n'itanu, hanyuma y'ibyo, nyir'inzu yashyizeho itangazo ry'uburenganzira bw'ukodesha ku mutungo.

(c) Iyo ukodesha yataye cyangwa yasize umutungo we bwite mu nzu yakodeshaga, ibiteganywa muri iri tegeko ntibikurikizwa. Gutanga umutungo bwite mu gihe watawe bigengwa n'ibiteganywa mu ngingo ya 20 Pa.CS §§ 711 (1) (ijyanye no gukoresha ububasha buteganywa n'urukiko binyuze mu ishami ryo kurengera imfubyi muri rusange) na 3392 (ijyanye no gushyira mu byiciro n'itegeko ryo kwishyura) hamwe n'ibindi biteganywa na 20 Pa.CS (ijyanye n'ibyasizwe n'umuntu utagihari, imitungo ndetse n'abayimusigaraniye).

(d) Mbere yo kuvana cyangwa kujugunya ibintu byasizwe, nyir'inzu agomba kumenyesha mu nyandiko uburenganzira bw'ukodesha ku mutungo. Ukodesha agomba kugira iminsi icumi uherye umunsi wandikiweho itangazo ryo kuza gutwara umutungo cyangwa gusaba ko umutungo wabikwa mu gihe cy'inyongera kitarenze iminsi mirongo itatu uherye igihe itangazo ryandikiweho. Iyo ukodesha abisabye, nyir'inzu agomba kugumana cyangwa kubika umutungo mu gihe cy'iminsi mirongo itatu uherye igihe itangazo ryandikiwe. Ububiko buzatangwa ahantu nyir'inzu yahisemo kandi ukodesha agomba kwishyura ikiguzi. Igihe cyose, nyir'inzu agomba kwita ku buryo busanzwe bwo gufata neza no gucunga umutekano w'umutungo ukodeshwa kandi akaba yizeye ko umutungo waboneka igihe cyose baje kuwutwara.

(e) Itangazo rizoherezwa na imeyiri y'ibanze yohererezwe ukodesha kuri aderesi yatanze mu masezerano y'ubukode bw'umutungo harimo na aderesi yatanzwe n'ukodesha y'uwo bahamagara ku mpamvu z'ubutabazi. Itangazo rigomba kuba mu buryo bukurikira:

Umutungo bwite usigaye kuri (aderesi) ubu ufatwa nk'uwatawe. Mu gihe cy'iminsi icumi uherye ku itariki iri tangazo ryatangiweho, ugomba kuza gutwara ibintu byose wifuza kubika cyangwa kuvugana na nyir'inzu kuri (numero ya terefone na aderesi) kugira ngo usabe ko umutungo wagumanwa cyangwa ukabikwa. Niba ubisabwe, ububiko buzatangwa mu gihe cy'iminsi mirongo itatu uherye ku munsu iri tangazo ryatangiweho, ububiko bukaba aho nyir'inzu yahisemo, kandi uzishyura ikiguzi cyo kubika.

(f) Nta na rimwe, nyir'inzu ashobora kuzata cyangwa kugira uburenganzira ku mutungo bwite usigaye mu nzu ituwemo atabihereye uruhushya n'uwakodeshaga. Iyo ibikurikizwa kugira ngo umutungo ufatwe nk'uwatawe bitakiriho, nyir'inzu nta burenganzira afite bwo kujugunya cyangwa kugenzura umutungo.

(g) Uretse ku bijyanye n'ingingo zo mu gika (h), mu gihe habaye amakimbirane hagati y'ingingo zo muri iki gika n'amasezerano y'ubukode bwanditse, ingingo zo mu masezerano y'ubukode zigomba gushyirwa mu bikorwa.

(h) Hatirengagijwe ibiteganywa muri iki gice binyuranyije na ryo, niba nyir'inzu akurikiza ibivugwa mu gika (b) (3) afite ubumenyi nyabwo cyangwa akamenyeshwa ko atagomba kwica itegeko ryashyizweho kugira ngo rirenge ukodesha cyangwa umunyamuryango wa hafi w'ukodesha, nyir'inzu agomba kwirinda guta cyangwa kugira uburenganzira ku mutungo bwite w'ukodesha mu gihe cy'iminsi mirongo itatu uherye igihe yamenyesherejwe. Iyo bisabwe, ububiko butangwa mu gihe cy'iminsi mirongo itatu uherye umunsu wabisabiyeho.

(i) Nyir'inzu urenga ku biteganyijwe muri iki gice agomba kuriha inshuro eshatu, igihembo cy'umwunganizi mu mategeko n'amagarama y'urubanza.

## **Igice cya 2. Iri tegeko rizatangira gukurikizwa mu minsi 60.**

YEMEJWE - Umunsu wa 22 Ukwakira, AD 2014.

TOR CORBETT

# GUSANA & GARANTI YEMEJWE YO GUTURA

## Uburenganzira bwo gutura ahantu heza

Urukiko rw'Ikirenga rwa Pennsylvania rwemeje ko abakodesha bafite uburenganzira bwo gutura ahantu hemewe. Ubu burenganzira bw'inzu zujuje ibisabwa kugira ngo zikodeshwe bwitwa **Ibisabwa kugira ngo ahantu hemerwe guturwa.**

Ubu burenganzira busobanura ko muri buri masezerano y'ubukode muri Pennsylvania (yaba mu mvugo cyangwa mu nyandiko) harimo amasezerano (Garanti) ko nyir'inzu azatanga inzu ifite umutekano, isuku, kandi ifite imeze neza. Inzu ikodeshwa igomba kuba ikwiye guturwamo, kandi nyir'inzu agomba kuyifata gutyo mu gihe cyose ikodeshwa asana ibikenewe. Nubwo ukodesha yashyize umukono ku masezerano y'ubukode avuga ko agomba gufata inzu "nk'uko iri", aya mategeko aramurengera.

**Uburenganzira bwerekeye inzu ikwiye guturwamo ntibugomba gukurwaho n'amasezerano y'ubukode.** Wibuke, iri tegeko riri mu masezerano y'ubukode, yaba arivugaho cyangwa se atarivugaho. Ingigo igize amasezerano y'ubukode iyo ari yo yose igerageza gukuraho iri tegeko ishobora kutubahirizwa.

**Iri tegeko ntirisaba nyir'inzu gusana ahangiritse mu gihe cyo kubaka.** Urugero, nyir'inzu ntabwo asabwa gusana irangi ryakobotse, gushyiraho itapi nshya, cyangwa gukora ubundi buryo bwo kunoza cyangwa kubaka inzu bundi bushya. **Ariko, nyir'inzu agomba gukosora inenge zikomeye zibangamira umutekano cyangwa ubushobozi bwo kuyituramo.**

Izi zikurikira ni ingero z'inenge zigengwa n'itegeko ryerekeye ibisabwa kugirango inzu iturwemo:

- Kubura amazi ashushye kandi na/cyangwa akonje
- Uburyo bwo kuyobora imyanda butagikora
- Nta bushobozi bwo kurinda amazu akodeshwa ukoresheje ingufuri (inzugi, amadirishya)
- Kubura ubushyuhe buhagije mu gihe cy'itumba
- Udukoko duto cyangwa imbeba byangiza
- Igisenge kiva
- Hasi hatameze neza, ingazi, ibaraza, n'ibyuma bitangira bitameze neza
- Intsinga z'amashanyarazi zidatunganyije (zishobora guteza ibyago by'inkongi) cyangwa kubura amashanyarazi
- Kubura uburyo bwo kubika ibiryo neza kubera firigo yo mu nzu yamenetse (mu gihe nyir'inzu ashinzwe kubungabunga no gusana firigo)
- Imiterere y'inzu itameze neza ishobora guteza akaga mu gihe umuntu ayituyemo

## Ubushyuhe buhagije ni iki?

"Ubushyuhe buhagije" buterwa n'amabwiriza yo kubungabunga umutungo y'aho mutuye. Uzakenere kubaza muri komine yawe kugira ngo urebe ibisabwa ku bushyuhe buhagije mu nzu ikodeshwa aho utuye. Amakomine menshi yakurikije uburyo



mpuzamahanga ltegeko ryo gufata neza umutungo nk'igipimo ngenderwaho cyo kubungabunga umutungo. Iri tegeko muri rusange risaba ba nyir'inzu gutanga uburyo bwo gushyushya bubasha kugumana ubushyuhe buke bushoboka bwa dogere 68 ° F (20 ° C) mu gihe cy'imbeho. Muri Philadelphia, ba nyir'inzu basabwa kubungabunga sisitemu igatanga ubushyuhe byibuze dogere 68 kuva mu Ukwakira kugeza muri Mata. Niba ukodesha yigenzurira ubushyuhe bwe akoresheje igikoresho kigena ubushyuhe mu nzu, nyir'inzu ntasabwa kugira ngo ubushyuhe bugume kuri dogere 68 byibuze --- ibyo biba bireba ukodesha. Reba itegeko rigena ubushyuhe mu nyubako mu gace utuyemo.

## Ni iki wakora niba inzu yawe idakwiriye guturwa?

Niba ikibazo gikomeye bihagije ku buryo habaho kutubahiriza **amategeko yemewe agenga inzu yujue ibisabwa kugira ngo iturwemo** ushobora kwemererwa gushaka bumwe cyangwa bwinshi mu buryo bwo gukemura icyo kibazo. Fata ingamba zikurikira zo gushyiraho no kurengera uburenganzira bwawe:

- Ugomba kumenya ko inenge inzu ifite ibangamira ubuziranenge bwo kuyitaramo (ubushobozi bwawe bwo gutura bwaciwe intege cyane).
- Umaze kumenya ko inenge inzu ifite ikubangamira, fata amafoto y'icyo kibazo. Nusabwa kwitaba urukiko, amafoto kuyagira bizagufasha cyane.
- **Ugomba kumenyesha nyir'inzu ikibazo. Niba mu masezerano y'ubukode bwawe hari-mo ingingo ivuga uburyo bwo kumenyesha nyir'inzu inenge y'inzu, kora ku buryo ukurikiza neza ubwo buryo.** Niba uvugana na we, menya neza ko ubikurikirana mu nyandiko kandi wibikire kopi y'urwandiko. Ku bakodesha, ni byiza kumenyesha nyir'inzu inenge iyo ari yo yose y'inzu mu nyandiko. Ibi bitanga ibimenyetso ko nyir'inzu yamenyeshyewe inenge inzu ifite. (Reba **"Amabaruwa yo kureberaho yandikirwa ba nyir'amazu"**)
- Ugomba kwemerera nyir'inzu **igihe gikwiye** cyo gusana ibintu bifite inenge. Igihe gikwiye kingana gute? Nta gisubizo rusange gihari. Kuba gikwiye bizagenwa n'imiterere y'inenge kandi niba nyir'inzu afite ubushobozi bw'ako kanya bwo gukosora iyo nenge. Igihe gikwiye cyo gutunganya igisenge cyangiritse gishobora kugenwa mu byumweru; ariko kubura ubushyuhe mu mezi y'imbeho bigomba gukosorwa mu munsu umwe cyangwa ibiri byibuze.
- **Ugomba kuba ushobora kwerekana ko nyir'inzu adashaka cyangwa adashoboye gusana umutungo mu gihe gikwiye nyuma yo kumenyeshwa inenge mbere yo gushaka uburyo ikibazo cyakemukamo.**
- Niba uhisemo gushak uburyo bwo gukemura ikibazo bumwe cyangwa bwinshi, uzakenera kwitonda no kwitegura neza kuko nyir'inzu ashobora gufata ingamba zo gukusanya ubukode cyangwa akanagerageza kukwirukana. **Inama zikwiye zo mu rwego rw'amategeko ni ingenzi cyane.** Amategeko ya Pennsylvania abuzi nyir'inzu kukwirukana akwihimuraho kuko wakoresheje uburenganzira bwawe neza bugena amabwiriza y'inzu ikwiye guturwamo. Ushobora kwirukanwa mu gihe urukiko rusanze warakoresheje uburyo budakwiye bwo gukemura ikibazo kandi ukarenga ku masezerano y'ubukode bwawe nk'igisubizo.

## Ibisubizo ku muntu ukodesha ku kwica amabwiriza agenga inzu yujuje ibisabw akugira ngo iturwemo

Hariho ibisubizo bike byemewe n'amategeko yo kutubahiriza amabwiriza agenga inzu yujuje ibisabwa kugira ngo iturwemo bishobora gukoreshwa ari kimwe cyangwa bikomatanyije:

1. **Kurangiza amasezerano y'ubukode bwawe hanyuma ukimuka**
2. **Hagarika ubukode bwose cyangwa igice**
3. **Gusana no kugabanya**
4. **Gutanga ikirego kugira ngo uhabwe indishyi**

### **MBERE YO KWEMEZA GUKOresha UBURYO BWO GUKEMURA IKIBAZO, ZIRIKANA IBI BIKURIKIRA:**

- Buri bumwe muri ubu buryo bwo gukemura ikibazo bufit ingaruka zijyanye na bwo. Bimwe muri byo bishobora gutuma nyir'inzu agerageza kukwirukana. Niba nyir'inzu adatangira inzu ikodeshwa ikwiriye guturwamo, ntashobora kukwirukana akwihimuraho akoresheje bumwe muri ubu buryo bwo gukemura ikibazo. Ariko n'ubundi ashobora kukwirukanira kuba utishyura ubukode niba warahagaritse ubukode mu buryo budasobanutse cyangwa warenze ku masezerano y'ubukode mu bundi buryo.
- Mbere yo gukoresha bumwe muri ubu buryo bwo gukemura ikibazo, ushobora guhamagara umwunganizi mu mategeko cyangwa umuryango uharanira uburenganzira bw'abakodesha kugira ngo ubone inama zijyanye n'amategeko zerekeye ikibazo cyawe. Menya neza ko wateye intambwe iboneye yo gushyiraho no kurengera uburenganzira bwawe. Hariho imbogamizi ziba kuri ibi bisubizo ndetse n'umusaruro bitanze. Igisubizo icyo ari cyo cyose muri ibi gishobora kugorana, kandi ikibazo cya buri muntu kirihariye. Inama zikwiye zo mu rwego rw'amategeko ni ingenzi cyane.
- Menya neza ko ushobora kwerekana ko ikibazo gihari. Ubuhamya mu rukiko buvuye ku nshuti n'abavandimwe buremewe, ariko amafoto yerekana neza inenge ushaka kwerekana ni meza kurushaho kandi ibaruwa cyangwa integuza yatanzwe ni akarusho.
- Buri gihe ujye utekereza kure kandi witegure mu gihe nyir'inzu birangije akujyanye mu rukiko. Bizaba ngombwa ko uba ufite inyandiko zerekana inenge zatumye inzu yawe idashobora guturwa --- amafoto, raporo y'ubugenzuzi, ibimenyetso byerekana ko wahaye nyir'inzu imenyeshya ryanditse umubwira iby'inenge, n'ibimenyetso byerekana ko wahaye nyir'inzu igihe gikwiye cyo gusana, gihamya ko gusana bitakozwe, bityo rero ko wari ufite uburenganzira bwo gukoresha kimwe muri ibi bisubizo.

### **Uburyo bwo gukemura ikibazo bwa # 1: Sesa amasezerano y'ubukode bwawe kandi wirinde indi nshingano yose yatuma wishyura ubukode.**

Ukodesha afite uburenganzira bwo gusesa amasezerano y'ubukode bwe akimuka mu mutungo yakodeshaga niba yarahaye imenyeshya nyir'inzu ku nenge inzu ifite ubundi nyuma y'igihe gikwiye, nyir'inzu ntabe yaragize ubushake bwo gusana.

Iyo uhisemo gukoresha iki ubu buryo bwo gukemura ikibazo, **ugomba** kwimuka mu mitungo wakodeshaga. Ntushobora guhagarika amasezerano y'ubukode hanyuma ngo ugume mu mitungo. Ushobora kubura ingwate yawe cyangwa ugakurikiranwa kutishyura ubukode niba utavuye mu mutungo. Inzira zose zo kwimuka zigomba gukurikizwa harimo no gutanga imfunguzo zose kuri nyir'inzu.

## **Uburyo bwo gukemura ikibazo bwa # 2: Guhagarika ubukode cyangwa igice kugeza ikibazo gikemutse.**

Mu mategeko ya Pennsylvania, ushobora kwima ubukode nyir'inzu mu gihe ushobora kwerekana ko inzu idakwiye guturwamo kandi ukaba warafashe ingamba zikwiye zo kumenyesha nyir'inzu ikibazo kandi ugaha nyir'inzu igihe gihagije cyo gukosora ahangiritse hatumye inzu iba idakwiriye guturwamo. Igihe cyose hari ibimenyetso byerekana ko inzu idakwiye guturwamo, ugomba kugira ibikurengera mu gihe nyir'inzu atanze ikirego cyo kutishyura ubukode.

- Kora ku buryo uha nyir'inzu inyangirikiye imenyeshya ko ikibazo gihari.
- Kora ku buryo utanga igihe gikwiye cyo gusana kandi ushobora kwerekana ko nyir'inzu yananiwe gusana kandi warabimusabye.
- Shaka umwunganizi mu mategeko niba utizeye neza ko wabyitwaramo, ufite impungenge zo kwerekana ko amategeko agenga inzu yujuje ibisabwa kugira ngo iturwemo atubahirijwe, cyangwa ukeneye ibindi bisobanuro.

### **Ni ubukode bungana gute ushobora kwanga gutanga?**

Nta buryo buzwi bwo kumenya ingano y'ubukode ushobora kwanga gutanga mu buryo bwemewe n'amategeko. Uburyo bumwe bwo kubara aya mafaranga ni ukumenya umubare mu rugo rwawe udashobora gukoresha ndetse no mu gihe kingana gute.

Urugero rwa 1: Niba ufite inzu y'ibyumba bitanu kandi ukaba utarashoboye gukoresha kimwe muri ibyo byumba ukwezi kose kubera igisenge kiva, ushobora kugabanya 1/5 (kimwe cya gatanu) cyangwa 20% y'ubukode bwawe yo kuba utakoresheje 1/5 (kimwe cya gatanu) cy'inzu.

Urugero rwa 2: Niba warabuze ubushyuhe mu nzu bigatuma usabwa gucumbika ku nshuti cyangwa muri hoteli icyumweru, ushobora kugabanya 1/4 (kimwe cya kane) cyangwa 25% by'ubukode bwawe ku bwo kuba utarakoresheje inzu yose mu gihe cy'icyumweru kimwe muri bine.

### **Gushyira ubukode wanze gutanga kuri konti y'undi muntu ufatwa nk'umukemurampaka**

Nubwo amategeko adasaba ko ushyira ubukode wanze gutanga kuri konti cyangwa konti y'umukemurampaka, ni byiza cyane kubikora. Niba udashobora gufungura konti yihariye ya banki, kora ku buryo ushobora kugaragaza mu nyandiko ko amafaranga yo gukodesha wayashyize ku ruhande. Ibi bishobora kukurengera mu gihe nyir'inzu akujyanye mu rukiko agushinja ko utishyuye ubukode. Abacamanza bakunze kubaza abakodesha niba barahaye amafaranga yo gukodesha undi muntu ufatwa nk'umukemurampaka. Mu gihe uzigamye ayo mafaranga kuri konti ya banki, uzereka umucamanza ko utageragezaga kuba mu bukode ku buntu.

### Igisubizo # 3. Sana ahangiritse hanyuma ugabanye ikiguzi cyo gusana ku bukode bwawe bwa buri kwezi.

Ubu bwo gukemura ibibazo butuma ukodesha asana ahangiritse cyangwa agakosora ibyatumaga inzu iba idakwiye guturwamo. Ubwo rero ukodesha ashobora gukura ikiguzi cyo gusana ku bukode. Ingano y'igiciro cyo gusana gishobora kugabanywa ku bukode ni ntoya.

- Amafaranga agomba kuba aringaniye kandi ari ngombwa kugira ngo inzu iturwemo.
- Ntiwemerewe gukuramo amafaranga atuma inzu yifuzwa cyane. Ikiguzi cyakoreshejwe kugira ngo inzu imere neza kandi yubahirize amabwiriza agenga inzu ikwiye guturwamo ni cyo kigomba kugabanywaho gusa.
- Mbere yo gukomeza, menyesha nyir'inzu mu nyandiko ko ugiye gukoresha ubu buryo bwo gukemura ikibazo hanyuma unamwoherereze igereranya ry'igiciro.
- Ugomba gutegereza igihe gikwiye mbere yo gukomeza.
- Bizaba ngombwa nanone kumenyesha nyir'inzu imirimo nirangira.
- Aya mahitamo ashobora kukubera meza niba ikibazo cyawe bigaragara ko umuntu usana yagikemura kandi ikiguzi cyo gusana kikaba kiri munsu y'ayo wishyura ku kwezi.
- Kora ku buryo ubika inyemezabwishyu zose z'amafaranga yatanzwe hanyuma uzihe nyir'inzu.

### Igisubizo # 4: Tanga ikirego mu mategeko kugira ngo ugaruze ikiguzi cyo gusana, kugabanyirizwa ubukode, hamwe na /cyangwa indishyi z'ibyangiritse byose mu gihe inzu itari ituwe.

Ibi bishobora kuba amahitamo meza kuri wowe niba umaze gukoresha amafaranga yawe mu gusana cyangwa niba ugiye kwimuka ukibwira ko ukwiye kugabanyirizwa ubukode bwari busanzwe kuko inzu ifite ibibazo bikomeye byo kuba yaturwamo.

- Ushobora gufata iki cyemezo cy'amategeko niba ukiba mu nzu cyangwa niba ugiye kwimuka.
- Umutwari uri ku muntu ukodesha kugira ngo agaragaze ko hakurikijwe amategeko agenga inzu yujuje ibisabwa kugira ngo iturwemo kandi ko amafaranga cyangwa ibindi bihombo byatowe na nyir'inzu atubahirije amategeko agenga inzu ikwiriye guturwamo.

### Ni nde ufite inshingano zo gusoza?

Amategeko arebana n'inzu yujuje ibisabwa kugira ngo iturwemo asaba nyir'inzu gutanga amabwiriza y'umutekano n'isuku ku bakodesha. Inyubako cyangwa inzu yatewe n'ibihari, ibinyenzi, ibirondwe, imbeba cyangwa utundi dukoko, ntabwo iba itekanye cyangwa ngo igire isuku. Niba nyir'inzu yanze kubikuraho, ushobora guhamagara ishamba rishinzwe kubahiriza amategeko mu gace utuyemo. Umukozi ubishinzwe agomba kuza ku mutungo akugenzura akanagira icyo ategereke nyir'inzu niba ibisimba byaguteye. Iyo nyir'inzu yanze kubikuraho, ushobora gukoresha uburyo bwemewe n'amategeko kugira ngo



ubukurireho. Reba uburyo ukodesha atubahirije amategeko agenga inzu yujuje ibisabwa kugira ngo inzu iturwemo.

## Gusana Ntabwo bigengwa n'itegeko rigena inzu yujuje ibisabwa kugira ngo iturwemo

Gusana ibyangiritse nko kongera gusiga irangi, gusimbuza itapi, kuvugurura amakaro, no gushyiramo utubati tuvuguruye ntabwo biri mu mabwiriza agenga inzu ikwiye guturwamo. Buri gihe jya ugenzura amasezerano y'ubukode yawe. Iyo mu masezerano y'ubukode bwawe hatarimo kongera gusiga irangi kandi niba uhinduye imiterere y'umutungo usize irangi, noneho muri rusange, nyir'inzu **ntabwo** ashinzwe kukwishyura igiciro byagutwaye, ahubwo nyir'inzu ashobora kugusaba gusubiza umutungo uko wari umeze mbere ugiye kwimuka. Saka uruhushya nyir'inzu (byaba byiza ubucishije mu nyandiko) mbere yo gusiga irangi cyangwa guhindura ikintu cyose ku nzu kugira ngo wirinde ibibazo.



## IBARUWA YO KUREBERAHO

# IBIBAZO BIKOMEYE BIGIRA INGARUKA KU MITURIRE

*Izina ryawe*

*Aho ubarizwa*

*Itariki*

*Izina rya nyir'inzu*

*Aderesi ya nyir'inzu*

Nshuti {Andika izina rya nyir'inzu}:

Mbandikiye ku bijyanye no kubamenyesha ko gusana inzu/inyubako ARI bikenewe (*hitamo imwe*) iri kuri {andika aderesi} iyo ndi kugukodesha. Ikibazo/ibibazo cyihariye kigomba gusanwa ni:

Kora urutonde: (*Ingero ziri ku rutonde hepfo*)

Nta mazi ashyushye

Ikibazo cy'imiyoboro y'amazi (*rasa ku ntego*)

Nta gikoresho cy'ubushyuhe gihari

Parafo yarisatuye, n'ibindi.

Ndizera ko izi nenge ari ukutubahiriza amasezerano y'ubukode twagiranye no kurenga ku mabwiriza agenga inzu yujuje ibisabwa kugira ngo iturwemo.

Nabyishimira uramutse usannye bino bintu vuba bishoboka. Niba ibi bintu bidakosowe mu gihe gikwiye, ndateganya gukoresha uburenganzira bwanjye bwemewe n'amategako bwo kugabanya ubukode, kwisanira ubwanjye hanyuma nkakata amafaranga byantwaye ku bukode, cyangwa nkanga kwishyura amafaranga y'ubukode bwanjye, n'ibindi. (*hitamo imwe*)

Ndashimira uko mwakiriye iki kibazo.

Murakoze,

*Umukono wawe*

Amazina mu nyuguti nkuru

Amakuru wabarizwaho

## IBARUWA YO KUREBERAHO

# KWEMEZA KO GUSANA BIKENEWE

*Izina ryawe*

*Aho ubarizwa*

*Itariki*

*Izina rya nyir'inzu*

*Aderesi ya nyir'inzu*

Nshuti *{Andika izina rya nyir'inzu}*:

Uru rwandiko ni urwo kwemeza ikiganiro cyacu kuri *{telefone}* *{itariki}* aho nakumenyesheje ko hakenewe gusanwa ibi bikurikira mu nzu / inyubako *(hitamo imwe)* iherereye *{aderesi}*.

Ikibazo/ibibazo cyihariye kigomba gusanwa ni:

Kora urutonde: *(Ingero ziri ku rutonde hepfo)*

Nta mazi ashyushye

Ikibazo cy'imiyoboro y'amazi *(rasa ku ntego)*

Nta gikoresho cy'ubushyuhe gihari

Parafo yarisatuye n'ibindi.

Wansezeranije ko gusana bizarangirana na *{wandike itariki yemeye}*. Ndabashimira ubufatanye bwanyu muri iki kibazo.

Murakoze,

*Umukono wawe*

Amazina mu nyuguti nkuru

Amakuru wabarizwaho

# IBARUWA YO KUREBERAHO GUSANA NO KUGABANYA

*Izina ryawe*

*Aho ubarizwa*

*Itariki*

*Izina rya nyir'inzu*

*Aderesi ya nyir'inzu*

Nshuti {*Andika izina rya nyir'inzu*}:

Mbandikiye ku byerekeye gusana bikenewe ku nzu/inubako (*hitamo kimwe*) iherereye kuri {*andika aderesi*} ngukodesha.

Ibibazo byihariye bigomba gusanwa ni:

Kora urutonde: (*Ingero ziri ku rutonde hepfo*)

Nta mazi ashyushye

Ikibazo cy'imiyoboro y'amazi (*rasa ku ntego*)

Nta gikoresho cy'ubushyuhe gihari

Parafo yarisatuye n'ibindi.

Nk'uko ushobora kubyibuka, twaganiriye kuri ibi bibazo {*andika itariki mwabiganiriyeho*}. (*Koresha uyu murongo niba ari ngombwa gusa.*)

Ndizera ko izi nenge ari ukutubahiriza amasezerano y'ubukode twagiranye no kurenga ku mabwiriza agenga inzu yujuje ibisabwa kugira ngo iturwemo.

Niba ibi bintu bidakosowe mu {*andika umubare w'iminsi*}, ndashaka gukoresha uburenganzira bwanjye bwemewe n'amategeko nkasana ibikenewe hanyuma nkazakura igiciro byatwaye ku bukode. (*Shyiramo igereranya iryo ari ryo ryose ushobora kuba ufite ryerekana ikiguzi giteganijwe cyo gusana.*)

Ndashimira uko mwakiriye iki kibazo.

Murakoze,

*Umukono wawe*

Amazina mu nyuguti nkuru

Amakuru wabarizwaho



## IBARUWA YO KUREBERAHO

# KWIMA UBUKODE BWUZUYE / IGICE

*Izina ryawe*

*Aho ubarizwa*

*Itariki*

*Izina rya nyir'inzu*

*Aderesi ya nyir'inzu*

Nshuti {Andika Izina rya nyir'inzu}:

Mbandikiye ku byerekeye gusana bikenewe ku nzu/inubako (*hitamo kimwe*) iherereye kuri {andika aho iherereye} nkodesha

Ibibazo byihariye bigomba gusanwa ni:

Kora urutonde: (*Ingero ziri ku rutonde hepfo*)

Nta mazi ashyushye

Ikibazo cy'imiyoboro y'amazi (*rasa ku ntego*)

Nta gikoresho cy'ubushyuhe gihari

Parafo yarisatuye n'ibindi.

Nk'uko ushobora kubyibuka, twaganiriye kuri ibi bibazo {andika itariki mwabiganiriyeho}. (*Koresha uyu murongo niba ari ngombwa gusa.*)

Ndizera ko izi nenge ari ukutubahiriza amasezerano y'ubukode twagiranye no kurenga ku mabwiriza agenga inzu yujuje ibisabwa kugira ngo iturwemo.

Niba ibi bintu bidakosowe mu {andika umubare w'iminsi}, ndashaka gukoresha uburenganzira bwanjye bwemewe n'amategako bwo kukwima ubukode bwanjye bw'ukwezi bwose cyangwa igice kugeza igihe ibyo bintu bikosorewe.

Ndashimira uko mwakiriye iki kibazo.

Murakoze,

*Umukono wawe*

Amazina mu nyuguti nkuru

Amakuru wabarizwaho

## IBARUWA YO KUREBERAHO

# GUHAGARIKA AMASEZERANO YA IMPAMVU ZO GUTURA-IBARUWA YA 1

*Izina ryawe*

*Aderesi*

*Itariki*

*Izina rya nyir'inzu*

*Aderesi ya nyir'inzu*

Nshuti {Andika izina rya nyir'inzu}:

Mbandikiye ku byerekeye gusana bikenewe ku nzu/inubako (*hitamo kimwe*) iherereye kuri {andika aho iherereye} nkodesha.

Ibibazo byihariye bigomba gusanwa ni:

Kora urutonde: (*Ingero ziri ku rutonde hepfo*)

Nta mazi ashyushye

Ikibazo cy'imiyoboro y'amazi (*rasa ku ntego*)

Nta gikoresho cy'ubushyuhe gihari

Parafo yarisatuye n'ibindi.

Ndizera ko izi nenge ari ukutubahiriza amasezerano y'ubukode twagiranye no kurenga ku mabwiriza agenga inzu yujuje ibisabwa kugira ngo iturwemo.

Niba ibi bintu bidakosowe mu {andika umubare w'iminsi}, ndashaka gukoresha uburenganzira bwanjye bwemewe n'amategako bwo kuva muri uyu mutungo.

Murakoze,

*Umukono wawe*

Amazina mu nyuguti nkuru

Amakuru wabarizwaho

## IBARUWA YO KUREBERAHO

# GUHAGARIKA AMASEZERANO YA IMPAMVU ZO GUTURA-IBARUWA YA 2

*Izina ryawe*

*Aderesi*

*Itariki*

*Izina rya nyir'inzu*

*Aderesi ya nyir'inzu*

Nshuti {Andika izina rya nyir'inzu}:

Ibi ni ukukumenyesha ko nzava muri iyi nzu/inyubako ncumbitsemo (*hitamo imwe*) Iherereye {andika aho iherereye} kuri {andika itariki}. Nakurikije inzira zose ziteganijwe zo kwimuka.

Aderesi yanjye nshya mwanshakiraho ni {andika aderesi nshya}. Subiza ingwate yanjye kuri aderesi yavuzwe haruguru mu minsi 30 nyuma yo kuva mu nzu.

Murakoze,

*Umukono wawe*

Amazina mu nyuguti nkuru

Amakuru wabarizwaho

Ingwate ni amafaranga y'ukodesha ariko akaba afitwe na nyir'inzu kugira ngo arinde ibyakwangirika. Ukodesha afite inshingano zo kwishyura ubukode mu gihe cyose cy'amasezerano y'ubukode. Iyo amasezerano y'ubukode arangiye, ukodesha agomba gusubizwa ingwate havuyemo ibyangiritse ku mutungo.

Ushobora kwimwa ingwate yawe yose cyangwa igice iyo amasezerano y'ubukode arangiye mu gihe:

- wangije inyubako;
- wananiwe gusukura umutungo uko bikwiye;
- niba utarishyuye ubukode buheruka cyangwa ubwo ari bwo bwose;
- wananiwe gutanga integuza ikwiye kuri nyir'inzu ko ugiye kwimuka.

Hatabayeho kumvikana na nyir'inzu, ingwate ntishobora gufatwa nk'ubukode bw'ukwezi gushize. Kubitsa ingwate ntibigomba gukoreshwa mu kwishyura ibyangijwe n'abandi bakodeshaga mbere y'uko uhimukira cyangwa n'ahangijwe n'utuntu dusanzwe. Reba *Gusubizwa ingwate yawe*

## Ingano ntarengwa y'ingwate

Itegeko rya Pennsylvania rigena umubare w'amafaranga ntarengwa y'ingwate nyir'inzu ashobora gusaba. Mu gihe cy'umwaka wa mbere w'amasezerano y'ubukode, ingwate ntishobora kurenza amezi abiri y'ubukode. Nyir'inzu ashobora gusaba ukodesha kwishyura ingwate wongeyeho "ukwezi gushize". Twirengagije uburyo nyir'inzu ashobora kubyita, ubu "bukode bw'ukwezi gushize" buracyari igice cy'ingwate ntoya ishoboka y'amezi abiri ku mwaka wa mbere.

Mu gihe cy'umwaka wa kabiri cyangwa mu gihe cyo kuvugurura amasezerano y'ubukode ya mbere, ingwate ntishobora kurenza ubukode bw'ukwezi kumwe. Niba ubukode bw'ukodesha bwiyongereye, nyir'inzu ashobora no kongera ingwate ingana n'ubukode bw'ukwezi kumwe ku biciro bishya ku myaka itanu ya mbere y'ubukode. Nyuma y'imyaka itanu, nyir'inzu ntashobora kongera ingwate n'ubwo ubukode bwakwiyongera.

Niba ukodesha yishyuye ingwate y'amezi abiri (cyangwa ingwate y'ukwezi kumwe "n'ubukode bw'ukwezi gushize"), ubwo nyuma y'umwaka wa mbere, ukodesha ashobora kwaka nyir'inzu gusubiza umubare w'amafaranga yafashwe arenze ubukode bw'ukwezi kumwe. Ibi bikorwa handikwa ibaruwa isaba aya mafaranga no kubika kopi y'ibaruwa. Ibaruwa igomba koherezwa ivuye ku iposita yemewe, "ugasaba icyemeze ko yamugezeho" kugira ngo habeho gihamya ko nyir'inzu yayakiriye. Ukodesha agomba gukurikirana imeli yemewe kuri imeli ye isanzwe iyo ukodesha atabonye icyemeza ko imeli yageze kuri nyir'inzu kivuye ku biro by'iposita.



## Inyungu ku ngwate

Niba amafaranga arenga \$100 yatanzweho ingwate:

1. Amafaranga agomba gushyirwa kuri konti yihariye
2. Konti igomba kuba mu bigo bigengwa n'amategeko areba ibigo by'amabanki ya Pennsylvania
3. Nyir'inzu agomba kumenyesha ukodesha mu nyandiko izina na aderesi ya (banki) n'amafaranga yabikijwe
4. **Nyuma y'umwaka wa kabiri**, inyungu zabonetse ku mafaranga y'ukodesha (munsi ya 1% yemewe guhabwa nyir'inzu) agomba kwishyurwa ukodesha buri mwaka ku munsi amasezerano y'ubukode yakorewe
5. Amategeko ntagaragaza ingano y'inyungu ukodesha agomba guhabwa

Wibuke ko inyungu z'ubu ziri hasi cyane. Ku bw'ibyo, nyuma y'uko nyir'inzu akuyemo amafaranga angana na 1%, hashobora kutabaho inyungu bitewe n'ukodesha. Ariko, mu buryo bwo gukora ubucuruzi bwiza, nyir'inzu agomba kumenyesha ukodesha mu nyandiko ko nta nyungu igomba gutangwa.

## Gusubizwa ingwate yawe

Mu minsi **mirongo itatu (30)** nyuma yo guhagarika amasezerano y'ubukode, nyir'inzu agomba guha ukodesha:

1. Urutonde rwanditse rw'ibyangiritse nyir'inzu avuga ko ukodesha agomba kubiriha, ndetse no kwishyura amafaranga yarenze ku ngwate hiyongereyeho inyungu (niba zihari) yakoreshejwe mu kwishyura ibyangiritse **cyangwa**,
2. Sheki ku mafaranga yose y'ingwate.

Iyo nyir'inzu adashoboye gukora kimwe muri ibyo byavuzwe haruguru mu minsi 30, azaba yaretse uburenganzira bwo kwima ingwate iyo ari yo yose cyangwa inyungu ndetse yaretse uburenganzira bwo kurega ukodesha mu rukiko ngo yishyure indishyi y'ibyangiritse. Ku munsi wa 31, ukodesha ashobora kurega nyir'inzu **ngo akubirwe kabiri** amafaranga yatanzweho ingwate hiyongereyeho inyungu (niba zihari). Menya ko niba ukodesha atatanze aderesi nshya cyangwa ngo asubize imfunguzo, nyir'inzu ntashobora gutegerwa ku gihe ntarengwa cy iminsi wa 30.

## Guharanira ko ibyangiritse bitishyurwa ku ngwate yawe

Nyir'inzu ntagomba kwishyura ukodesha ibyangiritse bisanzwe. Urugero, niba nyir'inzu yemeje ko inzu igomba gusigwa irangi nyuma y'amasezerano y'ubukode, ukodesha ntagomba kwishyuzwa gusiga irangi uretse iyo ukodesha yangije inzu mu buryo burenze ubusanzwe.

## Kwangirika bisanzwe k'umutungo ukodeshwa ni iki?

Kwangirika bisanzwe k'umutungo ukodeshwa ni ukwangirika bisanzwe ku mutungo ukodeshwa bitewe n'imikoreshereze yawo isanzwe ya buri muni. Ntabwo ari ukwangirika guterwa no kuwufata nabi cyangwa kutawitaho. Hari itandukaniro riri hagati yo kwangirika bisanzwe k'umutungo no kwangiza umutungo. Itapi yapfukaguritse ni ukwangirika bisanzwe. Gutwika cyangwa gushyira ibizinga ku itapi ni ukwangirika byatewe n'uburangare. Gukoboka cyangwa gucuya kw'irangi bifatwa nko kwangirika bisanzwe. Ibizinga binini ku itapi cyangwa imyenge iri mu rukuta ni ibyangijwe bigomba kwishyurwa nyir'inzu.

## Ese amafaranga y'ingwate akoreshwa iki?

Nyir'inzu ashobora kugumana ingwate yawe cyangwa igice mu gusana ibyangijwe bitari ibyangiritse bisanzwe. Nyir'inzu ashobora kugumana ingwate yawe kugira ngo yiyishyure bumwe mu bukode butishyuwe nyuma y'amasezerano y'ubukode. Ingwate yawe nanone irashobora kuburizwa mu gihe urenze ku masezerano y'ubukode. Nyir'inzu ashobora kukwishyura amafaranga yo gusukura inzu nyuma yo kwimuka niba wananiwe kubikora --- ariko amafaranga uciwe agomba kuba afite ishingiro kandi agatuma inzu imera uko yari imeze mbere y'uko uyimukiramo.

Ntugomba kwirengera ibyangijwe n'abahakodeshaga mbere yawe. Ukoresha urutonde **rw'ubugenzuzi ku nzu ikodeshwa**, ukodeha ashobora kumenya ibyangiritse ku nzu mbere yo kuyimukiramo. Ibimenyetso byanditse, ababibonye n'amaso, n'amafoto bifasha cyane mu gusobanura ko ibyangiritse byabayeho mbere y'uko uhakodesha. Ubu bwoko bw'ibimenyetso bufite agaciro gakomeye mu gihe ukodesha yifuza kurega nyir'inzu kugira ngo amwishyure ingwate yagumanwe mu buryo butari bwo.

## Inzira zo gusubizwa ingwate yawe mu gihe wimutse

- **Ha nyir'inzu imenyeshya riboneye ko uzimuka.**
- **Iri tangazo rigomba kuba rihuye n'ibiteganijwe mu masezerano y'ubukode bwawe.** Ugomba gusoma amasezerano y'ubukode bwawe kugira ngo urebe aho imenyeshya ryo kwimuka rizatangwa ndetse n'umubare w'amatangazo ugomba gutangwa kugira ngo urangize amasezerano y'ubukode bwawe.
- **Wibuke guha nyir'inzu adereshe yawe nshya mu nyandiko igihe wimutse cyangwa mbere yaho.** Ugomba kubikora nubwo bitavuzwe mu masezerano y'ubukode bwawe. Reba *Ibaruwa yo kureberaho - Imenyeshya ryo kwimuka/aderesi nshya kugira ngo usubizwe ingwate.*
- Ni byiza kohereza iri menyeshya ukoresheje iposita yawe yemewe, "ugasaba icyemeza ko yamugezeho". Niba utazi neza aderesi yawe nshya, ha nyir'inzu aderesi y'umuntu mufitanye isano. Bika kopi z'inzandiko zose wohereje, n'ibyemeza ko amabaruwa wayohereje ukoresheje iposita yawe yemewe, ndetse n'ikigaragaza ko yamugezeho.
- **Sukura inzu wakodeshaga neza bishoboka mbere yo kwimuka.** Bika inyemezabwishyu zo gukodesha cyangwa kugura ibikoresho byose byo gusukura,

urugero, gukodesha akamashini ko gusukura itapi. Wibuke koza imbere mu mashyiga na firigo, hanyuma ujugunye imyanda iyo ari yo yose. Ntugire icyo usiga na kimwe.

- **Kora ku buryo nta bukode na bumwe uba urimo.**
- **Gerageza kubwira nyir'inzu muyigenzurane..**
- **Fata amafoto y'inzu irimo ubusa.** Iki ni cyo gihe cyo kureba amafoto yawe, urutonde, cyangwa izindi nyandiko zose z'ibyangiritse wateguye mu gihe wimukiraga mu nyubako cyangwa mu nzu.
- **Subiza imfunguzo kwa nyir'inzu.** Niba bishoboka, shaka inyemezabwishyu ku mafaranga ayo ari yo yose waba wari urimo nyir'inzu icyo gihe ukaba uyishyuye.

**Wibuke, niba integuzwa idatanze, uri kurenga ku masezerano y'ubukode kandi bishobora kuburizamo ingwate yawe. Niba utarangije amasezerano y'ubukode bwawe mu buryo bwemewe n'amategeko, ubukode ugomba kwishyura, cyangwa utasubije imfunguzo, nyir'inzu ashobora kwanga kugusubiza ingwate yawe.**

## Icyo wakora mu gihe nyir'inzu atagusubijeingwate yawe

Niba nyir'inzu yarananiwe kugusubiza ingwate kandi akaguha urutonde rw'ibyangiritse mu gihe cy'iminsi mirongo itatu (30), cyangwa niba nyir'inzu yananiwe kukwishyura ikinyuranyo kiri hagati y'amafaranga y'ingwate ndetse n'ayasanywe ibyangiritse mu nzu wakodeshaga mu gihe cy'iminsi mirongo itatu (30), nyir'inzu azaba yakwambuye:

- Uburenganzira bwose bwo kubika igice cy'ingwate (harimo n'inyungu) **ndetse**
- Uburenganzira bwose bwo kurega ukodesha ku byo yangije ku nzu ikodeshwa (ariko, nyir'inzu ashobora n'ubundi kurega ukodesha ku bw'ubukode atishyuye cyangwa kutubahiriza amasezerano y'ubukode).

Ushobora gutanga ikirego cy'imbonezamubano mu rukiko rwibanze rw'akarere hanyuma ukarega nyir'inzu kugira ngo akurihe inshuro ebyiri z'amafaranga yatanze ingwate (harimo inyungu, niba bishoboka). Nyir'inzu ntazashobora gutanga ikirego kiregera indishyi ku byangiritse.

Iyo nyir'inzu aguhaye urutonde rw'ibyangiritse akanagusubiza mu gihe cy'iminsi mirongo itatu (30) ukaba utemeranya n'umubare w'ibyangiritse, ushobora gutanga ikirego cy'imbonezamubano usaba Urukiko rw'ifasi. Ugomba kuzerekana ko nyir'inzu yakwishyuye ibyangiritse mu buryo butari bwo. Nanone, amafoto, urutonde, n'ibindi byangombwa bizafasha muri iki gikorwa. Nyir'inzu **afite** uburenganzira bwo kukurega.

Ugomba kwishyura amagarama y'urubanza mu rukiko rw'ifasi kugira ngo utange ikirego; ariko, ushobora gusaba ko nyir'inzu yagusubiza aya mafaranga waciwe. Iyo icyemezo cy'umucamanza kigaragaje ko ari wowe utsinze, amafaranga watanze mu rukiko ndetse n'ibyo watanze bigomba kwishyurwa na nyir'inzu. Iyo ugiye mu rukiko, ugomba kwitwaza inyandiko zikurikira (niba zihari):

- Amasezerano y'ubukode bwawe yanditse
- Inyandiko cyangwa gihamya ko wasubije urufunguzo (imfunguzo)
- Inyandiko cyangwa gihamya ko wahaye nyir'inzu aderesi yawe nshya
- Kopi y'inzandiko zose wohereje zisaba gusubizwa ingwate
- Kopi y'inzandiko zose zanditswe na nyir'inzu zisobanura impamvu amafaranga yose y'ingwate atashyirijwe.
- Inyemezabwishyu z'ubukode zose (cyangwa sheki zahagaritswe)
- Inyemezabwishyu y'ingwate (cyangwa sheki yahagaritswe)
- Urutonde rw'ibyari byarangiritse uhimukira
- Amafoto cyangwa amashusho (witegure kuvuga uwabifashe n'igihe yabifataye)
- Abatangabuhamya bakubonye wishyura ingwate, kandi / cyangwa bazi imiterere y'inzu ukodesha igihe wahimukiraga unahava

Niba utaratanze aderesi yawe nshya, uracyafite uburenganzira ku ngwate. Ariko, kubera ingorane nyir'inzu ashobora kuba yagize mu kumenya aho uherereye, nyir'inzu ntagomba kuyigusubiza mu minsi 30.

**Ingingo y'amasezerano y'ubukode iyo ari yo yose ivuga ko waretse ubwo burenganzira ntishobora gukurikizwa bityo ikaba impfabusa.**





## IBARUWA YO KUREBERAHO

# ITANGAZO RYO KWIMUKA / ADERESI NSHYA KUGIRA NGO USUBIZWE INGWATE

*Izina ryawe*

*Aderesi*

*Itariki*

*Izina rya nyir'inzu*

*Aderesi ya nyir'inzu*

Nshuti *{Andika Izina rya nyir'inzu}*:

Nkurikije 68 PS§250-512 (e), nguhaye aderesi ikurikira yoherejwe mu nyandiko:

*{Andika Izina Aderesi y'umuhanda Umujyi/Leta/ iposita}*

Amasezerano y'ubukode bwanjye arangirra kuri *{andika itariki}*. Nzaboneka ku bugenzuzi bwa nyuma nimubona umwanya mu cyumweru cya nyuma *{andika itariki}*. Nyandikira kugira ngo dutegure igihe cyo kugenzura.

Ohereza amafaranga yanjye yose cyangwa urutonde rw'ibyangiritse bivugwa ko byatewe no gusubizwa amafaranga asigayemo y'ingwate hamwe n'inyungu zabazwe kuri aderesi yavuzwe haruguru mu gihe cyemewe cy'iminsi 30.

Murakoze,

*Umukono wawe*

Amazina mu nyuguti nkuru

Amakuru wabarizwaho

# KONGERA UBUKODE

Pennsylvania nta tegeko rigenga amafaranga y'ubukode igira. Ba nyir'inzu bashobora kuzamura ubukode uko bashaka. Ariko, impinduka zigomba gukorwa hakurikijwe amasezerano yawe (ubukode bwawe).

1. Kongera ubukode bigomba gukurikiza uburyo bukwiye bwo kumenyesha bwerekanwe mu masezerano y'ubukode bwanditse cyangwa mu mvugo.
2. Nyir'inzu ntashobora kongera ubukode hagati y'igihe cy'amasezerano y'ubukode keretse wemeye ko ubukode bwongerwa.
3. 3. Nyir'inzu ntashobora kongera ubukode mu buryo bwo kwihimura kuko ukodesha yakoresheje uburenganzira yemeerwe n'amategeko. Nyir'inzu ntiyemerewe kongera ubukode kubera ko ukodesha yatanze ikirego cy'ivangura cyangwa yavuganye n'abashinzwe kubahiriza amategeko. Niba ubukode bwawe bwarongewe kubera ko watanze ikirego cy'ivangura ry'imiturire, ugomba kumenyesha ikigo watanzemo ikirego.







# GUFUNGA AMAZI N'AMASHANYARAZI

Iyo wakiye integuza ko amashanyarazi n'amazi byawe bizahagarikwa, ugomba kwihutira kurengera uburenganzira bwawe. Biragoye cyane kubona serivisi isubizwa ku murongo nyuma yo gukurwaho. Uwaba afite inshingano zo kwishyura amashanyarazi n'amazi wese, isosiyete ibishinzwe ntishobora guhagarika serivisi idafite ibi bikurikira:

- Imenyeshya ry'iminsi 10 mbere yo gufunga
- Kugerageza kuvugana nawe cyangwa umuntu mukuru mu rugo rwawe byibuze iminsi 3 mbere yo gufunga
- Kugerageza kuvugana nawe cyangwa umuntu mukuru mu rugo rwawe ku muni wo gufunga
- Mu Kuboza kugeza muri Werurwe, niba isosiyete itarahamagaye umuntu mbere yo guhagarika umuriro n'amashanyarazi, igomba gushyira itangazo ahantu hagaragara mu rugo rwawe ivuga ko amashanyarazi yawe n'amazi bizafungwa kandi bagomba kuguha byibuze amasaha 48

Nyuma y'iminsi 10 ukodesha amenyeshajwe na sosiyete y'amazi n'amashanyarazi, isosiyete ifite iminsi 60 yo kuzimiriza ukodesha nta yindi nteguza y'iminsi 10.

Iyo isosiyete y'amazi n'amashanyarazi ifungiyeye serivisi itabanje kubimenyeshya mbere, iba yarenze ku mategeko. Menyeshya isosiyete y'amazi n'amashanyarazi hanyuma usabe ko serivisi yahita isubizwa ku murongo. Saba kuvugana n'umuyobozi hanyuma wandike izina ry'umuntu muvuganye. Nibiba ngombwa, hamagara komisiyo ishinze ibikorwa rusange kuri 1-800-692-7380. Niba ukeneye ubufasha mu by'amategeko, shaka umwunganizi mu mategeko wigenga cyangwa uhamagare ku biro by'ubufasha mu by'amategeko mu gace utuyemo.



## Uburyo wakwirinda kugira ngo batagufungira amazi n'amashanyarazi

Ni inshingano zawe kuvugana na sosiyete ishinzwe iby'amashanyarazi n'amazi ako kanya ugize ikibazo cy'inyemezabwishyu cyangwa ikibazo cyo kwishyura kugira ngo wirinde ko amazi n'amashanyarazi yawe afungwa.

1. Menyesha ikigo gishinzwe amashanyarazi kuri numero ya telefone iri ku itangazo. Saba gushyirirwaho amasezerano yo kwishyura. Igihe cy'amasezerano yo kwishyura kigenwa n'itegeko. Niba urugo rwawe rufite amikoro make, kora ku buryo umenyeshya ikigo gishinzwe serivisi z'ibanze kuko hari amasezerano y'igihe kirekire yo kwishyura ahabwa imiryango itishoboye. Sosiyete ishinzwe serivisi z'ibanze isabwa gusa kuguha amasezerano amwe yo kwishyura ku mwenda umwe. Niba utizera ko sosiyete idatanga igihe cyo kwishyura ushobora kubimenyesha komisiyo y'igihugu ishinzwe serivisi rusange z'amazi n'amashanyarazi (PUC) kuri 1-800-692-7380. PUC ishobora gutanga amasezerano yo kwishyura.
2. Ereka ko wishyuye fagitire cyangwa werekane ko hari ukutumvikana (impaka) ku byerekeye fagitire yawe. Niba ukemanga fagitire yawe cyangwa utemeranya n'ibiri muri mubazi, ugomba kumenyesha isosiyete ishinzwe amazi n'amashanyarazi hanyuma ukababwira ko uhakana fagitire. Serivise yawe z'ibanze ntizishobora guhagarikwa mu gihe utegereje igisubizo ku kibazo cyawe ibyo uhakana. Uzakomeza gusabwa kwishyura fagitire zose z'amazi n'amashanyarazi udakemanga, harimo fagitire wakiriye mu gihe gukurikirana ikirego bikomeje. Mu gihe wowe n'isosiyete yawe ishinzwe amazi n'amashanyarazi mutemeranya, hamagara komisiyo y'igihugu ishinzwe serivisi rusange z'amazi n'amashanyarazi (PUC) kuri 1-800-692-7380.
3. Isosiyete ishinzwe amazi n'amashanyarazi tishobora guhagarika serivisi yawe niba ufite icyemezo cy'ubuvuzi ko umuntu mu rugo rwawe arwaye cyane cyangwa umuntu ufite uburwayi bwagenda nabi baramutse bafunze. Nyuma yo kubwira sosiyete ishinzwe amazi n'amashanyarazi ubu burwayi, bizaba ngombwa ko ushaka umuganga cyangwa umuforomo uhamagara cyangwa woherereze itangazo ku kigo gishinzwe amazi n'amashanyarazi sosiyete yemeze uburwayi. Gufunga bishobora guhagarikwa iminsi ntarengwa 30 icyarimwe. Icyemezo cy'ubuvuzi gishobora kongerwa izindi nshuro ebyiri. Iyo serivisi yawe yari yamaze gufungwa, bizasaba ko sosiyete ishinzwe amazi n'amashanyarazi serivisi yongera gufungura serivisi yawe. Ugomba kwishyura fagitire za serivisi z'amazi n'amashanyarazi udafiteho ikibazo.
4. Niba ukorewe ihohoterwa rikorerwa mu ngo kandi ukaba ufite uburinzi bwemewe bwo gukumira ihohoterwa (PFA), hariho uburyo bwihariye n'uburinzi bwo gukemura serivisi zawe z'amazi n'amashanyarazi. Hamagara sosiyete yawe ishinzwe serivisi z'amazi n'amashanyarazi kugira ngo uyuimenyeshe PFA yawe maze ubwo buryo bwihariye n'uburinzi bishobore kugushyirirwaho. Ushobora gusabwa gutanga kopi ya PFA ku kigo gishinzwe serivisi z'amazi n'amashanyarazi.
5. Niba utuye mu rugo ruciriritse, hashobora kubaho gahunda zidasanzwe zo kugufasha - Reba ikibazo cyo Kwishyura fagitire z'amazi n'amashanyarazi ku makuru kuri gahunda zifasha abakiriya batishoboye.



## Byagenda bite niba nyir'inzu ari we ufite inshingano zo Kwishyura fagitire z'amazi n'amashanyarazi?

Iyo nyir'inzu afite inshingano zo kwishyura serivisi z'amazi n'amashanyarazi hanyuma akananirwa kwishyura fagitire ya serivisi z'amazi n'amashanyarazi cyangwa iyo nyir'inzu abwiye sosiyete ya serivisi z'amazi n'amashanyarazi guhagarika serivisi yawe, itegeko rigenga abakodesha ku byerekeye serivisi z'amazi n'amashanyarazi risaba ko wabimenyeshwa na sosiyete itanga serivisi z'amazi n'amashanyarazi byibuze iminsi 30 mbere.

Iyo serivisi amazi n'amashanyarazi bifunzwe, ibintu birushaho gukomera. Mbere na mbere, gerageza usabe nyir'inzu kwishyura byihuse kugira ngo ugarurirwe serivisi zawe. Niba nyir'inzu atishyuye amafaranga ya ngombwa kugira ngo agarurirwe serivisi yongere ifungurwe, wowe hamwe n'abandi bakodesha mushobora kwishyura kugira ngo serivisi igaruke. Fagitire iyo ari yo yose mwishyuye kugira ngo serivisi isubizwe ku murongo ishobora gukurwa ku bukode mwishyura. Ushobora kandi gusaba ko serivise y'amazi n'amashanyarazi yoherezwa mu izina ryawe. Ariko rero, witonde - ushobora gukenera gusubizwa amafaranga yawe kandi bishobora no kugira ingaruka ku masezerano y'ubukode bwawe. Shakisha umujyanama mu by'amategeko vuba bishoboka niba ukoze ibi.

### Kongera guhabwa serivisi z'amashanyarazi

Hagati ya 1 Mata na 30 Ugushyungu, niba wishyuye amafaranga yose ugomba kwishyura cyangwa ugakora amasezerano yo kwishyura (niba ubyemerewe) kandi ukaba wujuje ibindi bisabwa na sosiyete ishinzwe amazi n'amashanyarazi, serivisi yawe igomba gusubizwaho mu minsi 3.

Hagati y'itariki ya 1 Ukuboza na 31 Werurwe, serivisi yawe igomba gusubizwaho mu masaha 24 niba wishyuye amafaranga yose ugomba kwishyura cyangwa ugakora amasezerano yo kwishyura (niba ubyemerewe) kandi wujuje ibindi bisabwa na sosiyete ishinzwe serivisi z'amazi n'amashanyarazi.

### Ni nde ushinzwe kwishyura fagitire za serivisi z'amazi n'amashanyarazi?

Amasezerano y'ubukode yaba yanditse cyangwa ari mu magambo, impande zombi zigomba kumvikana umwe ushinzwe kwishyura fagitire za serivisi z'amazi n'amashanyarazi. Ukodesha ashobora kuba ariwe ushinzwe kwishyura amashanyarazi na gaze mu gihe nyir'inzu ashobora kwishyura amazi n'amafaranga y'isuku. Niba amasezerano y'ubukode bwawe yanditse, reba neza ko amasezerano y'ubukode agaragaza ushinzwe kwishyura serivisi z'amazi n'amashanyarazi.

### Ese hagomba kubaho mubazi ya buri muntu kuri buri nzu?

Niba ukodesha ari we ushinzwe kwishyura fagitire za serivisi z'amazi n'amashanyarazi, amategeko agenga serivisi z'amazi n'amashanyarazi muri Pennsylvania asaba nyir'inyubako kureba neza ko buri nzu ifite mubazi yayo bwite. Ibi bivuze ko hadashobora kubaho "ko nyir'inzu ari we wishyura" kuri fagitire ya serivisi z'amazi n'amashanyarazi yahawe ukodesha - intsinga z'amashanyarazi z'ukodesha ntizishobora kuba rusange cyangwa indi nzu. Niba hari inzu eshatu ku nyubako, hagomba kubaho mubazi eshatu zitandukanye kuri buri nzu hamwe na mubazi yihariye ku nzu rusange.

Iyo inzu ikodeshwa idafite mubazi yihariye, nyir'inzu ashinzwe kwishyura fagitire ya serivisi z'amazi n'amashanyarazi--- hakubiyemo amafaranga yasigawemo mu gihe cyashize. Isosiyete ishinzwe serivisi z'ingenzi ntigomba kwemerera ukodesha kwishyura serivisi kugeza byemejwe ko intsinga z'amashanyarazi zimeze neza.

## Nyir'inzu ashobora kunyihoreraho kubera ko naharaniye uburenganzira bwanjye bwerekeye serivisi z'amazi n'amashanyarazi?

Hariho ingingo iteganywa mu itegeko rigenga serivisi z'amazi n'amashanyarazi muri Pennsylvania ituma binyurana n'amategeko ko nyir'inzu yihorera ku muntu ukodesha kubera gukoresha uburenganzira bwe ku mategeko agenga serivisi z'amazi n'amashanyarazi muri Pennsylvania. Nyir'inzu wese, umuhagarariye cyangwa umukozi wa nyir'inzu utera ubwoba cyangwa wihorera ku muntu ukodesha ashobora kuryozwa ibyangiritse bingana n'ubukode bw'amezi abiri cyangwa ibyangiritse nyirizina ku ruhande rw'ukodesha, icyaba cyiza cyose, hamwe n'amafaranga y'ikirego n'igihembo gikwiye cy'umuhagarariye mu mategeko.

Hari ingingo irwanya kwihorera mu itegeko rifata ko kwihorera mu buryo butemewe iyo nyir'ubwite ashaka kongera ubukode cyangwa kwirukana ukodesha mu gihe cy'amezi 6 uhereye igihe umukode akoresheje uburenganzira bwe hakurikijwe amategeko agenga serivisi z'amazi n'amashanyarazi muri Pennsylvania uretse igihe habayeho kutishyura ubukode. Menya ko ubwo burenganzira budashobora gukurwaho nubwo amasezerano y'ubukode yaba avuga ko watanze ubwo burenganzira.

## Ese nyir'inzu ashobora guhagarika serivisi z'amazi n'amashanyarazi zanjye kuko natinze kwishyura ubukode?

Nyir'inzu ntabwo yemerewe n'amategeko kukubangamira muri serivisi z'amazi n'amashanyarazi, kabone n'iyi waba waratinze kwishyura ubukode bwawe. Nubwo amazi, amafaranga y'isuku, gaze, cyangwa amashanyarazi byaba bikubiye mu bukode bwawe bwa buri kwezi, nyir'inzu ntashobora guhagarika serivisi z'amazi n'amashanyarazi zawe. Ibi bishobora gufatwa nko gushaka kukwirukana bitanyuze mu buryo bukurikije amategeko, kandi niba ibi bibaye cyangwa niba nyir'inzu agukanze, ugomba gushaka umwunganizi mu mategeko cyangwa ugashaka ubufasha mu by'amategeko. Reba *Q na A Kwirukanwa: Nyir'inzu yankangishije kumfungirana*.

## Ingorane mu kwishyura fagitire za serivisi z'amazi n'umuriro

Niba utarishyuye, cyangwa niba waratinze kwishyura, fagitire za serivisi z'amazi n'amashanyarazi zawe, isosiyete ishinzwe serivisi z'amazi n'amashanyarazi ishobora guhagarika serivisi ku nzu ukodesha nyuma yo kubimenyesha neza. Reba gufunga amazi n'amashanyarazi. Ariko, nubwo udashobora kwishyura amafaranga yose agombwa, ushobora gufata ingamba kugira ngo serivise z'amazi n'amashanyarazi zikomeze.

- Amashanyarazi, gaze hamwe n'amasosiyete amwe y'amazi afite **Gahunda yo Gufasha Abakiriya (CAP)**. CAP ziraboneka ku bakiriya b'amikoro make bafite ikibazo cyo kwishyura fagitire zabo za buri kwezi. Izi porogaramu zitanga igabanyirizwa kuri fagitire ya buri kwezi kimwe no kubabarirwa umwenda wo mu gihe gishize kugira ngo abakiriya babashe kwishyura buri kwezi. Baza sosiyete yawe niba wemerewe.
- Ibigo bishinzwe serivisi z'amazi n'amashanyarazi bigomba kukwemerera kwishyura fagitire kuri gahunda **y'ingengo y'imari** kugira ngo ubwishyu bwawe bwo mu gihe cy'itumba butaba bwinshi mu gihe ubwishyu bwawe mwo mu mpeshyi bwaba buke. Muri gahunda y'ingengo y'imari, ubwishyu bwawe buragereranywa ku buryo ubwishyu bwa buri kwezi buba bumwe.

- Ushobora kwemererwa muri **Gahunda y'ingufu yo gufasha ingo zitishoboye (LIHEAP)**. Iyi gahunda ishobora kugufasha mu kwishyura fagitire za serivisi z'amazi n'amashanyarazi cyangwa ibindi biciro byo gukomeza kugira ubushyuhe n'ubukonje bigereranyije (ubushyuhe mu rugo no gusana). Ishami rishinzwe imibereho myiza y'abaturage rikora gahunda eshatu z'ingufu-Inkunga y'amafaranga yo gufasha abantu kwishyura ibijyanye n'ingufu, Inkunga y'ibihe bidasanze, hamwe n'inkunga yo mu bihe bidasanze y'ubufasha bwo gusana inzu kugira ngo igumane ubushyuhe bukenwe. Iyo uhuye n'ikibazo cyo kubura ubushyuhe buhagije mu rugo, ushobora kwemererwa gufashwa binyuze muri gahunda ya LIHEAP y'ibihe bidasanze. Ibihe bidasanze birimo ibikoresho bitanga ubushyuhe byangiritse cyangwa imiyoboro yatobotse bigomba gukosorwa cyangwa gusimburwa, kubura esansi, isoko nkuru yo y'ubushyuhe cyangwa isoko ya kabiri y'ubushyuhe (isoko ikoroshya mu gukora isoko nkuru y'ubushyuhe cyangwa igakoroshya iyo isoko nkuru y'ubushyuhe idakora) byafunzwe burundu, hamwe n'ingaruka zo ko kutagira esanzi (munsi y'iminsi 15 yo kuyihabwa) cyangwa guhagarikwa serivisi z'amazi n'amashanyarazi (wakiriye integuza ko serivisi izahagarikwa mu minsi 60 iri imbere).
- Buri sosiyete ikora amashanyarazi na gaze ifite **Ikigega cyo gufasha abatishoboye** aho abakiriya b'amikoro make bashobora gusaba kugira ngo badahagarikirwa serivisi cyangwa basubizwe izafunzwe. Hamagara sosiyete yawe kugira ngo urebe niba wemerewe.
- **Gahunda yo gufasha abatishoboye kugira ngo bagabanyirizwe amafaranga bishyuraga ku bigendanye n'ingufu** hamwe na **gahunda yo kugabanyiriza ibiciro imiryango itishoboye** ni serivisi z'ubuntu zihabwa abakiriya binjiza amafaranga make. Serivisi zitangwa zishobora kubamo ubugenzuzi bw'amashanyarazi mu rugo, kugabanyirizwa kuri serivisi z'uburezi ndetse n'ubufasha buhabwa abatishoboye kugira ngo bagabanyirizwe ayo bishyuraga kuri serivisi zibafasha kubona ubushyuhe. Menyesha sosiyete yawe ishinzwe serivisi z'ingenzi cyangwa gahunda ishinzwe gufasha abaturage ikorera mu karere uherereyemo kugira ngo usabe cyangwa uhabwe ibisobanuro birambuye.

- Komisiyo ishinzwe serivisi z'amazi n'amashanyarazi ya Pennsylvania ifite abakozi benshi bo gufasha abantu n'imiryango kubona ubushyuhe mu ngo mu gihe cy'itumba muri Pennsylvania. Sura urubuga rwabo kuri [www.puc.state.pa.us](http://www.puc.state.pa.us) umenye byinshi.
- Niba utuye **hanze ya Philadelphia**, sura ikigega cy'ingufu cya \$ 1 kuri [www.dollarenergy.org](http://www.dollarenergy.org) cyangwa ubaze sosiyete yawe igufashe kumenya amakuru kuri gahunda zishobora kugufasha kwishyura fagitire ya serivisi y'amazi n'amashanyarazi.
- Niba utuye **muri Philadelphia**, sura ikigega cy'ubutabanzi kuri serivisi z'ibanze (UESF) kuri [www.uesfacts.org](http://www.uesfacts.org) cyangwa uhamagare (215) 972-5170 kugirango umenye amakuru kuri porogaramu ishobora kugufasha kwishyura fagitire yawe ya serivisi y'amazi n'amashanyarazi.

Ushaka gutanga ubusabe cyangwa ibindi bisobanuro bijyanye na **LIHEAP**, hamagara ishami rya PA rishinzwe serivisi z'abaturage kuri 1-800-692-7462 kuva kuwa mbere kugeza kuwa gatanu (abantu bafite ubumuga bwo kutumva bashobora guhamagara 711). Urashobora kandi gusaba LIHEAP kuri [www.compass.state.pa.us](http://www.compass.state.pa.us). Niba ukeneye ubufasha bwo kuzuzwa ubusabe bwawe bwa COMPASS, hamagara umurongo utangirwaho ubufasha kuri 1-800-692-7462 hagati ya 8h 30 za mugitondo na 4h45 za nimugoroba kuva kuwa mbere kugeza kuwa gatanu. Niba ufite ubumuga bwo kutumva, hamagara TTY / TTD kuri 1-800-451-5886.

Ushobora kandi guhamagara akanama gashinzwe ubufasha mu Ntara cyangwa Gahunda yo gufasha abaturage ikorera mu karere utuyemo.

# GUTINDA KWISHYURA UBUKODE

Nk'ukodesha, ufite uburenganzira bugenwa n'amategeko bwo kwishyurira amafaranga y'ubukode yose ku gihe ukurikije amasezerano y'ubukode. Iyo utishyuriye ubukode ku gihe, nyir'inzu ashobora gutanga ikirego cyo kugusohora mu nzu. Ntacyo bivuze niba ufite ubumuga cyangwa waratakaje akazi, ufite ugize umuryango urwaye, ufite abana, cyangwa niba ari mu gihe cy'itumba - n'ubundi ushobora gusohorwa mu nzu. Iyo wumva ko utazashobora kwishyura ubukode bwuzuye kandi ku gihe, ugomba **kumenyesha nyir'inzu vuba bishoboka**. Ntutegereze kugeza ku muni wa nyuma w'ubukode cyangwa nyuma y'itariki ntarengwa. Nyir'inzu azabifata nabi natabona sheki y'ubukode bwawe. Sobanura impamvu udashobora kwishyura hanyuma usabe uburyo uzishyuramo. Niba nyir'inzu yemeye amasezerano yo kwishyura, yashyire mu nyandiko kandi ubike kopi. Niba utubahirije amasezerano, nyir'inzu ashobora kukwirukana.

Niba ufite ikibazo cyo kwishyura fagitire, icyo ushyira imbere ni **ukugira aho uba**. Ubukode bwawe bugomba kuba kimwe mu byo ushyira imbere. Ushobora kubona ubufasha bw'ikigo gishinzwe ubutabazi mu kwishyura ubukode. Imfashanyo ishobora kuboneka gusa mu mezi runaka y'umwaka kandi ubusanzwe itangwa rimwe gusa mu mwaka. Amashyirahamwe y'amadini n'afasha abaturage na yo ashobora gutanga ubufasha bwihutirwa mu buryo bw'amafaranga. Ibiro bishinzwe imfashanyo by'intara utuyemo bishobora kuba bifite ubufasha bwihutirwa ku bantu bakeneye ubufasha bwo kwishyura ubukode cyangwa gutanga ingwate y'ahantu hashya ho gutura. Ushobora kandi gutekereza gusaba amacumbi y'ingoboka binyuze mu kigo gishinzwe imiturire aho utuye.

**Gerageza kugira ngo serivisi z'ingenzi zawe zihore zihari.** Niba waratinze kwishyura serivisi zawe z'ingenzi, ushobora gutegura uburyo uzishyuramo ubifashijwe n'ikigo gishinzwe serivisi z'ingenzi. Ibi bizagufasha kuba ufite amatara n'ubushyuhe mu nzu mu gihe uri gushaka gukemura ibibazo byawe by'imari. Amasezerano menshi y'ubukode asaba ko ukodesha abungabunga amazi n'amashanyarazi mu gihe cy'amasezerano y'ubukode. Niwemera ko serivisi zawe z'amazi n'amashanyarazi bigahagarikwa, ushobora kuzirukanwa bitewe no kutubahiriza amasezerano y'ubukode. Hariho gahunda nyinshi zo gufasha abantu b'amikoro make cyangwa badafite amikoro yo kwishyura fagitire z'ubushyuhe bwo mu nzu cyangwa izindi serivisi z'amazi n'amashanyarazi. Reba *Ingorane mu kwishyura fagitire za serivisi z'amazi n'amashanyarazi*.

Nyir'inzu ntabwo yemerewe n'amategeko kwivanga muri serivisi zawe z'amazi n'amashanyarazi, nubwo waba waratinze kwishyura ubukode. Ndetse n'iyi amazi, amafaranga y'isuku, gaze cyangwa amashanyarazi byaba bikubiye mu bukode bwawe bwa buri kwezi, nyir'inzu ntashobora guhagarika serivisi zawe z'amazi n'amashanyarazi. Ibi bishobora gufatwa nko gushaka kukwirukana bitanyuze mu buryo bukurikije amategeko, kandi niba ibi bibaye cyangwa niba nyir'inzu agukanze, ugomba gushaka umwunganizi mu mategeko cyangwa ugashaka ubufasha mu by'amategeko. Reba *Q na A Kwirukanwa: Nyir'inzu yankangishije kumfungirana*.

**KUREBA NIBA WEMEREWE UBUFASHA BW'ABATURAGE** nka **LIHEAP** (Ingufu Imfashanyo), **imfashanyo y'ibiribwa, ubufasha bw'ubuvuzi, CHIP, imfashanyo y'amafaranga, gahunda yo kurera abana, ifunguro ryo ku ishuri, serivisi y'imfashanyo y'igihe kirekire**, ndetse **na gahunda y'ubutabazi bwihuse, ubumuga bwo kwiga** cyangwa **Serivisi z'ubumuga bw'imikurire**, sura kuri [www.compass.state.pa.us](http://www.compass.state.pa.us)

**Niba ukeneye ubufasha bwo kuzuzwa ubusabe bwawe bwa COMPASS**, hamagara umurongo utangirwaho ubufasha kuri 1-800- 692-7462 hagati ya 8h30 za mugitondo na 4h45 z'ikigoroba kuva kuwa mbere kugeza kuwa gatanu. Niba ufite ubumuga bwo kutumva, hamagara TTY / TTD kuri 1-800-451-5886. Niba ufite ikibazo mu gihe cy'amasaha atari ay'akazi cyangwa ugahitamo gukoresha imeyiri, ushobora kubabaza ukoresheje imeri uciye ku rubuga rwabo.



# GUSOHORWA MU NZU

Kwirukana ni igikorwa cyemewe n'amategeko gikorwa na nyir'umutungo guhatira uwukodesha kuwuvamo akimuka. Urukiko rwategetse ko yirukanwa ni yo nzira yonyine yemerera nyir'inzu guhatira ukodesha kuva mu mutungo akodesha. Kwirukanwa byemewe n'amategeko bisaba icyemezo cy'urukiko. Igihe bifata kiba gitandukanye bitewe n'icyateye iyirukanwa.

## **Nyir'inzu ashobora gufata icyemezo cyo kwirukana ukodesha iyo:**

- Ukodesha yananiwe kwishyura ubukode,
- Ukodesha yananiwe kwimuka nyuma yo kurangiza amasezerano y'ubukode, cyangwa
- Ukodesha arenze ku masezerano y'ubukode.

Ingero zo kutubahiriza amasezerano y'ubukode zirimo:

- Gukomeza kwishyura ubukode ukererewe
- Kwangiza inzu ukodesha birenze ibyo kwangirika bisanwe
- Gukoresha inzu ukodesha ku bintu bitemewe mu masezerano y'ubukode (urugero, gukora ubucuruzi, kwemerera abantu batabifitiye uburenganzira kubana nawe, n'ibindi)
- Gutunga imbwa, injangwe, cyangwa izindi nyamaswa zitari inyamanswa zifasha kandi amatungo atemewe mu masezerano y'ubukode
- Urusaku rwa buri gihe rubangamira abandi bakodesha
- Kwishora mu bikorwa by'ubugizi bwa nabi
- Kunanirwa gukata ibyatsi no kubungabunga imbuga niba warabyemeye mu masezerano y'ubukode
- Kubika nabi cyangwa kujugunya imyanda ahantu igakurura udukoko, imbeba, n'ibindi.
- Kudakurikiza amategeko n'amabwiriza akwiye haba ari mu masezerano y'ubukode, ayometse ku masezerano y'ubukode, cyangwa yatanzwe mu gihe cyo gushyira umukono ku masezerano y'ubukode

## **Itegeko ry'uburyo bwo gusohora mu nzu**

### **Integuza yo kugenda**

Nyir'inzu ashobora gutangira guha ukodesha **"Integuza yo kugenda"**. Iyi nteguza ishobora kumanikwa ku muryango w'ukodesha cyangwa nyir'inzu ashobora kuyiha umuntu mukuru uba muri iyo nzu. **Ntishobora** koherezwa kuri imeyiri isanzwe cyangwa iposita yemewe. Integuza yose yoherejwe hakoreshejwe iposita gusa ishobora kudahabwa agaciro igafatwa nk'ikimenyetso mu rukiko.

**Reba ingingo z'amasezerano y'ubukode bwawe.** Igihe nyir'inzu asabwa guha ukodesha ngo yimuke kigomba kwandikwa mu masezerano y'ubukode. Niba amasezerano y'ubukode avuga iminsi itanu, ukodesha agomba guhabwa iminsi itanu. Amasezerano y'ubukode ashobora kugira "kudatanga integuza" bivuze ko nyir'inzu atagomba guha ukodesha integuza.

Reba *ingengabihe yo kwirukana* kugira ngo urebe umubare w'integuza usabwa niba

bitagaragajwe mu amasezerano y'ubukode yawe. Niba bitagaragajwe mu masezerano y'ubukode yawe, umubare w'integuza ukenewe uzaterwa n'impamvu yatumye bagusohora mu nzu.

Integuza igomba kuba irimo izina rya nyir'inzu, izina ry'ukodesha, aderesi y'umutungo ukodeshwa, impamvu y'integuza (nko kutishyurira ubukode ku gihe runaka cyangwa kutubahiriza ibindi biri mu masezerano y'ubukode) ndetse n'itariki nyir'inzu ashaka ko ukodesha yaba yimutse mu nzu ikodeshwa. Integuza igomba kuba isobanutse, ifata umwanzuro, kandi idateye urujijo.

### **Byagenda bite se niba nyir'inzu atabimenyesheje neza?**

Iyo nyir'inzu adatanze integuza ikurikije amasezerano y'ubukode, ukodesha ashobora kubishyikiriza urukiko. Iyo ukodesha ashobora kwerekana ko integuza nyayo itatanzwe (urugero, nyir'inzu yatanze gusa integuza y'iminsi 10 mu gihe amasezerano y'ubukode asaba integuza y'iminsi 30), umucamanza rero agomba kuburizamo urubanza agasaba nyir'inzu kongera gusubira mu buryo bikorwamo agaha ukodesha integuza yemewe mbere yo kongera gutanga ikirego. Ibi bizongerera gusa uwakodeshaga ikindi gihe ari mu mutungo, ariko amaherezo ntibizabuza ukodesha gusohorwa mu nzu.

## **Iburanisha mu rukiko**

Iyo ukodesha atimutse mu gihe kivugwa mu itangazo ryo gusohorwa mu nzu, nyir'inzu agomba kugana urukiko rw'ibanze kugira ngo atange **ikirego arega ukodesha**. Iburanisha rizashyirwa mu gihe cy'iminsi irindwi (7) kugeza ku minsi cumi n'itanu (15) nyuma y'uko nyir'inzu atanze ikirego.

Uzakira kopi y'ikirego cya nyir'inzu/ukodesha iturutse mu rukiko rw'ibanze rw'ifasi hakoreshejwe imeyiri yo ku rwego rwa mbere kandi uzanahabwa na kopi n'umuyobozi ushinzwe gushyira mu bikorwa imyanzuro y'inkiko cyangwa umugenzacyaha. Iyo wakiriye integuza y'iburanisha mu rukiko, menyesha umuryango uharanira uburenganzira bw'abakodesha cyangwa uguhagararira mu rukiko kugira ngo muganire ku bibazo byawe byihariye maze umenye uburenganzira bwawe kandi witegure.

### **Nshobora kwitabira iburanisha?**

**Yego! Iyo wakerewe cyangwa ntubashe kuboneka mu iburanisha, bashobora guhita batangira kugucira urubanza nta kindi bagendeyeho.** Teganya kuhagera kare kuko n'iyi waba wakererewaho iminota mike, bashobora guhita batangira kugucira urubanza nta kindi bagendeyeho. Kuboneka kwawe mu iburanisha ni ingirakamaro cyane. Iyo hari undi muntu utari urukiko ukubwiye ko iburanisha ryahagaritswe cyangwa ryimuwe, baza urukiko kugira ngo umenye neza niba ari byo. Iburanisha riguha amahirwe yo kwiregura cyangwa kujuririra ibyo uregwa n'urundi ruhande. Iyo udashobora kujyayo ku itariki iteganyijwe y'iburanisha cyangwa havutse ikibazo cyihutirwa, hamagara ku biro by'urukiko rw'ibanze rw'akarere vuba bishoboka mbere y'itariki y'urukiko hanyuma ubaze niba iburanisha rishobora gukomeza bakakwemerera kwitabira.

Niba wowe na nyir'inzu mugiranye amasezerano mbere y'itariki y'urukiko cyangwa

niba hari umuntu utari urukiko ukubwiye ko “buri kimwe cyitaweho”, n’ubundi itegure kwitabira iburanisha uko byagenda kose cyangwa ujye ku rukiko kugira ngo urebe niba iburanisha rigiteganyijwe. Reba Q na A: *Urukiko rw’ibanze* kugira ngo ubone ibindi bisobanuro ku byerekeye iburanisha n’icyo wakwitega.

Igihe icyo ari cyo cyose mbere y’iburanisha, urashobora gutanga ikindi ikirego (cyangwa “ubwiregure bwawe”) cyangwa gushinja nyir’inzu ikindi kirego. Niba utanze ikindi kirego, iburanisha kuri ibyo birego byombi bigomba gukorwa nyuma yiminsi irindwi (7), ariko ntibirenze iminsi cumi n’itanu (15) uherye igihe utanzeho ikindi kirego. Iyo utanze ikirego kigamije kwiregura, ugomba gugitanga ku rundi ruhande byibuze hasigaye iminsi itanu (5) mbere y’iburanisha.

## Urubanza

Nyuma y’iburanisha, umucamanza wo ku rwego rw’akarere azafata umwanzuro uwo munsu cyangwa mu minsi itatu (3). Umucamanza azatanga amatangazo yanditse **y’urubanza**. Iyo utsuze urubanza, nyir’inzu azasabwa gukora ibyo umucamanza yategetse - nko kutakwirukana mu nzu ukodesha. Iyo umucamanza wo ku rwego rw’akarere asanze nyir’inzu arengana, ni wowe uzaba utsinzwe n’urubanza. Itangazo rizakumenyeshya ubwoko bw’urubanza rwaciwe.

- Inzu izatangwa niba atanyuzwe n’amafaranga yaciwe mu rubanza
- Inzu yatanzwe
- Inzu ntiyatanzwe
- Gucibwa amafaranga mu rubanza

Iyo umwanzuro w’urubanza ari **ugutangwa kw’inzu niba atanyuzwe n’amafaranga bamuciye** (bakunze kwita “Ishyura ugumemo”), ufite amahirwe yo kwishyura amafaranga yose urimo igihe icyo aricyo cyose mbere y’itariki yo gusohorwa mu nzu kugira ngo wirinde gusohorwa ahubwo ugume mu nzu.

- Iyo nyir’inzu yishyuye byuzuye, hakubiyemo n’amafaranga y’urubanza, mu minsi 10 ikurikira urubanza, nta cyemezo cyo gusubizwa umutungo gishobora gusabwa.
- Iyo utishyuye mu gihe cy’iminsi 10 cyangwa ngo utange ubujurire kandi ukishyura iyo bitegetswe, nyir’inzu ashobora gusaba ko bategeko ko ahabwa umutungo we. Amafaranga y’urukiko aziyongera niba nyir’inzu ko bategeka ko asubizwa umutungo we, ni byiza rero kwishyura vuba bishoboka.
- Itariki yo gusohorwa ku gahato izashyirwaho nyuma y’iminsi 10 nyuma yuko **Itegeko ryo gusubiza umutungo** rimanitswe ku muryango wawe n’umunyamategeko. Kugeza kuri iyo tariki, ushobora kwishyura ibyo waciwe mu rubanza byose kugira ngo wirinde kwirukanwa.
- Iyo wishyuye mbere y’itariki yo kwirukanwa, ugomba gukorana amasezerano na nyir’inzu hamwe n’umunyamategeko maze ukagumana inyemezabwishyu yerekana ko wishyuye.

- Niba wishyuye ku munsu wo gusohorwa mu nzu, ugomba kwishyura umunyamategeko kandi ugomba kwishyura amafaranga mu ntoki. Umunyamategeko ntazafata sheki kandi gusohorwa mu nzu bizakomeza nk'uko byateganyijwe.

**Zirikana:** Urubanza ruzakugumaho kugeza igihe uzarangiriza kwishyura. Bishobora kukugiraho ingaruka mu buryo bwo kubona inguzanyo ndetse bikazakugora kongera kubona aho utura.

## Itegeko ryo gusubiza umutungo

Niba umwanzuro w'urubanza ari **Gusubiza umutungo**, ugomba kwimuka mu nzu ku itariki yateganyijwe yo kwirukanwa n'ubwo wakwishyura amafaranga yose ugomba kwishyura. Iyo utemeranya n'uyu mwanzuro ukaba ushaka kuguma mu nzu, bzaba ngombwa kujuririra urukiko mbonezamubano mu minsi 10 uherye umunsi urubanza rwaciriwe hanyuma ugatangira ingwate. Reba *uburyo bwo kujurira*

Nyuma y'igihe cy'iminsi 10 y'ubujurire, nyir'inzu ashobora gusaba ko bategeka ko rasubizwa umutungo. Iyo nyir'inzu abonye uburenganzira bwo gusubizwa umutungo, ukodesha ashyikirizwa integuza n'umunyamategeko imbonankubone cyangwa akamanika itangazo ku muryango wawe.

- Itangazo ry'umunyamategeko rizaba rivuga ko ukodesha afite iminsi icumi (10) y'inyongera yo kuva aho uherye kuri iyo tariki.
- Iri tangazo ni igihe ntarengwa cyo kuba wimutse.
- Niba ukodesha atimutse mu gihe cy'iminsi icumi (10) ku munsu n'itariki yamenyeshejwe mu itangazo, umunyamategeko ashobora gusohora ukodesha ku gahato akanakinga urugi rw'inzu.

Niba udateganyije kujurira, bizaba ngombwa gufata ko ufata gahunda yo kwimuka vuba bishoboka mbere y'itariki yo kwirukanwa. Nibura wimure ibintu byawe byose mu nzu ukodesha mbere yo gusohorwa mu nzu kubera ko uzahabwa iminota mike yo kuva mu nzu mu gihe umunyamategeko ahageze.

Abakodesha basabwa gukuramo ibintu byabo nyuma yo kuva mu nzu (harimo n'igihe cyo kwirukanwa). Iyo udakuyemo ibintu byawe mu gihe umunyamategeko akwirukanye, ugomba kwimuka vuba kugira ngo ugarure umutungo wawe. Reba *Uburyo bwo kubona ibintu byawe nyuma yo gusohorwa mu nzu cyangwa kwimuka*

**Zirikana: Bifata byibura iminsi makumyabiri (20) nyuma y'iburanisha mbere y'uko ihagarikwa riba.**

### Bigenda bite icyo umunyamategeko ataje kunyirukana?

Birashoboka ko nyir'inzu atazigera yaka uburenganzira bwo gusubizwa umutungo kandi umunyamategeko atigeze amenyeshwa ibyo gusohorwa mu nzu. Ubusanzwe, ibi bibaho mu gihe nyir'inzu n'ukodesha bakoze amasezerano yo kwishyura kandi nyir'inzu yemeye ko ukodesha ahaguma. Iyo ubashije gukora amasezerano, kora ku buryo uhabwa inyemezabwishyura y'amafaranga wishyuye nyir'inzu kandi uhabwe amasezerano mu nyandiko.



Nyir'inzu ashobora kongera gusaba itegeko ryo gusubizwa umutungo muri rusange mu minsi 120 uhereye umunsi urubanza rwaciriwe.

## Uburyo bwo kujurira

Akenshi habaho ibice bibiri ku cyemezo y'umucamanza: **Gusubizwa umutungo** (gusohorwa mu nzu) no **guca amafaranga**.

Ufite uburenganzira bwo kujuririra urubanza waciriwe. Ubujurire butanganwa n'inyandiko z'umwanditsi mukuru mu rukiko mbonezamubano. Kugira ngo ujuririre icyemezo cy'urukiko rwo ku rwego rw'ifasi, uzakenera kwitwaza kopi y'urubanza ku biro by'umwanditsi mukuru. Uragirwa inama yo gushaka umujyanama mu mategeko niba wahisemo gutanga ubujurire, kuko inzira binyuramo mu rukiko rwo kuri uru rwego iruhije. Birashoboka cyane, nyir'inzu azagira umwunganizi.

**Niba uri kujuririra umwanzuro wo gusubiza umutungo kandi ukaba ushaka kuguma mu nzu, ufite iminsi icumi (10) uhereye umunsi urubanza rwaciriwe kugira ngo ujuririre icyo icyemezo.**

Ugomba kandi gutanga **Inyandiko ziguha uburenganzira bwo kuguma mu nzu** kugirango uhagarike umunyamategeko cyangwa umuyobozi cyangwa kukuvana mu mutungo. Niba utabwiye ibiro by'umwanditsi mukuru w'urukiko ko ushaka guhagarika ifungwa kandi ntutange inyandiko zikwemerera kugumamo, noneho uzajuririra gusa umwanzuro wo gucibwa amafaranga kandi gufunga bizakomeza kubaho nk'uko byari byateganyijwe.

Ugomba kuzishyura amafaranga yo gutanga dosiye kandi inyandiko yo kuguma mu mutungo isaba ukodesha kwishyura ingwate mu buryo bw'amafaranga cyangwa ubukode bw'amezi 3, ayo ari make. (Niba winjiza amafaranga make cyane, ushobora kwishyura kimwe cya gatatu cy'ubukode bwawe nk'ingwate mu gihe utanze ubujurire bwawe.) Aya mafaranga azashyirwa kuri konti y'abagufasha kubona kubona inguzanyo. Uzasabwa kandi kwishyura ubukode bw'ukwezi mu rukiko buri minsi 30 uhereye umunsi wajuririye. Iyo unaniwe gukora ibi, inyandiko zikwemerera kuguma mu nzu zirashobora guteshwa agaciro kandi kwirukanwa bigakomeza. Kora ku buryo ukurikirana igihe ntarengwa kuko amezi amwe afite iminsi irenga 30.

**Niba udashaka kujuririra umwanzuro wo gusubiza umutungo, ariko ukaba ushaka kujuririra amafaranga waciye, ufite iminsi mirongo itatu (30) uhereye umunsi urubanza rwajuririwe.**

Ubujurire butanganwa n'inyandiko z'umwanditsi mukuru mu rukiko mbonezamubano. Uzakenera kwitwaza kopi y'urubanza ku biro by'umwanditsi mukuru. Nta nyandiko mvunjwafaranga isabwa mu kujuririra amafaranga waciye.

### **Bigenda bite iyo ubujurire butabayeho?**

Niba urukiko rwo ku rwego rw'ifasi rwanzuye **Gusubiza umutungo**, nyir'inzu agomba gutegereza iminsi 10 kugira ngo asabe inyandiko yitwa Itegeko ryo gusubiza umutungo mu rukiko rwo ku rwego rw'akarere. Umunyamategeko cyangwa umuyobozi wungirije azaguha azagutegeka gusubiza umutungo mu gihe cy'iminsi 10 y'inyongera yo kuva muri uwo mutungo. Iyo wowe utimutse mu minsi 10 nyuma yo kwakira Itegeko ryo gusubiza umutungo,

umunyamategeko cyangwa uwungirije umuyobozi azaza kukwisohorera mu nzu.

Niba urukiko rwo ku rwego rw'ifasi rwanzuye **Gucibwa amafaranga**, ufite iminsi 30 yo kwishyura ibyategetswe mu rubanza. Iyo utayishyuye, uwakureze ushobora noneho kwitabaza urukiko rwo ku rwego rw'ifasi ugasaba ko hatangwa inyandiko yitwa **uburenganzira bwo kugurisha ibyawe**. Umunyamategeko cyangwa uwungirije umuyobozi azatanga itegeko ryo kugurisha ibyawe aguha integuza cyangwa amanika itangazo ku muryango wawe. Mu gihe itegeko ryo kugurisha ibyawe ryatanzwe, umunyamategeko cyangwa umuyobozi wungirije azakora urutonde rw'imitungo azagurisha kugira ngo yishyure ibyo watsindiwe mu rubanza. Uru rutonde rwitwa **Gucibw amande**.

**Hamagara umwunganizi mu mategeko cyangwa ubufasha mu by'amategeko ako kanya kugira ngo ubone ubufasha bwinshi niba iri tangazo ryo kugurisha umutungo rimanitswe ku mutungo wawe.** Iyo ntacyo ukoze, umutungo wawe urashobora kugurishwa n'umunyamategeko cyangwa umuyobozi nyuma y'ibyumweru byinshi nyuma y'uko waciwe amande keretse niba bifite agaciro katarenze \$ 300 (\$ 600 niba warubatse kandi, wowe n'uwo mwashakanye, mwembi mwararezwe). Urashobora gutanga ubujurire cyangwa ugahakana itegeko ryo gufatira (kugurisha umutungo).

#### **Gufatira umushahara**

Itegeko rya Pennsylvania riha uburenganzira nyir'inzu gukusanya mu rubanza ibyangiritse birenze amafaranga y'ingwate y'ukodesha hanyuma hagafatirwa kugera ku 10% by'umushahara w'ukodesha mu gihe ayo mafaranga atamushyira muni y'umurongo w'ubukene.

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- ▶ Kugushyigikira mu gukorera abakiriya bacu
- ▶ Kuguha uburyo bwo gusubira mu muryango wawe, no gukomeza ubucuruzi bwawe

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## Itangazo ryo gusohora mu nzu Ingengabihe

**Nyir'inzu/Kwirukana ukodesha/Ingengabihe itavugururwa y'uburyo ibipangu cyangwa inzu:**

<b>Niba impamvu yo gusohora mu nzu ari:</b>	<b>Nyir'inzu agomba guha ukodesha:</b>
Kutishyura ubukode	Itangazo ryo mu minsi 10
Ibikorwa bijyanye n'ibiyobyabwenge bitemewe	Itangazo ryo mu minsi 10
Kurangira/Kwica amasezerano muri rusange y'ukwezi ku kwezi mu gukodesha igihe kitazwi	Itangazo ry'iminsi 15
Kurangira/Kwica amasezerano y'ubukode muri rusange y'umwa-ka cyangwa muni yawo yo gukodesha	Itangazo ry'iminsi 15
Kurangira/Kwica amasezerano muri rusange y'ubukode burenze umwaka	Itangazo ry'iminsi 30

**Nyir'inzu/Ingengabihe yo kwirukana ukodesha mu nzu:**

<b>Niba impamvu yo gusohora mu nzu ari:</b>	<b>Nyir'inzu agomba guha ukodesha:</b>
Kutubahiriza amasezerano y'ubukode muri rusange y'igihe kirenze umwaka cyangwa igihe kitazwi	Iminsi 30
Kwica amasezerano y'ubukode muri rusange y'igihe kirenze umwaka	Amezi 3 uhereye umunsi serivisi yatangiweho
Kunanirwa kwishyura ubukode Hagati: Mata-Kanama	Iminsi 15
Kunanirwa kwishyura ubukode Hagati: Nzeri-Werurwe	Iminsi 30

**Nyir'inzu/Ingengabihe y'uburyo ukodesha azasohorwa mu nzu buryo bwubahirije amategeko no kujurira mu mbonezamubano:**

Umucamanza wo ku rwego rw'akarere ategura iburani-sha	Iminsi 1-15 nyuma y'uko nyir'inzu atanze ikirego
Umucamanza wo ku rwego rw'ifasi azafata umwanzuro w'iburanisha mu gihe cyangwa nyuma y'	iminsi 3
Itegeko ryo gusubiza umutungo bisabwe na nyir'inzu	Nyuma y'iminsi 10 ikurikira umunsi byakoreweho
Umunyamategeko ushyira itegeko ryo gusubiza umutungo mu bi-korwa ashobora gusohora abari mu nzu iyo bayigumyemo mu gihe kirenze:	Iminsi 10 nyuma yo gutegekwa gusubiza umutungo
Urubanza rusaba gutanga umutungo utuwe, kujurira mu:	Iminsi 10 nyuma y'uko bikoze
Iyo urubanza rwanzuye guca amafaranga, cyangwa gutanga umutungo udatuwemo, kujurira mu:	Iminsi 30 nyuma y'uko bikoze

# IKIBAZO & A: KWIRUKANA

## **Nkeneye ikindi gihe cyo kwimuka. Ikibazo cyanyje kirihariye. Ntacyo bitwaye?**

Ntabwo ufite uburenganzira bwo gusaba ikindi gihe kinini kugira ngo ubone ahantu hashya ho gutura cyangwa kwimura ibyo utunze. Inshingano ni zimwe ku bakodesha bose. Ntacyo bitwaye niba uri umuturage mukuru cyangwa niba ufite abana, uracyafite inshingano zemewe zo kubahiriza amasezerano wemeye kandi nyir'inzu afite uburenganzira bwemewe n'amategeko kugusohora mu nzu niba wishe amasezerano. Niba utarishyuye ubukode bwawe, nyir'inzu afite uburenganzira busesuye bwo kukwirukana. Ntacyo bitwaye niba warananiwe kwishyura ubukode kuko urwaye cyangwa wabuze akazi kawe cyangwa kubera ko ufite izindi fagitire zo kwishyura. Ushobora kugerageza kuvugana na nyir'inzu akakongera igihe. Iyo nyir'inzu akongereye igihe, noneho saba nyir'inzu gushyira umukono ku masezerano avuga ko ushobora kugumamo ikindi gihe.

## **Nta hantu na hamwe mfite ho kujya. Nakora iki?**

Uzakenera gushyira aho kujya n'ibintu byawe. Ntuzasige ibyo utunze. Nyir'inzu ntasabwa kubikubikira, kandi mu byukuri, ashobora kukwishyura amafaranga yo kukubikira uramutse usize ibintu byawe. Niba udashobora kubona aho kuba, hamagara umuryango cyangwa inshuti. Ushobora gushyira ibintu byawe mu bubiko by'igihe gito kugeza ubonye ahantu hashya ho kuba. Ushobora kandi kuvugana n'abantu bakaguha icumbi mu gace utuyemo cyangwa mu bigo bicumbikira abantu.

## **Nzabasha guhagarika gusohorwa mu nzu?**

Niba ikibazo cyo gusohorwa mu nzu cyari ukutishyura ubukode **gusa**, ushobora guhagarika gusohorwa mu nzu igihe icyo aricyo cyose mbere y'uko wirukanwa wishyuye amafaranga urukiko rw'ifasi rwategetse harimo n'amagarama y'urukiko. Ibi byitwa uburenganzira bwo kwishyura ukahaguma. Amagarama y'urukiko aziyongera niba nyir'inzu asabye ko **Bateguka ko asubizwa umutungo**, ni byiza rero kwishyura vuba bishoboka. Ushobora kandi kugerageza kumvikana na nyir'inzu kugira ngo wishyure amafaranga ugomba kwishyura. Niba mushoboye kumvikana, kora ku buryo mubikora mu nyandiko kugira ngo uzabone gihamya igihe nyir'inzu agerageje kukwirukana.

## **Nyir'inzu yanteye ubwoba ko azamfungirana. Bashobora kubikora?**

Nyir'inzu ntiyemerewe kugufungira hanze y'igipangu cyangwa inzu yawe nta urukiko rutabitegetse. Ibi bifatwa nko **kwifasha** kugusohora mu nzu. Nubwo nyir'inzu yaba afite ishingiro mu kwirukana ukodesha, kumwiyirukanira wenyine ntibyemewe n'amategeko. Nyir'inzu **agomba** guha ukodesha **integuza yo kugenda** nk'uko bisabwa mu masezerano y'ubukode kandi agakurikiza uburyo bukwiye bwo gusohora mu nzu hamwe n'urukiko rwo ku rwego rw'akarere. Umunyamategeko cyangwa umuyobozi ni we wenyine ufite uburenganzira bwo gusohora ibintu by'ukodesha akamufungirana hanze afite icyemezo cy'urukiko



Ingero zo kwisohorera umuntu mu nzu zitemewe n'amategeko zirimo:

- Gufungisha ingufuri cyangwa guhindura ibyo bafungishaga
- Gukura ibintu byawe bwite mu mutungo
- Gukupa amwe cyangwa amashanyarazi yawe yose
- Gukuraho umuryango cyangwa idirishya

Icyitonderwa: Amategeko yo gutura mu mazu aratandukanye. Amazu yo guturamo afatwa nk'amacumbi. Iyo ukodesha akodesha icyumba kandi ubukode ntibwishyurwe, nyir'inzu ashobora gufunga umuryango. Hamagara umuryango uharanira uburenganzira bw'abakodesha cyangwa ubufasha mu by'amategeko kugira ngo barebe niba uburyo ubayeho ihura no gukodesha inzu yo kubamo. Kuba nyir'inzu yita umutungo "inzu yo kubamo y'ibyumba byinshi" cyangwa "inzu icumbikwamo" ntibisobanura ko ubikora utarengerwa n'itegeko rigenga imikodeshereze y'amazu muri Pennsylvania.

Hari amahitamo make ukodesha ashobora gukurikirana iyo nyir'inzu yiyemeje kumwisohoreracmu nzu. Baza umwunganizi mu mategeko ibyerekeye amahitamo yawe.

1. Hamagara polisi. Uzakenera kwerekana ko ufite uburenganzira bwo kuba mu mitungo. Bityo rero, niba uteganya ko ibyo bishobora kubaho, bika kopi y'amasezerano yawe hamwe na fagitire z'amashanyarazi z'ubu hanze y'inzu - nko mu modoka yawe cyangwa mu mufuka. Inzego zimwe za polisi zizagira icyo zikorana na nyir'inzu kugira ngo agusubize mu nzu kandi amashami amwe n'amwe ya polisi azanga kubigiramo uruhare. Gira ikinyabupfura kandi ukomeze gutuza.
2. Hamagara ubufasha mu by'amategeko cyangwa umwunganizi mu mategeko wigenga kugira ngo agufashe.
3. Saba ko umucamanza w'urukiko mbonezamubano asaba icyemezo nyir'inzu. Muri iki gihe, icyemezo kizaba uburenganzira bw'urukiko busaba nyir'inzu kukwemerera gusubira mu nzu yawe, gufungura amashanyarazi yawe, na/ cyangwa agahagarika kwivanga mu buryo bwawe bw'imiturire yemewe n'amategeko.
4. Gerageza gukusanya ibyangijwe na nyir'inzu. Ibyangiritse mu by'ukuri byaba ibihombo byose ushobora kwerekana ko wagize. Urugero rushobora kuba ikiguzi cy'icyumba cya hoteri mu gihe uhatiwe kwimuka kubera nyir'inzu afunze aho utuye.
5. Shaka indishyi niba imyitwarire ya nyir'inzu yarakabije bikamuviramo umubabaro mwinshi mu marangamutima no kubabaza umubiri.

### **Ni gute nshobora gusubizwa ibintu byanjye nyuma yo kwirukanwa cyangwa kuva mu mutungo?**

Niba uherutse kwimuka cyangwa wirukanwe mu mutungo ukodeshwa, ushobora gufata ibintu byawe wasize mu gihe gito.

Niba wirukanwe cyangwa wimutse mu nzu ikodeshwa, ufite **iminsi icumi** yo kuvugana na nyir'inzu hanyuma ukamumenyesho ko ugambiriye gufata ibintu byawe wasize inyuma.

Ugomba kumenyesha nyir'inzu gahunda yawe wo gufata ibintu byawe umutungo byose wasize umuhamagaye kandi ukamwohererza ibaruwa. Bika kopi y'ibaruwa woherereje nyir'inzu. Niba utavuganye na nyir'inzu mu gihe cy'iminsi 10 ya mbere nyuma yo kwirukanwa cyangwa guhabwa integuza na nyir'inzu ko wasize ibintu byawe bwite, nyir'inzu ashobora kujugunya ibintu byose.

Nyuma yo kuvugana na nyir'inzu ukavuga ko ushaka gufata ibintu byawe, ufite **iminsi 30** uhereye umunsi wasohowe mu nzu cyangwa uhereye ku munsi wamenyeshejwe na nyir'inzu akumenyesha kuza gufata ibintu byawe.

Niba warimutse ukaba wasize ibintu byawe, nyir'inzu agomba kukoherereza integuza ikumenyesha ko wasize ibintu byawe. Niba utarahaye nyir'inzu aderesi uri kubarizwaho, integuza izoherezwa kuri aderesi yawe ya kera. Niba wirukanwe, nyir'inzu **ntagomba** kukumenyesha ko wasize ibintu byawe. Ugomba kuzivugishiriza nyir'inzu wowe ubwawe.

Nyuma y'iminsi 10 uhereye umunsi wasohoreweho mu nzu cyangwa uhereye ku munsi nyir'inzu yakumenyeshereje kuza gutwara ibintu byawe, nyir'inzu ashobora gutangira kukwishyura amafaranga yo kubika ibintu byawe.

## IKIBAZO & A: RUKURU URUKIKO RW'IFASI

### Umucamanza mukuru ku rwego rw'ifasi ni iki?

Umucamanza wo ku rwego rw'ifasi ni umunyamategeko watowe mu ifasi ushobora guca imanza mbonezamubano zirimo ibazo bya ba nyir'amazu ndetse n'abakodesha. Umucamanza wo ku rwego rw'ifasi yahoze yitwa Umunyamategeko cyangwa Ubutabera bw'amahoro.

### Nkeneye umwunganizi?

Oya. Abunganizi mu mategeko ntibakenewe mu gihe cy'iburanisha. Ariko, niba ushaka kugira umwunganizi, ushobora kugumana umwe ukamuzana mu iburanisha.

### Nshobora kujya mu iburanisha mu rukiko rukuru rwo ku rwego rw'ifasi?

**Yego! Iyo wakerewe cyangwa ntubashe kuboneka mu iburanisha, bashobora guhita batangira kugucira urubanza nta kindi bagendeyeho.** Ibisobanuro, iyo utaje, ushobora guhomba iburanisha kandi ugasabwa kwishyura urubanza rwaciwe. Kuba uhari ni ngombwa mu iburanisha, kabone n'iyi undi muntu utari urukiko yakubwira ko iburanisha ryahagaritswe. Byongeye kandi, iburanisha riguha amahirwe yo kwiregura cyangwa kurega undi muburanyi. Niba udashobora kwitabira ku munsi wateganijwe w'iburanisha cyangwa wagize ikibazo gitunguranye, hamagara ibiro by'urukiko rukuru rwo ku rwego rw'akarere ubaze niba iburanisha rishobora kwimurwa.

Iyo ufite impamvu ifatika yo gutinda cyangwa gusiba iburanisha, ugomba kubimenyesha bidatinze nyuma yo kumenya uko urubanza rucibwa, kandi ugomba kuba ufite ikirego cyemewe cyo kwiregura.

### **“Ubwiregure” ni iki?**

Ubwunganizi nimpamvu yawe zigaragaza uburyo ibyo bakurega atari ukuri. Ntuzakenera gutanga impapuro zose kugira ngo ubashe kugaragaza ubwiregure bwawe. Ubwiregure rusange ni uko nyir’inzu atahaye ukodesha integuza nyayo yo kuva mu nzu hakurikijwe amasezerano y’ubukode. Niba ufite amasezerano y’ubukode yanditse, nyir’inzu asabwa n’amategeko kuguha integuza hakurikijwe amasezerano y’ubukode. Itegeko rigena igihe nyir’inzu agomba kuguha niba udafite amasezerano y’ubukode yanditse. Reba imbonerahamwe y’amatangazo yo gusohora mu nzu. Ubundi bwiregure ni uko inzu yari ifite inenge zikomeye. Mu bwiregure bwawe bwose, uzakenera ibyangombwa na/cyangwa abatangabuhamyaga kugira ngo ushimangire ubwiregure bwawe.

### **Urega ni iki?**

Urega ni we uzana ikirego; umuntu urega uregwa. Ushinjwa ni umuntu urimo kuregwa.

### **“Ikirego kigamije kwiregura” ni iki?**

Ikirego kigamije kwiregura ni ikirego cy’uko urundi ruhande rugufitiye amafaranga. Urugero, niba ukodesha yishyuye gusana (nyuma yo kubimenyesha nyir’inzu) kugira ngo inzu iturwemo hanyuma nyir’inzu ntasubize ukodesha amafaranga, ukodesha ashobora gutanga ikirego kigamije kujurira. Kigomba kohererezanywa na **urupapuro rwemewe n’amategeko rwo gutanga ikirego** ku biro by’urukiko rwo ku rwego rw’ifasi. Nta mafaranga yo gutanga ikiregocyo kwiregura, ariko uwatanze ikirego nyunganizi agomba kwishyura ikiguzi cyo gusangiza ikirego kigamije kwiregura ku rundi ruhande. Niba uteganya gutanga ikirego cyo kwiregura, ugomba kugitanga ukimara kubona integuza y’iburanisha. Ikirego cya nyir’inzu hamwe n’ikirego cyawe bizafatirwa umwanzuro mu iburanisha.

### **Nakwitegura nte iburanisha ryanjye?**

Niba ufite umunyamategeko, ugomba kureba amakuru azerekanwa mu iburanisha hamwe n’umunyamategeko wawe. Niba udafite umwunganizi, ugomba gukora urutonde rw’ingingo z’ingenzi hamwe n’uruhererekane rw’ibintu byabaye. Vuga muri make kandi urase ku ngingo. Witegure gusobanura buri kintu cy’ikimenyetso. Itoze kubwira kuvuga neza uko ikibazo giteye. Niba warafashe amafoto, uzakenera kuyazana mu iburanisha. Ugomba kubasha kuvuga uwafashe amafoto n’igihe amafoto yafatiwe. Wambare neza kandi ugerere ku gihe mu iburanisha.

### **Bizagenda bite mu iburanisha?**

Mu iburanisha, ubuhamyaga bwose bugengwa n’indahiro. Urega (umuntu wakureze) yemerewe kubanza gutanga ubuhamyaga. Abatangabuhamyaga bashobora kandi gutanga ubuhamyaga mu izina ry’urega. Nyuma ya Urega arangije gutanga ubuhamyaga, uzagira amahirwe yo kubaza ibibazo by’abantu batanze ubuhamyaga. Si itegeko kubabaza

ikibazo icyo ari cyo cyose. Uzahabwa kandi umwanya wo gutanga ikirego cyawe n’abatangabuhamya bawe. Vuga “Nyakubahwa ndashaka kwiregura.” cyangwa “Nyakubahwa, ndashaka kubaza Bwana cyangwa Madamu X ikibazo.” Wowe n’abatangabuhamya bawe mushobora kubazwa ibibazo n’umucamanza wo ku rwego rw’ifasi cyangwa urega.

Wibuke gukomeza gutuza no kugira ikinyabupfura. Vuga muri make kandi urase ku ngingo. Gerageza kutitotomba cyangwa guca mu ijamba umucamanza. Bwira ibibazo n’ibitekerezo byawe byose umucamanza ukoresheje “Nyakubahwa” nk’uburyo bw’aderesi y’icyubahiro. Niba wifuza kubaza ikibazo undi muburanyi, banza usabe uruhushya umucamanza kubaza ikibazo. Ntugace umucamanza mu ijamba cyangwa undi muburanyi. Uzagira amahirwe yo kuvuga no gusobanura ikibazo cyawe.

### **Nshobora kwanga ikintu umutangabuhamya ari kuvuga?**

Yego. Ibintu bibiri bikunze guhakanwa ni uguhura k’wamakuru n’amabwire.

**Inzitizi ifatika:** Umupangayi cyangwa nyir’inzu ashobora gutambabira ifatwa ry’icyemezo iyo amakuru yatanze adahuye n’ibibazo iburanisha rigamije gukemura. Urugero: nyir’inzu ahamya ko murumuna wawe yatawe muri yombi mu myaka 10 ishize azira ihohotera. Vuga mu kinyabupfura ariko ushikamye. “Nyakubahwa, ndabyanze. Ibyo ntabwo bihuye.”

**Kwanga amabwire:** Ushobora kandi kwanga ubuhamya ku byerekeye amagambo yavuzwe n’abantu batari mu iburanisha. Ibi byitwa “amabwire” kandi ntibigomba kwemererwa. Urugero: Umutangabuhamya ahamya ko umuturanyi yamubwiye ko yakubonye umena idirishya. Vuga, “Nyakubahwa, ndabyanze. Aya ni amabwire.”

Wirinde kubangamira umucamanza wo ku rwego rw’ifasi keretse niba utanze ibyemewe n’amategeko bitanga ubuhamya.

### **Nshobora Kuzana inyandiko?**

Ni byo, ushobora kuzana inyandiko zose zifasha gusobanura ikibazo cyawe. Inyandiko iyo ari yo yose y’ingenzi mu rubanza igomba gutangwa mu iburanisha. Umucamanza wo ku rwego rw’ifasi ntazaguha amahirwe yo gutaha ngo uzane inyandiko zose wibagiwe kuzana mu iburanisha. Umucamanza wo ku rwego rw’ifasi ntashobora kwita ku nyandiko zanditswe n’abantu bataje mu rubanza ngo batange ubuhamya niba undi muburanyi yanze ibyanditswe. Niba hari umuntu ufite icyo avuga cy’ingenzi ku kibazo cyawe, bizaba ngombwa ko yitabira iburanisha.

Ariko, umucamanza wo ku rwego rw’akarere ashobora gusuzuma fagitire, icishiriza, inyemezabwishyu, sheki yahagaritswe cyangwa imenyekanisha rya banki niba bifasha kwerekana ubwunganizi bwawe cyangwa ikirego cyawe. Witwaze amasezerano y’ubukode bwawe hamwe n’inzandiko zose bijyanye hagati yawe na nyir’inzu. Zana amafoto n’abatangabuhamya.



### **Nshobora gutumaho umuntu akitabira iburanisha?**

Yego. Ufite uburenganzira bwo guhamagaza abatangabuhama. Urashobora guhamagaza ushinzwe kubahiriza amategeko cyangwa umugenzuzi w'inyubako cyangwa umuntu usana amazu kugira ngo atange ubuhama ku byerekeye inzu yawe. Urupapuro ruhamagara mu rukiko ni inyandiko isaba umuntu ku giti cye kwitaba urukiko no gutanga ubuhama nubwo yaba adashaka kuza. Umutangabuhama ashobora kandi guhamagarwa kugira ngo azane inyandiko zimwe zikenewe kugira ngo yemeze ubwiregure bwawe cyangwa ikirego cyawe. Ugomba kubona no gutanga impapuro urupapuro zihamagaza mu rukiko byihuse kugira ngo umenye neza ko abatangabuhama babibonye mu gihe cy'iburanisha.

### **Bigenda bite nyuma y'iburanisha?**

Umucamanza wo ku rwego rw'ifasi azafata icyemezo haba mu iburanisha cyangwa hakoreshejwe imeyiri mu minsi itatu (3). Iyo ukodesha atsinze urubanza, nyir'inzu asabwa gukora ibyo umucamanza wo ku rwego rw'akarere ateguka. Iyo nyir'inzu ari we utsunze urubanza, ukodesha asabwa gukora ibyo umucamanza wo ku rwego rw'akarere ateguka. Reba *Gushora mu nzu: Urubanza*

### **Byagenda bite niba ntemeranya n'icyemezo cy'urukiko rwo ku rwego rw'ifasi?**

Ufite uburenganzira bwo kujuririra urubanza waciriwe. Ubujurire butanganwa n'urwandiko rw'urukiko ku rwego rw'intara. Reba *Gusohora mu nzu: Uburyo bwo kujurira*

## **Nakora iki niba inzu nkodesha ifatiriwe cyangwa ikagurishwa mu cyamunara?**

Iyo nyir'inzu ahagaritse kwishyura inguzanyo, ibikorwa byo gufatira bishobora gutangira. Iyo nyir'umutungo atabashije kwishyura umwenda wa komini wakwa kuri uwo mutungo, uwo mutungo ushobora kugurishwa mu cyamunara kugira ngo kombine ibashe gufata uwo mwenda utishyuye. Aya madeni ashobora kuba akubiyemo amafaranga y'amazi n'imyanda, imisoro y'ishuri, n'imisoro ku mutungo.

Iyo ukodesha aba mu mutungo wagurishijwe mu ngwate n'umuyobozi w'umujyi, nyir'inzu (harimo na banki) agomba kugira amategeko agenderaho. Nyir'inzu mushya ntashobora guhindura ibyafunzwe cyangwa se ngo afate icyemezo cyo guhatira abayirimo kuyisohokamo. Ukodesha ashobora gufungirwa gusa n'itegeko ry'urukiko. Nyir'inzu agomba kugana urukiko akavuga ko ashaka gusohora ukodesha. Ibi bitandukanye byuzuye n'uburyo ingwate zigurishwamo kandi bifite aho bihurira ariko bitandukanye n'inzira nyir'inzu yirukanamo ukodesha.

- Niba hari amatangazo azanywe cyangwa akamanikwa ku mutungo agaragaza ko hashobora kubaho kwakwa uburenganzir aku mutungo, hamagara uyohereje ako kanya umusobanurire ko uri ukodesha. Ugomba kandi kuvugana na nyir'inzu ukodesha.
- Urashobora kubona amakuru ateye urujijo ya nyir'inzu ku byerekeye kwamburwa uburenganzira ku mutungo. Urugero, nyir'inzu ashobora kugusaba kwishyura mbere ubukode bwawe bitandukanye n'amasezerano y'ubukode bwawe. Nyir'inzu ashobora

nanone kukubwira ko ibyo kwakwa uburenganzira ku mutungo ari “ikosa,” cyangwa akakubwira ko ikibazo cyamaze gukemuka. Ntugashukwe no kwishyura ubukode uwahoze ari nyir’umutungo nyuma y’uko umutungo umaze kugurishwa ku wundi muntu. Kugira ngo umenye neza, reba ku biro aho inyandiko zibikwa mu ntara aho umutungo uherereye. Ushobora kandi gukenera kugenzura dosiye zirega nyir’inzu mu rukiko.

- Hamagara ubufasha mu by’amategeko cyangwa ubaze umwunganizi mu mategeko kugira ngo umenye uruhande uherereyemo, igihe kwaka uburenganzira ku mutungo bimara ndetse n’igihe ugomba kuba wimukiye nyuma y’uko umuyobozi w’umujyi agurishirije ingwate.
- Niba nyir’inzu adashoboye kwishyura inguzanyo, nyir’inzu ashobora no kuba ataishyura amazi n’amashanyarazi, amazi n’amashanyarazi byawe na byo bishobora gufungwa. Ugomba guhita uhamagara abashinzwe amashanyarazi cyangwa nyir’inzu mu gihe ubonye integuza yo gufungirwa amazi n’amashanyarazi cyangwa niba nta mashanyarazi ufite. Ushobora kubasha kwirinda gufungwa kw’amazi n’amashanyarazi, uhamagara ababashinzwe ukanayishyura byihuse, kabone n’ubwo byaba byanditswe mu mazina ya nyir’inzu. Reba *aho bafungira amashanyarazi*
- Ntibazagutekere umutwe. Niba hari umuntu uguhamagaye uvuga ko ari nyir’umutungo mushya, saba kureba inyandiko zerekana ko ari nyir’umutungo. Kora ibi mbere yo kwishyura ubukode, gushyira umukono ku masezerano mashya y’ubukode, cyangwa kubemerera kwinjira mu mutungo. Abatekamutwe bagenzura ibyagwatirijwe ku mugaragaro kandi bashobora kuvugana n’abakodesha baba mu mitungo yagwatirijwe kugirango babasabe ubukode.
- Muganire ku bwishyu kugira ngo wimuke. Niba nyir’inzu mushya ashaka ko wimuka, baza niba azaguha amafaranga yo kugufasha kwimuka. Ibi rimwe na rimwe byitwa amasezerano yo “gutanga imfunguzo z’inzu wakodeshaga”. Rimwe na rimwe, banki cyangwa ugiye mu nzu mushya nyuma yo kugurisha ibicuruzwa biteguye kubikora niba wemeye kwimuka mu gihe runaka.
- Ugomba kuvanamo ibintu byawe byose mu gihe wimutse kugira ngo nyir’inzu mushya atabifata cyangwa akabyangiza.
- Iyo nyir’inzu atagusubije ingwate yawe cyangwa ngo ayohereze kuri nyirayo mushya nyuma yo kugurisha ibyangiritse, ushobora kwitabaza amategeko kugirango usubizwe amafaranga y’ingwate. Reba *Icyo wakora iyo nyir’inzu atagusubije amafaranga yawe y’ingwate*

**Hamagara ubufasha mu by’amategeko cyangwa ubaze umwunganizi mu mategeko ku byerekeye uburenganzira bwawe.**

**Ku makuru yerekeye ibibazo by'amategeko** harimo **nyir'inzu / Ukodesha**, Umuguzi, Abana n'imiryango, Akazi, Amategeko y'ubuzima, Imiturire n'inyubako, inyungu rusange, ubumuga, amategeko y'abageze mu za bukuru, ibibazo by'abimukira, abasezerewe mu ngabo ndetse n'abasirikare, sura urubuga PALawHELP.org.

## **Niba Wizera ko wakorewe ivangura rishingiye ku miturire cyangwa ushaka gutangaza ivangura rishingiye ku miturire**

### **Ishami rishinzwe imiturire n'iterambere ry'imijyi muri Leta Zunze Ubumwe**

Gutanga ikirego cy'ivangura rishingiye ku bwoko, ibara ry'uruho, idini, inkomoko y'igihugu, igitsina, ubumuga cyangwa urwego rw'umuryango:

- Hamagara HUD kuri 1-888-799-2085.
- Kugira ngo utange ikirego ku ikoranabuhanga: sura kuri [www.hud.gov](http://www.hud.gov) hanyuma ukande kuri "Tanga Ikirego Cyivangura."
- Ushobora kandi kohereza ikirego kuri [complaintsoffice03@hud.gov](mailto:complaintsoffice03@hud.gov) cyangwa ukohereza imeyiri kuri HUD FHEO, Attn: Ishami, 100 Penn Square East, Philadelphia, PA 19107.
- Nomero ya TDD ya HUD ni 1-800-877-8339.

Ibibazo by'ivangura rishingiye ku miturire bigomba gushyikirizwa HUD mu gihe cy'umwaka 1 uhereye igihe byabereye.

### **Komisiyo ishinze imibanire y'abantu muri Pennsylvania**

Gutanga ikirego cy'ivangura rishingiye ku miturire rishingiye ku bwoko, ibara, idini, igihugu ukomokamou, igitsina, ubumuga, uko umuryango uhagaze, imyaka (hejuru ya 40), cyangwa kubera ko uri umukoresha, ukora, cyangwa umutoza w'inyamaswa zifasha ababana n'ubumuga:

- Hamagara 215-560-2496 cyangwa usure [www.phrc.pa.gov](http://www.phrc.pa.gov) kugira ngo ukuremo impapuro zabugenewe.

Ibirego bigomba gushyikirizwa komisiyo ishinze imibanire ya PA mu minsi 180 bibaye.

### **Ikigo gishinzwe iringaniza mu miturire**

Niba utuye mu mujyi wa Philadelphia cyangwa Bucks, Chester, Delaware, Lehigh, Northampton, cyangwa mu ntara za Montgomery, ushobora guhamagara ikigo gishinzwe iringaniza mu miturire kugira ngo kigufashe gutanga ikirego cy'ivangura rishingiye ku miturire:

- Hamagara 267-419-8918 cyangwa 866-540-FAIR (3247) cyangwa woherewe imeyiri kuri [info@equalhousing.org](mailto:info@equalhousing.org) cyangwa usure kuri [www.equalhousing.org](http://www.equalhousing.org)

## Uburenganzira bw'imiturire ndetse n'ikigo gishinzwe imitungo kuri Tenfold

Ushaka ubufasha bwo gusuzuma cyangwa bwa tekini bwo gukodesha bugendanye n'imiturire myiza mu gutanga ikirego cy'ivangura mu ntara za Lancaster na York, nyamuneka hamagara umurongo wa Tenfold mu byerekeye imiturire myiza kuri 717-299-7840, cyangwa udusure kuri ienterineti kuri, [www.WeAreTenfold.org](http://www.WeAreTenfold.org).

## Urukiko rwo ku rwego rw'ifasi

Kugira ngo ubone Urukiko rw'ifasi mu gace utuyemo, jya kuri [www.pacourt.us](http://www.pacourt.us), kanda ku'Inkiko Ntoya' hanyuma ukande ku 'Umucamanza wo ku rwego rw'ifasi'. Ushobora gushakisha intara cyangwa agasanduku k'iposita kugira ngo ubone amakuru y'umucamanza wo ku rwego rw'akarere utuyemo.

## Guhamagara umuyobozi w'ishami rishinzwe kubahiriza amategeko mu gace utuyemo

Buri komine ifite ishami ryayo rishinzwe kubahiriza amategeko. Hamagara komine (Umujyi, karitsiyeyi cyangwa Umujyi muto) utuyemo.

## Ibiro by'Ubushinjacyaha bukuru bwa Pennsylvania, Urwego rushinzwe kurengera umuguzi

Ibiro by'Ubushinjacyaha Bukuru bwa Pennsylvania, Urwego rushinzwe kurengera umuguzi rukora iperereza ku kirego cy'abaguzi no kugerageza kubahuzza no kugukosorera ibibazo.

- Umurongo wa telefone urengera umuguzi ni 1-800-441-2555.

## Ikigo gikuru cy'amategeko

Ikigo gikuru cy'amategeko gifasha abanya Pennsylvania bafite imyaka 60 kuzamura. Ubujyanama mu mategeko, ubujyanama ku buzima, amakuru, hamwe na serivisi zo koherereza ziraboneka kuri 1-877-PASRLAW (727-7529) cyangwa [www.seniorlawcenter.org](http://www.seniorlawcenter.org).





## Uburenganzira bw'abafite ubumuga muri PA

Uburenganzira bw'abafite ubumuga muri PA burengera kandi bukavuganira abafite ubumuga ku buryo babaho ubuzima bahisemo, nta hohoterwa, Gutereranwa, ivangura ndetse n'amacakubiri. Sura urubuga [www.disabilityrightspa.org](http://www.disabilityrightspa.org), imeyiri ni [intake@disabilityrightspa.org](mailto:intake@disabilityrightspa.org) cyangwa uhamagare ibiro bikwegereye:

### Ibiro bya Harrisburg

301 Chestnut Street  
Suite 300  
Harrisburg, PA 17101  
1-800-692-7443 (ijwi)  
1-877-375-7139 (Ku bafite ubumuga bwo kutumva)  
(717) 236-8 10 (ijwi)  
(717) 236-0192 (fagisi)  
[drnpa-hbg@drnpa.org](mailto:drnpa-hbg@drnpa.org)

### Ibiro bya Philadelphia

The Philadelphia Building  
1315 Walnut Street  
Suite 500  
Philadelphia, PA 19107-4798  
(215) 238-8070 (ijwi)  
(215) 772-3126 (fagisi)  
[drnpa-phil@drnpa.org](mailto:drnpa-phil@drnpa.org)

### Ibiro bya Pittsburgh

429 Umuhanda wa kane  
Suite 701  
Pittsburgh, PA 15219-1505  
(412) 391-5225 (ijwi)  
(412) 467-8940 (fagisi)  
[drnpa-pgh@drnpa.org](mailto:drnpa-pgh@drnpa.org)

## Urugaga rw'abunganizi mu by'amategeko muri Pennsylvania

Serivisi ishinzwe kohereza abunganizi muri PBA (LRS) irangira abahamagarira abanyamategeko bo mu ntara zidafite serivisi yo kurrangira ubwabo. Iyi serivisi ikorerwa mu ntara 45 muri 67 zo muri Commonwealth ya Pennsylvania, kandi ishobora kuboneka uhamagaye 800-692-7375 (hahamagara abari mu leta gusa), 717-238-6807 cyangwa <http://www.pabar.org>.



## Serivisi zo kuranga abunganizi muri Pennsylvania

Niba ushaka umwunganizi mu ntara yashyizwe ku rutonde hano, hamagara ako kanya urugaga rw'abunganizi bo mu ntara.

Intara ya Allegheny,  
Pittsburgh  
(412) 261-5555

Intara ya Beaver, Beaver  
(724) 728-4888

Intara ya Berks, Reading  
(610) 375-4591

Intara ya Blair, Holidaysburg  
(814) 693-3090

Intara ya Bucks, Doylestown  
(215) 348-9413  
(888) 991-9922

Intara ya Butler, Butler  
(724)-841-0130

Intara ya Carbone, Lehighton  
(610) 379-4950

Intara ya Chester, West  
Chester  
(610) 429-1500

Intara ya Cumberland,  
Carlisle  
(717) 249-3166

Intara ya Dauphin,  
Harrisburg  
(717) 232-7536

Intara ya Delaware, Media  
(610) 566-6625

Intara ya Erie, Erie  
(814) 459-4411

Intara ya Franklin,  
Chambersburg:  
(717) 267-2032

Intara ya Lackawanna,  
Scranton  
(570) 969-9600

Intara ya Lancaster,  
Lancaster  
(717) 393-0737

Intara ya Lebanon, Lebanon  
(717) 273-3133

Intara ya Lehigh, Allentown  
(610) 433-7094

Intara ya Luzerne,  
Wilkes-Barre  
(570) 822-6029

Intara ya Mercer, Mercer  
(724) 342-3111

Intara ya Monroe,  
Stroudsburg  
(570) 424-7288

Intara ya Montgomery,  
Norristown  
(610) 279-9660

Intara ya Northampton,  
Easton  
(610) 258-6333

Intara ya Philadelphia,  
Philadelphia  
(215) 238-6333

Intara Washington,  
Washington  
(724) 225-6710

Intara ya Westmoreland,  
Greensburg  
(724) 834-8490

Intara ya York, York  
(717) 854-8755

## Pennsylvania Legal Aid Network, Inc.

Niba utekereza ko ushobora kwemererwa kubona ubufasha mu by'amategeko ku buntu, ibiro bishinzwe ubufasha mu by'amategeko hafi yawe ushobora kubigana ujya kuri [www.palegalaid.net](http://www.palegalaid.net), kanda kuri Serivisi / Abakozi, hanyuma wongere ukande ku ntara yawe muri Pennsylvania. Cyangwa ushobora guhamagara 717-236-9486 hanyuma ugakurikira ibisobanuro kugira ngo wumve amakuru ku biro bishinzwe ubufasha mu by'amategeko mu ntara yawe.

Niba utujuje ibisabwa kugira ngo ubone ubufasha mu by'amategeko cyangwa niba ibiro bishinzwe ubufasha mu by'amategeko wavugishije bidashobora kugufasha ku bw'impamvu iyo ari yo yose, reba PALawHELP.org kugirango urebe ibindi byagufasha byemewe n'amategeko hamwe n'amakuru ushobora kubona.

## Itegeko rigenga amazi n'amashanyarazi muri Pennsylvania

Guhura n'ikibazo cy'ifungwa ry'amazi n'amashanyarazi? Usanzwe udafite serivisi? Abatuye PA barashobora kwemererwa gufashwa bw'amategeko ku buntu.

- Hamagara 1-844-645-2500 cyangwa ohereza imeli [utilityhotline@palegalaid.net](mailto:utilityhotline@palegalaid.net).

## Gushakisha imiturire muri PA

- [www.pahousingsearch.com](http://www.pahousingsearch.com)
- Hamagara ku buntu: 1-877-428-8844. Abafite ubumuga bwo kutumva ni 7-1-1.
- Igikoresho cyo gushakisha ikigo cya Pennsylvania gishinzwe gutera inkunga imiturire gifasha abantu gushakisha amazu hifashishijwe insanganyamatsiko nk'amafaranga y'ubukode, agace wifuzwa, ahantu byoroshye kugera, cyangwa uburyo bwo gutwara abantu mu modoka. Ku rubuga, ushobora kandi kubona andi makuru mu gihugu cyose, harimo urutonde rw'ubukode, kubara ubukode, amakuru kuri serivisi, ubwikorezi, ibibazo bikunze kubazwa bijyanye no gukodesha, n'ibindi byinshi usuye igice cya "Amakuru n'amahuza" cy'urubuga.

## Inyungu rusange

Kugira ngo umenye niba wemerewe inyungu rusange, nka LIHEAP (imfashanyo y'ingufu), kashe y'ibiryo, imfashanyo y'ubuvuzi, CHIP, ubufasha bw'amafaranga, gahunda yo kurera abana, Ifunguro ryo ku ishuri, Serivise z'igihe kirekire, hamwe no gutabara hakiri kare, ubumuga bw'ubwenge cyangwa serivisi zo gufasha mu mikurire n'imyitwarire, sura [www.compass.state.pa.us](http://www.compass.state.pa.us).

Niba ukeneye ubufasha bwo kuzuzwa ubusabe bwa COMPASS, hamagara umurongo wo gufasha kuri 1-800-692-7462 hagati ya 8h30 na 4h45, kuva kuwa mbere kugeza kuwa gatanu.

Niba ufite ubumuga bwo kutumva, hamagara TTY / TTD kuri 1-800-451-5886. Niba ufite ikibazo mu gihe cy'amasaha atari ay'akazi cyangwa ugahitamo gukoresha imeyiri, ushobora kubabaza ukoresheje imeri uciye ku rubuga rwabo.

## 2-1-1 United Way

- [www.pa211.org](http://www.pa211.org) cyangwa ukande 2-1-1.
- PA 2-1-1 ni urubuga rw'ubuntu rw'ibikoresho n'amakuru ashobora kuguhuza na serivisi z'ubuzima, imiturire, ndetse n'amakuru ya serivisi zo kwita ku bantu.
- Uhamagaye 211, ushobora kwakira amakuru ajyanye n'ibiryo, imiturire, akazi, ubuvuzi, hamwe n'izindi serivisi zitandukanye.

## Ibigo bishinzwe imiturire rusange

Niba ukeneye ubufasha bw'imiturire rusange cyangwa amakuru ajyanye na gahunda z'imiturire rusange, nka gahunda yo gufasha abatishoboye mu by'imiturire (HCVs), hamagara ikigo gishinzwe imiturire rusange (PHA). Gahunda ya HCV ni gahunda nkuru ya guverinoma ihuriweho n'imiryango ikennye cyane, abantu bakuze, n'abantu bafite ubumuga kubona amazu meza, umutekano, n'isuku ku isoko ryigenga ry'imiturire. Niba ukeneye ubufasha bwo kumenya aho ikigo cy'imiturire rusange kiri, hamagara 2-1-1 (United Way) kugira ngo ubone amakuru.

## Ibikoresho bya Quick Start Housing

- [www.phfa.org/mhp/serviceprovider](http://www.phfa.org/mhp/serviceprovider)
- Koresha iyi paji y'urubuga kugira ngo ubone amakuru, ugendeye ku ntara, ku bantu batanga serivisi z'amazu zitandukanye harimo abashinzwe imiturire, abatanga amazu ku bantu badafite aho kuba, ibigo bishinzwe ibikorwa, n'ibindi byinshi. Kanda ahanditse "Inkuru zishyushye" kugira ngo urebe urutonde rwose rw'intara muri Pennsylvania hanyuma uhitemo intara ushaka kureba.

## Komisiyo ishinzwe amashanyarazi muri Pennsylvania

Abakiriya b'amazi n'amashanyarazi bashobora guhamagara umurongo wa telefone wa PUC kuri 1-800-692-7380 ku byerekeye ibirego, guhagarika cyangwa gahunda yo kwishyura. Baragusaba ko ubanza guhamagara abashinzwe amashanyarazi kugira ngo bagerageze gukemura ikibazo. [www.puc.state.pa.us](http://www.puc.state.pa.us)

## IHUZA rya Pennsylvania ku bakuze n'abafite ubumuga

- Hamagara numero itangirwaho ubufasha bw'ubuntu: 1-800-753-8827.
- Ibigo bishinzwe abasaza n'abafite ubumuga (ADRC) ni igikorwa cy'igihugu cyo gufasha abantu bashaje ndetse n'abafite ubumuga bakeneye ubufasha mu bikorwa by'ubuzima bwa buri muni. ADRC muri Pennsylvania izwi nk'ihuza.
- Ihuza rya PA rirashobora: kuguha byoroshye na serivisi z'aho utuye binyuze ku ihuza iryo ari ryo ryose ry'ikigo; kugufasha gushakisha uburyo buhari kugira ngo wemeze gahunda yizewe yo kwigira; kugufasha gusaba kugira ngo umenye ibyangombwa; no kugufasha kugumamo, cyangwa gusubira mu muryango wawe.



## Guhinduka

Niba ufite ubumuga ukaba ukeneye guhindura inzu yawe cyangwa ukeneye ibikoresho by'ikoranabuhanga bigufasha cyangwa serivisi zifasha kuzamura ireme ry'imibereho yawe, **Umuryango utanga ubufasha bw'ikoranabuhanga wa PA** ushobora gufasha ababana n'ubumuga hamwe n'abanya Pennsylvania bakuze kubona ikoranabuhanga ribafasha bakeneye ku nyungu ntoya ndetse n'inyungu ya 0% ku nguzanyo y'amafaranga, amakuru n'ubufasha ku byerekeye inkunga ishoboka harimo inkunga iya leta iy'abikorera ku giti cyabo, uburyo bwo kwigishwa kubona amafaranga binyuze mu matangazo atandukanye ndetse n'ubujyanama bw'umuntu ku giti cye. Umuryango utanga ubufasha bw'ikoranabuhanga wa PA ufasha abanya Pennsylvania b'imyaka yose, urwego rwose rw'ubushobozi n'abafite ubumuga ubwo ari bwo bwose. [www.patf.us](http://www.patf.us)

## Umuryango utanga ubufasha bw'ikoranabuhanga wa Pennsylvania

1004 West Umuhanda wa9 # 130  
King of Prussia, PA 19406  
(484) 674-0506 (ijwi)  
(888) 744-1938 (hamagara ku buntu)  
(484) 674-0510 (fagisi)  
[patf@patf.us](mailto:patf@patf.us)

## Izindi serivisi z'abafite ubumuga

### **Umushinga wo gufasha abafite ubumuga batishoboye gutunga inzu zabo bwite (SDHP) wa Pennsylvania**

ukorerwa muri leta yose umuryango udaharanira inyungu ukora ibikorwa byo kwagura amazu y'abantu bafite ubumuga muri Pennsylvania. SDHP itanga amakuru n'ubushobozi ku bantu bafite ubumuga n'imiryango yabo ku bijyanye n'uburyo bw'imiturire. SDHP ishira kandi gahunda nyinshi z'imiturire muri leta zose hamwe na/ cyangwa intara zose harimo gahunda y'ubuhuzabikorwa bw'imyubakire mu karere ndetse na gahunda ya PA ishinze imiturire, gahunda yo gufasha abantu guhindura amazu. [www.sdhp.org](http://www.sdhp.org)

711 East Lancaster Ave.  
Downingtown, PA 19335  
(610) 873-9595 (ijwi)  
1-877-550-7347 (hamagara ku buntu)  
(610) 873-9597 (fagisi)

## Umurongo wa telefone wo ku rwego rw'igihugu wahamagaraga mu gihe habayeho ihohoterwa rikorerwa mu ngo

1-800-799-7233 (UMUTEKANO)  
1-800-787-3224 (Ku bafite ubumuga bwo kutumva)



## Ihuri rya Pennsylvania rishinzwe kurwanya Ihohoterwa rikorerwa mu ngo

Muri serivisi zihabwa abahohotewe mu ngo harimo: ubutabazi bw'ibanze; ubujyanama; guherekezwa kuri polisi, gufashwa mu buvuzi no mu nkiko; no gucumbikira by'igihe gito abantu bahohotewe n'abana babo. Gahunda zo gukumira no kwigisha zitangwa kugira ngo hagabanuke ingaruka z'ihohoterwa rikorerwa mu ngo muri rusange.

1-800-932-4632 (muri Pennsylvania)

1-800-537-2238 (umunyagihugu)







# TENFOLD

Unlocking Opportunity

**Ukuboza 2021**

Ku bindi bisobanuro cyangwa amavugurura y'ibikubiyemo, reba iki gitabo kuri [www.WeAreTenfold.org](http://www.WeAreTenfold.org) cyangwa uhamagare 717.291.9945. 110.