

Gargaar Shakhsiyeed iyo Gargaar Dadweyne

Release Date: Jul 31, 2023

FEMA waxey bixin kartaa labo nooc oo gargaar kadib ku dhawaaqid musiib xeer madaxweyne: Gargaar Shakhsiyeed iyo Gargaar Dadweyne. Labada barnaamij waxaa loo maalgaliyaa si ka madax bannaan midba midka kale waxaana loogu talagalay in shakhsiyaadka iyo bulshada looga faa'iideeyo qaabab kala duwan.

Gargaar Shakhsiyeed

Gargaar Shakhsiyeed (IA) wuxuu si toos ah ugu faa'iideeya ka-badbaadayaasha si uu uga caawiyo kharashaadka lagama maarmaanka ah iyo baahiyaha aasaasiga ah ee kuwa aan caymin ama caymis gaabis ah haysta. Gargaarka waxaa loogu talagalay in guri loogu soo celiyo deegaan badqaba, nadiif ah oo shaqeeya. Fadlan ogoow, gargaarka federaalka ma labalaabi karo faa'iido ay ilo kale bixiyeen, sida caymis, mana bixin karo dhammaan khasaaraha musiibadu sababtay.

Iyadoo loo maro barnaamijka Gargaar Shakhsiyeed, FEMA waxey siisaa shakhsiyaadka iyo qoysaska u qalma dhowr nooc oo gargaar lacageed iyo mid toos ah. Kuwani waxaa kamid ahaan kara, se aan ku xadidneyn:

- Gargaar Guriyeyn:
 - Gargaar Kiro ee lagu kireysto guri bedel ah inta uu codsaduhu ka barakacsanyahay deegaan aasaasi ah oo musiibadu-saameysay. Gargaar Kiro waxaa loo isticmaali karaa in lagu kireysto guri, qol, guri lasoo warshadeeyey, gaari madadaalo, ama guriyaha kale ee aalaaba dhisan.
 - Magdhow Kharashaadka Huteelada, albeergo, ama huteelada mudada-gaaban ah inta uu codsaduhu ka barakacsanyahay deegaan aasaasi ah oo musiibadu-saameysay.
 - Gargaar Dayactir Guri si loo caawiyo dib ugu soo celinta deegaan aasaasi ah, qofkii lahaa deganaa ay musiibadu-waxyeeleysay xaalad badqabta oo nadiif ah.



FEMA

- Gargaar Bedelid so loo caawiyo milkiiliyaasha guri iney bedelaan deegaan guri qofkii lahaa deganaa marka ay musiibo burburiso.
- Gargaar Baahiyo Kale (ONA):
 - Gargaar Baahiyo Kale ee FEMA wuxuu ka-badbaadayaasha siiyaa gargaar lacageed ee khasaaraha hanti shakhsiyeed, caafimaad iyo kharashaadka ilkaha ee aan la cayminin ama si gaabis ah loo caymiyey oo ay sababtay musiibada iyo kharashaadka kale ee daran ee musiibada-la-xiriira. Noocyo qaar oo gargaar qeybtan ah waxaa la bixin karayaa oo qura haddii ka-badbaadayaasha aan loo gudbin ama u qalmin deyn musiibo ay ka helaan Maamulka Ganacsi Yar ee Mareykanka (SBA).

Barnaamijyo dheeri ah sida La-talin Dhibaato, Adeegyo Sharci ee Musiibo, iyo Gargaar Shaqo-la'aan ee Musiibo ayaa sidookale diyaar ahaan kara. Wax badan kaga baro barnaamijka Gargaar Shakhsiyeed ee FEMA fema.gov/assistance/individual.

Gargaar Dadweyne

Barnaamijka **Gargaar Dadweyne ee FEMA (PA)** wuxuu deeqo kab ah siiyaa dawlad goboleedyada, qabaaalka iyo xuduudaha, iyo noocyo qaar oo kamid ah ururada faa'iido doonka ahayn ee gaarka loo leeyahay si bulshoyinka si dhakhso leh uga jawaab celiyaan ugana soo kabtaan musiibooyinka waaweyn ama arrimaha degdega ah.

Kadib dhacdo sida duufaano, dabeylo, dhul-gariir ama dab-duurka ah, bulshooyinka waxey u baahanyihiin caawin si ay u daboolaan kharashaadkooda wasakh-nadiifin, tallaabooyinka ilaalin arrimo degdeg ah ee nolosha-badbaadiya iyo dib u soo celin kaabayaasha dadweyne.

FEMA waxey sidookale dhiirigelisaa ka ilaalinta xarumahan waxyeeloobay dhacdooyin mustaqbalka ah iyadoo bixineysa lacago tallaabooyin lagu yareeyo khataraha inta lagu jiro nidaamka soo-kabashada.

- Lacag-garaynta federaalka waxey caadiyan diyaar u yihiin aasaas kharash-qeybsi ee 75% kharashaadka u qalma ah qaatuhuna wuxuu go'aamiyaa sida qeybta aan federaalku xalin (ilaa 25% ah) loola qeybsado qaatayaasha hoose (sida codsabayaasha u qalma). Kiisaska qaar, qeybta kharashka ee federaalka



xaliyo ayaa la kordhin karaa.

- Iyadoo loo maro barnaamijka PA, FEMA waxey inta badan bixisaa laba nooc oo gargaar ah:
 - Deeq lacag-garayn ee tallaabooyinka ka hortagga arrimaha degdega ah iyo wasakh-bixin (Shaqo Arrimo degdeg ah)
 - Deeq lacag-garayn ee loogu talagalay dib u soo celin joogto ah ee xarumaha waxyeeloobey, sida, wadooyinka, biyo-jiheeyaasha, buundooyin, dhismayaasha dadweynaha iyo jardiinooyinka goobaha la cayimey, ay ku jirto yarayn khatar oo kharash-yar si looga ilaaliyo in xarumaha waxyeeloobaan mustaqbalka (Shaqo Joogto ah)
- Kharashaadyada qaar waxey noqoon karaan kharashaadyo maamul.
- In kastoo lacagaha la siiyo hay'adaha dawlada iyo ururo faa'iido doon ahayn ee gaar loo leeyahay oo qaar, barnaamijka Gargaar Dadweyne waxaa loogu talagalay in looga faa'iideeyo qof walba - xaafadaha, magaalooyinka, gobolada iyo dawlada.

Wax badan kaga baro barnaamijka Gargaar Dadweyne ee FEMA
fema.gov/assistance/public.



FEMA