

Cai tshais chaw huv

Wisconsin

THAAJ CHAW NYOB

Phoo brochure nuav yog cov ntsab lug txug kev ua num paab hab paab cov tswv tsev los cov xauj tsev them nqe yog tas tej hlub kuas puab tawm tsev vim luas muaj kev nthuav zej zog lug ti. Xaav paub ntxiv txug txuj cai nuav, hu rua lub hauv paug paab hloov chaw los yog saib:

Wisconsin
DEPARTMENT OF COMMERCE

Tshooj 32.185 – 32.27, huv Wisconsin tug kom tswj nqai ILHR 222 (COMM. 202), Wisconsin Administrative Code

Hauv paug lug

Thaus muaj ib lub koom hum nqeg teg txhim khu ib ntu zej zog rua pej xeem, qee zag yuav tau thov cov pej xeem nyob ze thaaj chaw ntawd tawm puab tej tsev, chaw ua num hab laj teb. Yog tas koj ho raug txaav vim tej num le has nuav, lub hauv paug kws thov kuas mej txaav yuav paab dlaag zug hab nyaj txag qho ntsiv kuas lub nraa txhob nyaav heev heev rua mej rua txuj kev rhais chaw nuav. Phoo brochure nuav yuav paab kuas mej to taub txug mej txuj cai yog tas mej yuav tau rhais chaw.

Department of commerce tsi cais ib tug twg tawm txug kev paab los kev txais ua num. Yog koj xaav tau phoo ntawv nuav txhais ua lwm yaam lug, los yog xaav tau kev paab lug ntawm Commerce, thov hu rua peb. Peb chaw nyob hab xuv tooj nyob tom tw ntawm phoo ntawv nuav.

SIJ HAWM HLOOV CHAW

Cov lug huv qaab nuav yog tej lug los txem txiv naj nub siv huv tug cai ntsaig chaw.

Comparable dwelling-yog ib lub tsev, pev rua lub koj nyob, yeej zoo sis xis le ntau tsi has saab nrau los nruab nrog puas tsaav yaam yog pev rua:

- Cov chaav tsev hab cheeb, chaw ca khaub dluag hab chaav nyob;
- Tej ntoo hab khoom siv ua lub tsev, noob nyoog, hab tej yaam kws tau khu, hab
- Moj yaam nyob ib ncig tsev hab kev cob cog rua chaw moog lug hab chaw ua num.

Lub chaw tshab yuav tsum zoo kuas tsim nyog le koj nyam hab tug nqe nyob thaaj tsaam koj them taug. Nwg yuav tsum zoo txug them kws txuj cai zej zog tau teev tseg tas zoo, xyuam xeeb, hab dlej tawg ua num raws le tau has tseg huv Wisconsin Department of Commerce.

Ncu: Thaus saib tug nqe ntawm koj lub tsev tshab, yuav tsum saib tas tug nqe nyob tsi dleb tsi ze lub koj them taag lug. Yog tshaaj ntau hwv lawd, yuav tau muab “txu” vim koj lub tsev nyob:

- Rua tej qhov chaw kws luj dlua;
- Ib feem ntawm lub chaw tseem muaj ib lub tsev txuas los ib thaaj chaw seem tsi yog siv ua tsev nyob; los
- Rua tej aav kws raug nqe sab dlua hab zoo siv dlua le ntog nyob ua zej zog.

Displacing agency-Yog ib qhov chaw muaj hwj chim, xis le koom hum sawv kev rua state, cov tswv teb chaws huv state (counties, nroog, zog, le ntawd) los ib tug twg kws tuav teg num txhim khu zej zog es ua rua koj tau tawm tsev.

Displaced person-you tug tuab neeg kws tau tawm tsev, los tau ntsaig nwg tej khoom vim nwg nyob rua qhov aav luas yuav txhim khu tuaj. Ntxiv nuav los, tug neeg zoo le nuav yog ib tug xauj government tsev nyob es lub tsev ntawd nyob rua thaaj aav txhim khu.

Dwelling-Ib lub tsev rua ib yim neeg nyob, ib them ntawm ob them, lub apartment, lub tsev rua ntau yaam, tsev yug them ua yug tug, ib kem pw, los lwm hom tsev nyob, los loov tsev hloov tau chaw (mobile home).

Initiation of negotiations-lub noob nyoog kws luas txaus sab them nyaj yuav koj qhov aav hab tsev.

Public project-Yog ib yaam num kws tau txais nyaj lug dlha los loov nyaj pub, nyaj txais, hab txuam yuaj rua:

- Kev yuav tsev/aav lug siv
- Vaaj tse los tsim chaw xyum ua num
- Tej yaam zoo sis xis le nuav.

KEV PAAB N TSAIG KHOOM & HAB
THEM NYAJ

PAAB N TSAIG KHOOM TSIV

Lub chaw paab ntsaig chaw rua koj yuav teem caij nrug koj sis thaam saib koj xaav tau kev paab dlaab tsi. Dlhau ntawd, nwg yuav nrhav kev paab kws dlhos yaam koj nyam, paab koj tsiv, los loov paab tswv yim hab paab nrhav chaw tshab rua koj, qha koj txug tej nyaj txag koj yuav tau txais hab koj txuj cai, hab paab sawb sim rua koj kev tawm. Lub koom hum yuav paab koj raws tej them, los loov rua kev ua ntaub ntawv tawm tsev hab kev thov lwm yaam. Luas yeej muab caij txaus rua koj tawm, hab koj yeej nyob tau kuas txug thaus tau ib qhov chaw zoo tsim nyog rua koj lawd.

THEM NUJ NQE TSIV

Tsi has koj yog tug tswv tsev los koj xauj, koj yeej yuav tau miv ntsiv nyaj. Cov nuav los loov nqe koj raug tawm tsev los nqe tsiv.

*TSEEM CEEB: Yuav dlhos tau rua kev tau txais nyaj tsiv, yuav tsum hu rua lub koom hum ntsaig tsev **ua ntej** koj yuav ntsaig los npaaj ntsaig, yuav los xauj tsev tshab.*

KEV THEM LUB TSEV TSHAB NQE

Yog tas lub tsev yog koj tug hab koj nyob huv tsawg kawg yog 90 nub ua ntej luas yuav, koj yuav tau txais ib cov nyaj “ib caag.” Cov nyaj nuav yog yuav coj lug them koj lub nqe tsev hab txhaws tej kws tsi txaus rua koj kev yuav los xauj tsev tshab. Koj tseem yuav tau txais kev paab nyaj rua qhov koj tau poob qhov chaw txais nyaj es koj nyam lawd hab rua koj tau them nuj nqes rua kev puag ntsoog lub caij koj tsiv.

Yog koj xauj tsev es koj tub moog nyob tuab lu kawg yog 90 nub ua ntej luas yuav lub tsev koj nyob, koj yuav tau cov nyaj ib caag tuab yaam lug txhaws koj cov nqe tsev yog tas koj tau them ntau dlua qub lawm.

Thov ncu: Tag tag, koj yuav tsum tau them ua ntej lawm es koj le muab ntawv pov thawj rua luas ua ntej luas them koj.

**TSWV TSEV- NYOB LUB TSEV
Tug tswv tsev - 180 nub yuav lub tsev
tshab nwg tawm moog nyob**

Yog koj yog tug tswv tsev hab nyob lub tsev luas xaav tau ntawd le 180 nub ua ntej muaj kev sis thaam, koj yuav tau nyaj txug \$25,000. Tag tag, tug nqe kws them rua koj hloov chaw yuav tsi txug le ntawd. Kev them koj muaj peb yaam:

Them cov tsi dluav txhaws cov tsi txaus, yog tas muaj, lug ntawm koj lub tsev luas yuav ntawm koj hab lub koj moog yuav tshab, los lub tshab tug nqe kag nyob ntawm qhov twg tsawg dlua. Lub koom huv yuav saib tug nqe lub tsev tshab kuas meej es le has rua koj txug tug nqe sab tshaaj plawg rua koj ua ntej koj ntsaig chaw.

Them cov nqe rov txais dlua nyaj paab qhov koj tau poob qhov chaws koj txais nyaj koj nyam yog tas cov paaj ntawm teg nuj nqe tshab los kev sis cog lug yuav tsev tshab ntau dlua qhov koj them yaav taag lug lawd.

Them nuj nqe muaj xwm txheej yog lug khaav tej nuj nqe es tshwm sim lub caij koj yuav lub tsev tshab. Los loov rua huv yog nqe rua tug attorney, cov nyaj muag tsev, kuaj tsev, ntawv tswv tsev, hab nqe kaw tsev, tuab sis yuav tsi them rua koj ua ntej.

**Tug tswv tsev - 90 nub yuav lub tsev
tshab nwg tawm moog nyob** Yog tas koj yog tswv tsev kuas tsi tau nyob puv 180 nub ua ntej muaj kev sis thaam yuav koj lub tsev, tuab sis koj nyob txim 90 nub lawd, koj yuav tau nyaj paab moog down koj lub tsev tshab. Thov saib saab 8, **tswv tsev los tug xauj nyob puv 90 nub es yuav dlua tsev** txug qhov kev paab nuav.

**Tswv tsev kws nyob puv 90 nub lawd
es moog xauj lub tshab**

Yog koj yog tswv tsev hab nyob huv lub tsev ntawd tsi luv 90 nub ua ntej luas yuav yuav koj lub tsev, es koj ho xaiv tas ca koj moog xauj tsev nyob, koj yuav tau nyaj le \$8,000. Tug nqe tag tag tej zag yuav tsawg dlua nuav. Tug nqe nuav yog muab tsom xaam raws le tug nqe “xauj tsev laag luam” rua koj lub tsev hab lub koj yuav moog xauj nyob, los tug nqe xauj ntawm lub koj yuav moog nyob, nyob ntawm qhov twg tsawg dlua, huv ib xyoo.

TUG XAUJ-COV NYOB

Tug xauj tsev txug 90 nub (hab tug tswv tsev 90 nub) kws xaiv moog xauj
Yog tas koj xauj hab nyob ib lub tsev txug tsawg kawg yog 90 nub ua ntej muaj kev sis thaam yuav koj lub tsev, koj yuav tau nyaj le \$8,000. Tug nqe tag tag tej zag yuav tsawg dlua nuav. Kev them le nuav rua koj yog tsom raws le tug nqe, yog muaj, ntawm tug nqe tsev xauj koj them taam sim nuav (tug tswv tsev los nwg tug nqe xauj) hab tug nqe xauj tsev tshab, saib qhov twg tsawg.

Ua ntej koj tawm, lub agency yuav tsum xaam tug nqe xauj ib lub tsev “zoo sis thooj” le lub koj nyob taam sim nuav hab has koj paub txug tug nqe. Tug nqe yog muab qhov txawv lug tshooj rua 48 lub hlis. Yuav them cov nyaj nuav ua tuab zag rua koj tom qaab kws koj tawm lawd los ua ntau zag them raws le federal qee yaam num.

Tseem ceeb: *Ib tug twg yuav tsum tsiv moog nyob rua ib qhov chaw zoo, nyaab xeeb, hab tsev zoo ha tau txais cov nyaj nuav. Ua ntej txav txim sab moog nyob ib lub tsev, has rua lub agency kuas koj tsiv moog saib lub tsev tsaiv saib puas dlhos luas txuj cai.*

Tug xauj tsev txug 90 nub (hab tug tswv tsev 90 nub) kws xaiv yuav tsev
Yog tas koj xauj hab nyob ib lub tsev txug tsawg kawg yog 90 nub ua ntej muaj kev sis thaam yuav koj lub tsev, koj yuav tau nyaj le \$8,000. Tug nqe tag tag tej zag yuav tsawg dlua nuav. Tej zag luas yuav them koj ib caag rua tej kev nreb qeb kws tshwm sim rua lub caij koj yuav tsev.

Cov nyaj paab rua koj them down payment yuav npaum le cov nyaj koj xauj ib lub tsev zoo le lub koj nyob taam

sim nuav (saib sau nuav) ntxiv rua cov kws them rua xwm txheej thaus koj yuav tsev. Qhov tseeb, **cov nyaj nuav tsuas siv tau rua kev yuav tsev xib.**

COV TSEV TXAAV TAU CHAW

Yog koj yog tug tswv hab nyob ib lub tsev hloov tau chaw, tej zag koj yuav tau ib cov nyaj moog yuav dlua ib lub tsev yog tas koj lub muab teeb rua qhov kws tsi hloov lawd. Txawm tas nwg teeb rua qhov hloov tau los, tej zag koj yuav tau nyaj yuav dlua ib lub yog tas koj lub tsev tsi tshua zoo lawm, tsi muaj kev nyaab xeeb zoo, dlej tawg ua num tsi zoo, yuav rhu tsi tau tawm rua qhov pheej yig, los yog tsi muaj chaw tshab coj moog teeb lawm. Tug nqe ces yeej thooj le them rua cov tswv tsev cog, qhov txawv tsuas yog tas koj yuav tau ib ntsiv nyaj ntxiv yog tas koj yuav tau moog xauj tsev nyob es cov nqe xauj ntawd tshaaj koj tug nqe koj naj nub them. Luas yuav paab koj ntev le 48 lub hli.

Yog koj ho moog xauj ib lub tsev hloov tau chaw, los koj yeej tau txais nyaj tuab yaam le cov kws nyob tsev cog es tawm moog xauj tsev cog. Kev them koj ntawd yog tsom raws le tug nqe xauj kws tsim nyog rua ib lub tsev hloov tau chaw.

THEM NQE TSIV TSEV

Lub agency kuas koj tawm yuav them koj cov nqe kws siv thauj khoom tawm moog nyob tsev tshab. Koj xaiv tau kev them raws le qhov 1—koj siv taag pis tsawg, los qhov 2—ua ntau zag them.

Qhov 1

Koj siv taag pis tsawg

Luas yuav them rov rua koj raws le koj tau siv, los tug nqe tsim nyog tas koj cov khoom raug le caag. Koj yuav tsum them ua ntej lawm es le muab ntawv rua luas them koj ua qaab. Cov nyaj koj kuas luas them yuav muaj receipt.

Kev siv nyaj dlhos luas them rov

- Tuab neeg tsiv hab puab cov khoom
- Sawb sim, paav, hab thau khoom tawm huv tsheb lug
- Chaw ca khoom, tsi pub dlhau 12 lub hlis
- Insurance lug kaav tej khoom puag huv chaw ca khoom
- Txuas suav tawg hab tuav suav tawg huv tsev qub hab tsev tshab
- Khoom pawv, puag los tub saab nyag yaam tsi yog tswv txhum kuas tsi muaj insurance pov
- Lwm yaam nuj nqe kws lub agency pum tas tsim nyog.

Kev siv nyaj tsi dlhos luas them rov

- Nuj nqe kim huv lub tsev tshab
- Nqe koj them rua tej nyaj koj txais
- Raug mob
- Tej nyaj koj siv nrhav tsev
- Kev puam tsuaj rua koj tej khoom
- Nuj nqe ntsaig tej khoom nyaav

Qhov 2-

Ua ntau zag them

Kev them mas feem ntau ua raws le chaav tsev hab rooj tog huv koj tsev hab los loov kev txuas/tua suav tawg. Tej zag yuav ntxiv chaav tsev rua koj xis le lub basement, sau nthaab, los garage los tog vaaj tog tsev ua chaw rau khoom. Kev them hom nuav tsi taag koj yuav muab ntawv pov thawj tas koj siv nyaj le caag.

Ua ntau zag them hab

Kev txuas/tua suav tawg

Chaav tsev	Tug nyob muaj khoom	Tug nyob tsi muaj
1	\$250	\$225
2	400	260
3	550	295
4	650	330
5	750	365
6	850	400
7	950	435
8	1,050	470
ntxiv	100	35

LUG TSIM NYOG NCU: *Cov kws tu nyaj siv es thov kuas them puab raws kev them ntau zag yuav tau txais nyaj ua ntej puab tawm. Nyaj npaaj siv xis le nyaj caas tsev los nqe tsev yuav muab rua puab ua ntej.*

Tawm nyob ib ntus

Cov kws tawm ib ntus yuav tau nyaj siv moog lug rua qhov chaw tshab, hab ntxiv ntawd, tseem tau nyaj paab tej nqe xauj tsev es tshaaj qhov naj nub them.

LWM YAAM MOO

Federal tug cai hloov chaw nyob

Cov tuab neeg raug kuas tawm tsev vim tej hlob kev txhim khu tau txais nyaj paab lug ntawm federal. Nyob huv tej kev txhim khu ntawd, tej zag muaj kev them nyaj tuab zag los ntau zag rua koj. Lub koom hum yuav tsum qha koj yog tas koj dlhos tau txais kev paab lug ntawm federal tug cai tawm tsev.

Nyob

Koj yuav tsi raug tawm yog koj tsi tau txais dlaim ntawv ceeb toom le 90 nub ua ntej. Qhov tseeb, tug nyob lub tsev yuav tsi tau them nqe xauj le 30 nub pib nub 1 los nub 15 ntawm lub hli tom qaab kws lub agency tau lub tsev dlaim title lawd, los saib qhov twg yog qhov sai dlua. Dlhau ntawd, nqe xauj lub tsev pib nub kws tug tswv tshab lug tuav txug nub tug nyob tawm tuab sis tsi pub tshaaj tug nqe xauj tshaaj tej nyob huv zej zog los tug nqe kws ib txhis them lug lawd, los saib qhov twg yog qhov tsawg dlua.

Lub koom hum yuav tsi yuam koj tawm yog tas tseem tsi tau tau tsev rua koj.

Ntawv thov kev paab

Yuav tau ua dlaim ntawv thov kev paab kuas sai le yuav ua tau tom qaab koj tsiv hab koj tau siv nyaj lawd. Lub koom hum kuas koj tsiv yuav muab cov ntawv rua koj. Tag tag, ua dlaim ntawv thov yuav tsum tsi pub dlhau ob xyoo tom qaab lub koom hum yuav koj lub tsev lawd. Kev them nqe tsiv tsev yuav tsum ua yaam tsi nreb qeb twg le.

Kev nyom

Yog koj tsi txaus sab txug tej nqe luas them rua koj los lub koom hum tej kev paab, koj muaj cai ua ntawv tsi txaus sab rua lub koom hum ntawd. Yog koj tseem tsi txaus sab hab, los koj tseem ua tau ntawv rua paab tuab neeg kws tshem koj tawm koj lub tsev (Commerce Relocation Unit). Yog tas teeb meem tsi taag le 90 nub, koj moog has tau huv tsev has plaub, Circuit Court.

Koj le cai moog nov lu lug ncaaj nceeg

Kev cais ib tug twg txug kev nkaag nyob tsev yeej tsi raug txuj cai. Wisconsin tug cai qheb tsev rua txhua tug, s. 101.22, Wisconsin Statutes, khaav txhua lub tsev yuav muag los xauj. Lub koom hum yuav tsum ua kuas tau vaaj tse yaam tsi muaj kev cav cais hab ua raws txuj cai qheb rua txhua tug xis teb xis chaw.

Nyaj them kev tawm tsev tsi txav se

Tej nyaj luas them koj nuav yuav tsi raug txav se rua xeev Wisconsin. Cov tuab neeg tawm tsev le nuav yuav tsum saib tej cai kuas meej txug kev txav se tawm ntawm cov nyaj puab tau txais, hab kom yeej meem saab laaj nrug cov kws paub cai txug se.

COV LUG NYAM NUG HEEV

Leej twg yuav has kuv paub txug tej yaam kev them ntawd?

Lub koom hum kuas koj tawm yuav muab ib dlaim ntawv rua koj qha txug thooj nyaj kws ntau tshaaj plawg es koj muaj cai tau txais, qha txug kev laij tej nyaj ntawd hab them le caag, ua ntej koj yuav tawm.

Yaam twg kuv yuav tsum ua es ha tau cov nyaj?

Cov nyaj paab rua kev tawm tsev ntawd dlhos rua lu lug “kev them rov qaab.” Qhov nuav txais tau tas koj yuav tsum them tej nqe ua ntej lawm es koj le muab ntawv rua lub koom hum tshem koj tawm tsev mas koj ha tau nyaj. Yuav tau txais koj cov nyaj koj hloov tsev, koj yuav tsum yuav los xauj tej tsev kws zoo, nyaab xeeb, dlej tawg ua num zoo, le ib xyoo tom qaab koj tawm tsev. Lub koom hum le qha koj paub ntxiv.

Yuav kuas tau koj tej nyaj koj siv thaus koj tawm tsev, koj yuav tsum ua koj dlaim claim thaus koj tsiv tu qaab tuab sis tsi pub dlhau ob xyoo tom qaab lub koom hum yuav koj lub tsev lawd.

Kuv puas yuav tsum moog nyob “lub tsev” kws lub koom hum xaiv xib?

Tsi, koj tsi yog yuav tsum moog nyob lub kws koom hum xaiv xib. Lub koom hum tsuas xaiv lub kws zoo es kuas phim lub koj yeej nyob lug lawd xib. Lub koom hum yuav sau ntawv rua koj qha txug tug nqe koj yuav tau them ua ntej koj ntsaig tawm.

Es yog kuv ho tsi xauj los yuav ib “lub tsev zoo” nev?

Tsi yog yuav tseev kuas koj moog nyob lub kws zoo sis xis le koj lub qub xib. Lub tshab txawm zoo le caag los koj tseem yuav tau cov nyaj raws le lub koom hum tsom xaam dlhos tas “tsim nyog yuav yuav los xauj tau lub zoo sis xis le koj lub qub” txawm yog tas sov koj lub qub zoo puas cuag. Le caag los chawj, lub tsev yuav tsum zoo, nyaab xeeb, hab dlej tawg ua num zoo (los khu ces yuav tsum zoo txug them ntawd) es koj ha tau nyaj.

Kuv yuav tsiv moog dleb le caag?

Tsi muaj txwv tas koj yuav moog ze los dleb le caag, tuab sis “tug nqe luas kheev them rua koj” tsi pub kuas dlhau le 50 miles.

XAAV PAUB NTXIV:

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Phoo ntawv nuav yog Commerce ua
tawm nrug kev koom teg ntawm
Attorney General pursuant to s. 32.26 (6)
Wisconsin Statutes. Nwg tsi yog npaaj
rua kev paab rua sau txuj cai.

Ib lub koom hum ntsaig tuab neeg yuav
tsum muab phoo ntawv nuav rua txhua
tug tuab neeg puab yuav kuas tawm tsev
ua ntej sis has txug puab lub tsev.

Yog tas ho muaj kev tsi sis hum ntawm
cov lug huv phoo ntawv nuav hab txuj
cai, txuj cai yog qhov yog.