

Gargaar Shakhsiyeed ee FEMA

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Gargaarka musiiibo ee FEMA waxaa loogu talagalay inuu wax ka qabto baahiyaha aasaasiga ah ee qoyskaaga aan caymis lahayn ama caymis gabaabsi ah leh ee kharashaadyada lagama maarmaanka ah iyo baahiyaha daran.

Gargaar Guriyeyn

Lacag kaa caawisa kharashaad quseeyo waxyeelo saameysey gurigaaga, taas oo ku jiri karta:

- **Gargaar Kiro:** Lacag aad u adeegsato inaad ku kireysatid guriyeyn haddii lagaa barakiciyey gurigaaga sabab la xiriirta musiibada.
- **Magdhowga Kharashaadka Huteel-seexasho:** Lacag lagaa magdhow-siiyo kharashaadka huteel-seexasho degdeg ah, sida huteel ama huteel-yar, haddii lagaa barakiciyey gurigaaga sabab la xiriirta musiibada. Lacagtan waxey kaliya furantahay haddii aadan wax u helin Barakac oo hoos timaada Gargaar Baahiyo Kale ah.
- **Dayactir ama Bedellid Guri:** Lacag kaa caawisa inaad dayactirtid ama bedeshid gurigaaga ay musiiibo waxyeelaysey. Tusaale, waxaa tani ku jiri kara wax ka qabasho bolol ay musiibadu sababtey, ama lacag loogu talagalay tallaabooyinka yareynta halis, kuwaas oo ah ficilada tusaale aad qaadi karto markaad sameyneysid dayactir kaas oo yareyn doona cadadka waxyeelo gurigaaga ah ee musiibooyin mustaqbalka ah. Lacagta waxey sidookale kaa caawin kartaa waxyeelo horey u jirtey ee qeybo kamid ah gurigaaga halkaas oo musiibadu sii waxyeelaysey.
- **Baahiyaha Marin u helid:** Lacag ka caawisa badbaadayaasha qaba naafanimo dayactiro gaar ah si loo xaqiijiyo in gurigooda marin leeyahay, sida sagxadaha dibada ah, biraha la qabsado, iyo dariiqyada daboolan ee illinka guriga laga galo. Dayactirada ayaa la sameyn karaa marka alaabtan la waxyeelayeyo. Hagaajinada ayaa la sameyn karaa marka aaladahaas aaney jirin musiibada kahor iyo marka loo baahdo sabab la xiriirta naafanimo horey u jirtey ama naafanimo ay musiibadu sababtey.



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- **Waddooyinka, Buundooyinka, Meelaha taaga ah ee gaar loo leeyahay:** Lacag loogu talagalay badbaadayaasha oo marinkooda keliya ee gurigooda ay musiibadu waxyeelaysey.

Gargaar Baahiyo Kale

Lacag kaa caawisa kharashaadka lagama maarmaanka ah iyo baahiyaha daran si toos ah u sababtay musiibada, sida:

- **Baahiyaha Daran:** Lacag kaa caawisa inaad ku bixisid baahiyaha degdega ah sida, biyo, cunto, gargaar kowaad, rukumashooyin, cunada dhallaanka, saheyda naas-nuujin, xafaayado, sahayda la isticmaalo ee caafimaad, agab caafimaad ee waara, agabyo nadaafad shakhsiyeed iyo shidaal loogu talagalay safar.
- **Barakac:** Lacag kaa caawisa baahiyo guriyeyn oo degdeg ah haddii aadan ku noqon karin gurigaaga sabab la xiriirta musiibada. Lacagta waxaa loo isticmaali karaa in lagu joogo huteel, lagula joogo qoys iyo asxaab ama ikhtiyaarada kale intaad raadineysid guri la kireysto.
- **Hanti Shakhsiyeed:** Lacag kaa caawisa inaad dayactirtid ama bedeshid agabyo, alaabta guriga, iyo kombiyuutar shakhsiyeed ama qoys oo ay waxyeelaysey musiibada. Waxaa tani sidookale ku jiri kara lacag loogu talagalay buugaag, yuunifoom, agabyo, kombiyuutaro dheeri ah iyo sheeyo kale ee loogu baahanyahay iskuulka ama shaqo, ay ku jirto is-shaqaaleysiin.
- **Caafimaad/Ilko:** Lacag kaa caawisa inaad ku bixisid kharashaadyo sababtoo ah musiibadu ayaa sababtey dhaawac ama xanuun. Lacagtan ayaa sidookale loo isticmaali karaa iney kaa caawiso inaad bedeshid agab caafimaad/ilko, agab naasnuujin, ama waxyeelo ku timid daawo lagu soo qoray ama luntay sabab la xiriirta musiibada.
- **Tacsi:** Lacag kaa caawisa inaad ku bixisid kharashaadyo tacsi ama aas oo ay sababtey musiibada.
- **Daryeel Caruur:** Lacag kaa caawisa inaad ku bixisid kharashaadyo daryeel caruur oo sii kordha oo ay sababtey musiibada.
- **Gargaar Sheeyo Kala-duwan:** Lacag kaa caawisa inaad ku bixisid sheeyo gaar ah, (sida matoor, huur-bixiye, miinshaar, iwm) oo aad soo iibsatey ama soo kireysatey kadib musiibada si ay kaaga caawiso soo kabasho. Sheeyaasha kala duwan waxaa loo adeegsan karaa in marin loogu helo gurigaaga ama dadaalada nadiifinta ay musiibadu sababtey.



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- **Gaadiidka:** Lacag kaa caawisa inaad dayactirtid ama bedeshid gaari ay musiibadu waxyeelaysey markaadan haysan gaari kale ee aad isticmaali karto.
- **Kharashaad Guuris iyo Keydin:** Lacag kaa caawisa inaad guurisd ama kaydisid hanti shakhsiyeed ee gurigaaga laga guuriyo si looga hortago waxyeelo dheeri ah, caadiyan intaad ku sameeneysid dayactiro gurigaaga ah ama u guuritaan goob cusub musiibada awgeed.

Codso FEMA

Si aad u codsato gargaarka musiibo ee FEMA, waxaad tagi kartaa onleenka [DisasterAssistance.gov](https://www.DisasterAssistance.gov), lasoo dag [apka moobeelka FEMA](#) aaladaha taleefonka, ama ka wac leenka-caawinta bilaashka ah ee 800-621-3362. Haddii aad isticmaashid adeega isku-duwida sida adeeg isku-duwid muuqaal (VRS), adeeg taleefon ee qoraal leh ama waxkale, usii FEMA taleefonkaaga adeegaas.

Xog dheeraad ah ee ku saabsan hawsha kasoo-kabasho musiibo ee Ohio, booqo www.fema.gov/disaster/4777. Taariikhda kama dambeysta in lagu codsado gargaar FEMA waa Luulyo 2, 2024.



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