



UKUTHENGA OKANYE UKUTHENGISA INDLU

WLOKHO OKUDINGEKA UKWAZI



IGQWETHA LAKHO – UMCEBISI WAKHO ONOKUMTHEMBA

UKUTHENGA INDLU

Mhlawumbi ukuthenga umzi lolona tyalo-mali lukhulu nolona lubalulekileyo uya kuze ulwenze.

Xa uyifumana indlu ofuna ukuyithenga yaye ngaphambi kokuba usayine nasiphi na isivumelwano sokuthenga (ekudla ngokubhekiselwa kuso maxa wambi ngokuthi 'yiOffer to Purchase'), landela la manyathelo alandelayo:

- Yihlolise indlu leyo. Buza ngophahla, iigatha, iintambo zombane, isiseko njalo njalo. Ukuba unamathandabuzo, cela ingcali ukuba ikuhlotele indlu leyo. Ukuba kukho amakhwiniba, bhala kwisivumelwano sokuthenga ukuba ziza kulungiswa ngumthengi ngemali yakhe.
- Ngaphambi kokutyobela isivumelwano sokuthenga, nika igqwetha lakho olu xwebhu ukuze liluhlole. Buza ngayo nantoni na engacacanga.
- Buza ngazo naziphi na iindleko ezongezelekileyo, njengentlawulo yeenkonzo neendleko zokuyidlulisela komnye umntu – igqwetha lakho liya kukuphendula. Onke amalungiselelo nezithembiso ziyinxalenye yekontrakti ebhaliweyo. Akunakubophelela mntu ngesivumelwano somlomo. Uxwebhu olusayinwe nguwe lwaza lwamkelwa ngumthengi lunokuba sisivumelwano esibophelelayo.
- Qiniseka ukuba unemali eyaneleyo. Ukuba ufuna inkxaso-mali (bond) funa imali eza kugubungela iindleko okanye ukuhlolwa kwendlu nokubhaliswa kwayo – igqwetha lakho liya kukuxelela ngale nto.
- Ukuba akuqinisekanga enoba uya kuyifumana imali ebolekisayo ukuze uhlawulele indlu okanye ezinye iindleko, ukuthenga kwakho indlu makulinde imali-mboleko.
- Qinisekisa ukuba isivumelwano sokuthenga senza ukuba kube lula ukufumana isatifikethi esisebenzayo ngeendleko zomthengi kumaphondo aseKapa nakwaZulu-Natal, kwakanye nesatifikethi sokuvumelana (certificate of compliance) ngenxa yokufakelwa kombane kuwo onke amaphondo.
- Ngaba umthengi ufuna idipozithi kwimali athengisa ngayo indlu? Ukuba kunjalo, lungiselela ukuba intlawulo igciniswe naliphi na igqwetha yaye igcinwe ikhuselekile kwiakhawunti yokonga imali de indlu ibe segameni lakho. Ngesivumelwano



UKUTHENGA OKANYE UKUTHENGISA INDLU

senu nobabini, igqwetha linokuyityala le mali ukuba nje, ingeniso efumaneka apho iza kungena kwiakhawunti yakho.

- Phawula umhla wokungena kwisivumelwano sokuthengiselana. Ukuba nje unokungena endlwini ngaphambi kokuba Indlu ibe segameni lakho, kuya kulindeleka ukuba uhlawule irente. Qiniseka ngomntu omele ahlawule irhafu, iindleko, neemali zeinshorensi ngeli xesha. Ukuba ukuthengiswa kwendlu kuye kwasilela emva kokuba ungenile kuyo, kuya kufuneka ngokuzenzekelayo uphinde uphume uphinde uhlawule ezinye iindleko yaye uphazamiseke.
- Ukuba umthengi ufuna ukukhupha nantoni na ngengezityalo, likhabhathi njalo njalo, oku kufanele kubhalwe kucace kwikontrakti. Naziphi na izinto ezinokusuka lula (njengeekhethini, iqula njalo njalo) nazo zimele zichazwe.

UKUTHENGISA INDLU

Ukuba uceba ukuthengisa indlu yakho, musa ukulahlekelwa yimali oyenze ngolu tyalo-mali, ngokuthi ungabi nalwazi ngemiba yomthetho ebandakanyekileyo.

Landela la manyathelo:

- Gcina indlu yakho neyadi zicocekile ukuze zitsale abo baza kufuna ukuzithenga.
- Thetha negqwetha lakho ngokuphathelele amalungelo neembopheleleko zakho. Njengomthengi, unelungelo lokuzikhethela igqwetha eliza kukuncedisa ekuthengiseni. Musa ukuvumela inkampani ethengisa izindlu ukuba ikuxelele enye into.
- Qhagamshelana nenkampani ethengisa izindlu ibe nye nangaphezulu, uze ubhalise indlu yakho. Musa ukunika inkampani ethengisa izindlu ilungelo elipheleleyo ngaphandle kokuyihlola ngokucokisekileyo. Igqwetha lakho liya kukucebisa kulo mba.
- Xa ufumana umthengi, ungasayini nasiphi na isivumelwano sokuthengiselana ngaphambi kokuba igqwetha lakho lishlolise. Onke amalungiselelo nezithembiso amele abhalwe phantsi kwikontrakti. Izivumelwano zomlomo azinakubophelela mntu.

WLOKHO OKUDINGEKA UKWAZI

- Ngaphambi kokuba usayine, fumanisa ukuba ingakanani ingeniso (commission) eya kwinkampani ethengisa izindlu nokuba iVAT iqukiwe na.
- Nika ummeli wenkampani yezindlu igama legqwetha lakho - igqwetha lakho liya kujongana nemiba yomthetho lize liqinisekise ukuba indlu idluliselwa kulowo uyithengayo. Kanti uya kulungiselela imiba yemali aze aqiniseke ukuba uyayifumana imali yakho.

Nalu uludwe lweemfuneko ezibalulekileyo ezifanele zifikelelwe kwisivumelwano sokuthengiselana. Noko ke, olu ludwe aluphelelanga, kuba nayiphi intengiselwano ineemfuneko zayo. Ukuba ungathanda ukwenjengalo, igqwetha lakho liya kukuzenzela isivumelwano sokuthengiselana.

- Amagama akho, iinombolo zeID, nokuba utshatile kusini na (ngokomzekelo utshate njani, nidibaniselene ngezinto) okanye ingakanani (ukuba ziinkampani), kwakunye neadresi yomthengi neyomthengisi.
- Inkcazelo nobungakanani bendawo, njengoko ichazwe kwisivumelwano sokudlulisela.
- Ixabiso lendawo nendlela ekuza kuhlululwa ngayo.
- Ilungiselelo lokuba umthengi uhlawula zonke iindleko zokudluliselwa kwendlu.
- Igama legqwetha lakho elidlulisela indlu
- Umhla wokufumana indlu nokuhlala kuyo.
- Ilungiselelo lokuba umthengi uhlawula zonke iirhafu nezinye iindleko zikamasipala ukususela mhla wangena endlwini.
- Ilungiselelo lokuba indlu ithengiswa 'ngobunjalo bayo' (ngamany) amazwi awunakubekwa tyala ngeziphako ezibonakalayo okanye ezingabonakaliyo).
- Ingeniso efunekayo (commission) negama lenkampani ethengisa izindlu.
- Ukuba umhla wokungena endlwini ungaphambi komhla wokudlulisela, qiniseka ukuba umthengi uhlawula inzala yemali yentengo okanye eyerente de ibe ngumhla wokudlulisela. Imali nendlela eza kuhlululwa ngayo imele ichazwe.

- Isibakala sokuba isivumelwano sokuthenga asinakutshintsha, siya kuba njalo ngaphandle kokuba sibhalwe phantsi saza sasayinwa ngala macala omabini.
- Enoha isatifiketi esisebenzayo sinokufumaneka (kumaphondo aseKapa naKwaZulu-Natal) yaye ukuba kunjalo ngubani ofanele ahlawulele ukuhlolwa okanye nawuphi na umsebenzi oyimfuneko.
- Nayiphi na imeko ekhethekileyo, ngokomzekelo:
 - Uludwe lwawo nawuphi na amasoloty akhutshweyo kwintengiselwano.
 - Enoha le ndlu iza kuthengwa ngokuthi umthengi afumane imali-mboleko (bond) okanye athengise umzi ahlala kuwo. Igqwetha lakho liya kukecebisa kwezi meko.
 - Isivumelwano esikhethekileyo simele sibhalwe ukuba umthengi ufuna ukuyihlawula ixesha elandisiweyo. Lo mba uthande ukuba ntununtunu yaye unazo neengozi ezithile yaye ubongozwa ngokungqongqo ukuba uvumele igqwetha lakho likwenzele isivumelwano sokuthengiselana.

AMAGQABANTSHINTSHI

'Ukudlulisela itayitile' kuyinkqubo yomthetho apho amalungelo endlu ebhaliswa kwiOfisi Yezivumelwano. La malungelo aquka ubunini, ukubambisa ngendlu, ukusebenza kangangethuba elitshile amalungelo ezimbiwa namanye. Onke la malungelo athe zizini ngokusemthethweni emntwini kuphela xa sele kubhalisiwe. Noko ke, inkqubo yokubhalisa liwatywina ngokusemthethweni amalungelo omntu endawo yokuhlala.

Ukudlulisela itayitile kuqoka amanyathelo amaninzi, aqala ngesivumelwano sokuthengiselana ahamba aye kutsho ekubhaliseni ekugqibeleni ubunini nokungqinelaniswa kwezimali nentlawulo.

'Indawo eqingqiweyo' ibhekisela kuwo nawuphi na umhlaba enoba Wakhwiwe okanye awukakhiwa ngokomzekelo kubekwe indlu, ifama Okanye isakhiwo esinetayitile.

"Odlulisela itayitile": Umntu odlulisela itayitile umiselwa yiNkundla Ephakamileyo emva kokuba eggibe ukubhala iimviwo ezikhethekileyo. Kuphela ngumntu oye wamiselwa yiNkundla Ephakamileyo njengegqwetha, onelungelo lokudlulisela itayitile. Ngoko ke, bonke abo badlulisela itayitile bakwangamagqwetha, kodwa asingawo onke amagqwetha adlulisela itayitile.

Ngaba okhetha umntu oza kudlulisela itayitile? Kuninzi lwamaphondo eMzantsi Afrika, ngumthengisi odla ngokukhetha umntu oza kudlulisela itayitile yendawo, nangona oku, kanye njengezinye iintlobo zezivumelwano zentengiselwano zinokwahluka ngenxa yothethathethwano lwabo bathengiselanayo.

Umthengi unokukhetha umntu oza kudlulisela itayitile ukuze amcebise, kodwa iindleko ziya kuthi kratya kwezo zokudlulisela itayitile zifakwe ngumcebisi womthengisi, oya kudlulisela itayitile.

Kutheni efuneka umntu wokudlulisela itayitile?

Kuninzi okubandakanyekileyo xa kudluliselwa indawo eqingqiweyo. Ngokuqhelekileyo iba yeyona nto inkulu umntu anayo yaye ukuthengwa kwendlu kuyeyona kontrakti ibalulekileyo yenziwa ngabantu. Ngoko ke, umthetho uvumela kuphela abadlulisela itayitile abafanelekayo abanokudlulisela izindlu okanye izinto ezifana nezoo.

Oku akwenzelwa nje kuphela ukukhusela amalungelo abantu, kodwa kukhusela nenkqubo yoMzantsi Afrika yokubhaliswa komhlaba, egqalwa emhlabeni wonke njengeyona isemagqabini.

Xa sele kuhlolwe yonke into, zonke iinkqubo zilandelwe ngulowo odlulisela itayitile nendlu ibhalisiwe ngegama lomthengi, umthengi unokuqiniseka ukuba uneyona itayitile ifanelekileyo yaloo ndlu.

Unokwenza ntoni ukuba lowo odlulisela itayitile akawenzi umsebenzi wakhe?

Abo badlulisela itayitile banokohlwaywa ngamagqwetha ephondo abasebenza kulo. Amagqwetha aya kukhusela abantu. Ukuba umntu ucinga ukuba umntu odlulisela itayitile akawenzanga umsebenzi wakhe kakuhle, unokufaka isikhalazo kumagqwetha afanelekileyo yaye loo magqwetha aya kuyiphanda lo mba, yaye kwiimeko ezizizo uya kohlwaywa lowo odlulisela itayitile. Ukuba uye akakhathala waza ngenxa yoko, umthengi okanye umthengisi walahlakelwa, banokufaka isimangalo baze bamde iindleko zaloo lahleko lowo odlulisela itayitile.



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W L O K H O O K U D I N G E K A U K W A Z I