UKUTHENGA OKANYE UKUTHENGISA INDLU

OKO UMELE 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 naziphi na isivumelwano sokuthenga (ekudla ngokubhekiselwa kuso maxa wambi ngokuthi 'yiOffer to Purchase'), landela la manyathelo alandelayo:

- Yihlolisise indlu leyo. Buza ngophahla, iigutha, iintambo zombane, iziseko njalo njalo. Ukuba unamathandabuzo, cela ingcali ukuba ikuhlolele indlu leyo. Ukuba kukho amakhwiniba, bhala kwisivumelwano sokuthenga ukuba aza kulungiswa ngumthengisi ngemali yakhe.
- Ngaphambi kokutyobela isivumelwano sokuthenga, nika igqwetha lakho olu xwebhu ukuze iluhlole. Buza ngayo nantoni na ongacacanga.
- Buza ngazo naziphi na iindleko ezongezelelekileyo, njengentlawulo yeenkonzo neendleko zokuyidlulisela kowenye umntu – igqwetha lakho liya kukuphendula. Onke amalungiselelo nezithembiso zityhobelanye yekontrakti ebhaliweyo. Akunakubophelela mntu ngesivumelwano somlomo. Uxwebhu olusayinwe nguwe lwaza lwamkelwa ngumthengi lunokuba sisivumelwano esibophelelayo.
- Qinisekisa ukuba unemali eyaneleyo. Ukuba ufuna imboleko-mali (bond) funa imali eza kugubungela iindleko okanye ukuhlolwa kwendlu nokubhaliswa kwayo – igqwetha lakho liya kukuncedisa ngale nto.
- Ukuba akuqinisekanga enoba uya kuyifumana imali ebolekiswayo ukuze uhlawulele indlu okanye ezinye iindleko, ukuthenga kwakho indlu makulinde imali-mboleko.
- Qinisekisa ukuba isivumelwano sokuthenga senza ukuba kube lula ukufumana isatifikethi esisebenzayo ngeendleko zomthengisi kumaphondo aseKapa nakwaZulu-Natal, kwakunye nesatifikati sokuvumelana (certificate of compliance) ngenxa yokufakelwa kombane kuwo onke amaphondo.
- Ngaba umthengisi ufuna idiphozithi kwimali athengisa ngayo indlu? Ukuba kunjalo, lungiselela ukuba intlawulo igcinwe naliphi na igqwetha yaye igcinwe ikhuselekile kwiakhawunti yokonga imali de indlu ibe segameni lakho. Ngesivumelwano senu nobabini, igqwetha linokuyityala le mali ukuba nje, ingeniso efumaneke 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. Qinisekisa ngomntu omele ahlawule irhafu, iindleko, neemali zeinshorensi ngeli xesha. Ukuba ukuthengiswa kwendlu kuya kwaxilela emva kokuba ungenile kuyo, kuya kufuneka ngokuzenzekelayo uphinde uphume uphinde uhlawule ezinye iindleko yaye uphazamiseke.
- Ukuba umthengisi ufuna ukukhupha nantoni na njengezityalo, iikhabhathi njalo njalo, oku kufanele kubhalwe kucace kwikontrakti. Naziphi na izinto ezinokususka lula (njengeekhethini, iqula njalo njalo) nazo zimele zichazwe.

UKUTHENGISA INDLU

Ukuba ucaba ukuthengisa indlu yakho, musa ukutshiskelwa yimali eyenze ngolu tyalo-mali, ngokuthi ungabi nolwazi ngemiba yomthetho abandakanyekileyo.

Landela la manyathelo:

- Gcina indlu yakho neyadi zicocekile ukuze zitsale abo baza kufuna ukuzithenga.
- Thetha negqwetha lakho ngokuphathelele amalungelo neembophelelo zakho. Njengomthengisi, 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 kule nto.
- Xa ufumana umthengi, ungasayini naziphi na isivumelwano sokuthengiselana ngaphambi kokuba igqwetha lakho lisihlolisise. Onke amalungiselelo nezithembiso amele abhalwe phantsi kwikontrakti. Izivumelwano zomlomo azinakubophelela mntu.

- 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 zifakelelwe kwisivumelwano sokuthengiselana. Noko ke, olu ludwe aluphelelanga, kuba nayiphi intengiselwano ineemfuneko zayo. Ukuba ungathanda ukwenjenjalo, igqwetha lakho liya kulowenzela isivumelwano sokuthengiselana.

- Amagama akho, iinombolo zeID, nokuba utshatile kusini na (ngokomzekelo utshate njani, nidibeniselene ngezinto) okanye ingakanani (ukuba zilinkampani), kwakunye neadresi yomthengi neyomthengisi.

- Inkcazelo nobungakanani bendawo, njengoko ichazwe kwisivumelwano sokudlulisela.

- Ixabiso lendawo nendlela ekuza kuhlawulwa 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 kuhlawulwa ngayo imele ichazwe.

- Isibakala sokuba isivumelwano sokuthenga asinakutshintsha, siya kuba njalo ngaphandle kokuba sibhalwe phantsi saza sasayinwa ngala macala omabini.

- Enoba 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 nawaphi na amasolotya akhutshiweyo kwintengiselwano.
  - Enoba le ndlu iza kuthengwa ngokuthi umthengi afumane imali-mboleko (bond) okanye athengise umzi ahlala kuwo. Igqwetha lakho liya kukucebisa 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 likowenzele isivumelwano sokuthengiselana.

AMAGQABANTSHINTSHI

'Ukudlulisela itayitile' kuyinkqubo yomthetho apho amalungelo endlu abhaliswa kwiOfisi Yezivumelwano. La malungelo aquka ubunini, ukubambisa ngendlu, ukusebenza kangangathube athile amalungelo azimbiwa namanye. Onke la malungelo athe zinzi ngokusemthethweni emvini kuphela xa sele kubhalisiwe. Noko ke, inkqubo yokubhalisa ikwayinxa ngokusemthethweni amalungelo omntu endawo yokuhlala.

Ukudlulisela itayitile kuquka amanyathelo amaninzi, aqala ngesivumelwano sokuthengiselana ahamba aye kude akubhaliswa akugqibeleni ubunini nokungqinelaniswa kwezimali nentlawulo.

'Indawo ephegqelweyo' ibhekisela kuwo nawuphi na umhlaba erota libekhiwe okanye awulakhiwa ngokomzekelo kubekwe indlu, ifama okanye isakhiwo esinetayitile.

"Odlulisela itayitile": Umntu odlulisela itayitile umiselwa yiNkundla Ephakamileyo emva kokuba egqibe 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 ukwenza umntu oza kudlulisela itayitile? Kuninzi kwamaphondo aMzantsi 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 kraiya kwazo zokudlulisela itayitile zithwe ngumcebisi womthengisi, oya kudlulisela itayitile.

Kutheni ufuneka umntu wokudlulisela itayitile?
Kuninzi okubandakanyekileyo xa kudluliselwa indawo ephegqelweyo. Ngokunghelekileyo iba yeyona nto inkulu umntu anayo yaye ukuthengwa kwendlu kuyeyona kontrakt ibalulekileyo yenziwa ngabantu. Ngoko ke, umthetho uvumela kuphela abadlulisela itayitile abafanelekileyo abanokudlulisela izindlu okanye izinto ezifana nezo.

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 nguloo udlulisela itayitile nendlu ibhaliswe ngegama lomthengi, umthengi unokuqiniseka ukuba uneyona tayitile ifanelekileyo yaloo ndlu.

Unokwenza ntoni ukuba lowo udlulisela 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 kuwuphanda lo mba, yaye iziimeko ezinzo uya kohlwaywa lowo udlulisela itayitile. Ukuba uye akukhathele wazo ngenxa yoko, umthengi okanye umthengisi walahlekelwa, banokufaka isimangalo baze bamfake iindleko zalo lahleko lowo udlulisela itayitile.

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