Amandla okubhekana nesikweletu

Ngaphambi kokufaka isicelo semalimboleko yokuthenga umuzi noma ukubheka indawo ofuna ukuyithenga, kufanele ubale, ubheke ukuthi uzoba nawo yini amandla okukhokhela isikweletu (affordability). Kufanele uluqonde kahle futhi uhlobo lwendawo ongaba namandla okuyikhokhela, kanye nobungako bemalimboleko yomuzi ozokwazi ukufaka isicelo sayo futhi ukwazi ukumelana nokuyikhokha esikhathini esizobe sikaliwe.

Njengomuntu ohlela ukuthenga umuzi, ungasebenzisa ithuluzi lokubala (affordability calculator) elitholakala kwi-inthanethi, elizokutshela ukuthi yibhondi engakanani ongakwazi ukuyikhokhela. Ungathola nokuthi ngokomholo wakho nangemali yediphozithi onayo uma ikhona, yimalini ongaba namandla okuyisebenzisa ezindlekweni zomuzi wakho omusha.

Uma uhlela ukuthenga umuzi, kusemqoka kakhulu ukuba wazi kahle ukuthi yimalini ongaba namandla okuyikhokha ngaphambi kokuba uze uqale ubheke indawo.

Ithuluzi lokubala amandla ongaba nawo okukhokhela ibhondi lisebenzisa iholo lakho lanyanga zonke ukuhlola inani eliphezulu lemalimboleko yendlu okungenzeka uyithole kumebolekisi wemali. Inani lemalimboleko yendlu ongakwazi ukuyithola livame ukubalwa ngokubheka lokhu:

- **Isamba semali eyiholayo nyanga zonke:** Lesi yisamba semali oyiholayo kungakahleshulwa lutho njengemali yentela, eyezindleko zosizo lokwelashwa (medical aid), kanye nengena esikhwameni sakho sempesheni.
- **Imali yomholo engena kuwe nyanga zonke:** Lena yimali oyitholayo ngemuva kokuncozulwa kwaleyo okusuke kufanele idonswe kuqala.
- **Isamba sezindleko:** Lapha kuhlanganiswa zonke izindleko ozikhokhayo ngenyanga njengesikweletu semoto, yizindleko ze-inthanethi, izindleko zesathelayithi yeTV, njll.
- **Izinga lenzalo yemalimboleko:** Lokhu kuvame ukunqunywa ngokwezinga lenzalo yemalimboleko elibekiwe ngaleso sikhathi (prime lending rate). Kungenzeka ukalelwe inzalo yemalimboleko ephezulu noma ephansi kwalelo zinga elibekiweyo - kuya ngemigomo yokwebolekisa esetshenziswa ngumebolekisi wemali.
- **Isikhathi sokukhokha:** Lena yiminyaka osuke ukalelwe yona ukukhokhela isikweletu.

Uma uthenga umuzi, kudingeka wazi ukuthi yimalini yebhondi ozoyikhokha nyanga zonke. Ithuluzi lokubala imali yebhondi (bond calculator) likusiza ngokukucacisela ukuthi ungakhokha malini nyangazonke ngendlu yakho, yinzalo ephelele ozoyikhokha kanye nesamba semali oyogcina usikhokhile, ebalwa ngokubheka lokhu okulandelayo:

- **Intengo yendlu:** Lena yintengo yomuzi ofuna ukuwuthenga. Uma intengo yomuzi inkulu, kanjalo nemali ozoyikhokha nyanga zonke izoba nkulu.
- **Inani lediphozithi:** Idiphozithi yinani lemali okuzodingeka ube nayo ukuze uthole indlu oyifisayo. Nakuba abahlinzeki bezikweletu bebolekisa ngemali ephelele (100%) yenani lendlu, kodwa kwezinye izimo kuye kudingeke ukuba ukhokhe idiphozithi okungenani ewu-10% wentengo yendlu.
- **Isikhathi sokukhokha:** Uyakhetha ukuthi ufuna ukusikhokha isikhathi esingakanani isikweletu. Amabhondi amaningi amasha angakhokhwa isikhathi esingaphezu kweminyaka ewu-20, kodwa ungakhetha isikhathi esifushane noma eside kunalokho.
- **Izinga lenzalo:** Leli yizinga lenzalo yemalimboleko umetshelekisi wemali azokukhokhisa ngalo ngesikweletu sakho sokuthenga umuzi. Izinga lenzalo okhokhiswa yona linqunywa ngokubheka ezinto ezahlukene.

NgokoMthetho kaZwelonke weziKweletu eNingizimu Afrika imali oyikhokhela isikweletu nyanga zonke ngokuvamile ayikwazi ukuba ngaphezu kuka-30% wesamba semali oyiholayo ngenyanga (gross monthly income), futhi akufanele yeqe kwisamba osala naso emuva kokukhokhela ezinye izindleko. Lokhu kusho ukuthi umebolekisi wemali akavumelekile ukukweboleka imali yokuthenga umuzi uma ungeke ubenawo amandla okukhokhela leso sikweletu.

Abahlinzeki bezikweletu banesibopho sokuqinisekisa ukuthi uzoba nayo imali eyanele ezosala yokukhokhela ezinye izindleko uma sekuphume eyesitolimende sanyanga zonke sokukhokhela indlu. Ngakho-ke kuyagcizelelwa ukuba uhlole isimo sakho sezikweletu, futhi ubale ukuthi uzoba nawo yini amandla okukhokha, ngaphambi kokuba wenze isicelo semalimboleko yendlu.

Khumbula ukuthi ithuluzi lokubala amandla ozoba nawo ukukhokhela ibhondi liwusizo ekutheni ubone inani eliphezulu lemali ongakwazi ukuyithola, kodwa leli thuluzi lisuke lingakunikezi isiqiniseko sokuthi uzobolekwa imali yokuthenga umuzi. Kuyisinqumo somebolekisi wemali ukuthi uyabolekwa noma cha.