Izindleko zokuthenga umuzi

Kubalulekile ukuqaphela izindleko ezihlukahlukene ezihambisana nokuthenga umuzi, ukuze ukwazi uqokelela noma uhlele ukuthi imalimboleko izikhokhele nazo lezo ndleko ezengeziwe ezingase zibe khona, njengemali yabameli (legal fees) ekhokhwa kanye, noma eyokusingathwa kohlelo (administration fees) lokuthenga komuzi.

Ngaphezulu kwezindleko zabameli nezokusingathwa kohlelo, ukuthengwa kwendlu kuhambisana noxhaxha lwezindleko ezintsha obungenazo ngesikhathi kade uqashile noma uhlala ekhaya, kodwa okusuke sekufanele uzihlelele njengoba uthenga umuzi.

Izintela ezikhokhwa kanye nezinye izindleko ongalindela ukuzikhokha uma uthenga umuzi omusha:

- **Intela yokudlulisa impahla (transfer duty):** Lena yintela ekhokhwa kwa-SARS njalo uma kushintshwa ubunikazi bendawo, futhi ikalwa ngokwenani lomuzi. Ayikhokhwa le ntela ezakhiweni ezinenani lika-R1,1 million noma ngaphansi kwalokho. Izandawo ezisuke zithengwe kumthuthukisi wezakhiwo noma izindawo (developer), nazo azikhokhiswa le ntela kodwa kubanjwa uhlobo lwentela ebizwa nge-value added tax (VAT) esuke yengezwe kwintengo okusuke kudayiswa ngayo indlu.
- **Imali yokudlulisa impahla (transfer fees):** Le mali ikhokhwa kummeli osuke ezobhalisa indlu egameni lakho, eyikhipha egameni lomdayisi. Le mali ibalwa ngokwesilinganiso sentengo yomuzi odayiswayo. Lo mmeli osuke ezobhalisa indlu egameni lakho angakukhokhisa futhi nezinye izimali ezincane ezifana nemali ebizwa ngeFICA fees, instruction fees, nemali yeposi.

Qaphela ukuthi ukungabandakanywa kwezindlu zenani lika-R1,1 million kuya phansi akusebenzi lapha njengoba kusuke kwenzeka kwintela yokudlulisela impahla.

- **Imali yokubhalisa ibhondi:** Le mali ikhokhwa kummeli osuke ezobhalisa ibhodi yakho eDeeds Office, okuyihhovisi okubhaliswa kulo amatayitela.
- **Imali yokusetshenzwa kwesicelo (initiation fee):** Le mali ekhokhwa kanye ibizwa yisikhungo esisuke sikuboleke imali yokuthenga indlu. Kusuke kuyimali ekhokhela ukucubungulwa nokusetshenzwa kwesicelo sakho semalimboleko.

Izindleko zanyanga zonke ongazilindela emuva kokuthenga umuzi

- Ukukhokhwa kwemalimboleko yendlu nyanga zonke
- Intela yanyanga zonke ebizwa nge-levy (oyikhokha uma uthenge indlu kwi-sectional title)
- Yimali yamasevisi ahlinzekwa wumasipala, okuhlanganisa namadiphozithi okungenzeka afuneke (isibonelo: intela kamasipala yendu, amanzi, ugesi, kanye nokuqoqwa kwemfucuza)

Lezi zindleko ezilandelayo zihambisana nokunakekela umuzi wakho omusha

- **Umshwalense ovikela ibhondi (bond protection):** Lona wumshwalense owenzelwe ukuthi uma umninimuzi ehlelwa yisimo esingamenza angakwazi ukuqhubeka nokukhokha, njengesimo sokukhubazeka, ukudilizwa emsebenzini, nokufa, angalahlekelwa yikhaya lakhe.
- **Ikhava yabanikazi bemizi (homeowner's cover - HOC):** Lona wumshwalense ovikela abanikazi bemizi ekulahlekelweni noma ukulimala komuzi okungenzeka. Ukuba nalo mshwalense kuvame ukuba yimpoqo uma indlu uyithenge ngesikweletu.
- **Umshwalense wezimpahla zasendlini:** Umshwalense lona obhekelela izimpahla ezingaphakathi ekhaya lakho.
- **Ukunakekela ikhaya:** Lezi zindleko ngezokunakekela ikhaya njalo, okuyinto ebalulekile uma unomuzi. Ukubekwa kwemali yokwenza izinto ezisuke zihleliwe kanye nezisuke zingalindelekile kuyasiza, kwenza ukwazi ukunakekela impahla yakho osuke ufake kuyo utshalomalilwesikhathi eside.

Ngezansi yithebula lesilinganiso sezindleko elakhelwe ukukukhombisa ukuthi yini ongayilindela. Lawa manani afaka phakathi ne-VAT futhi angase ahluke kummeli nommeli:

INANI LESAKHIWO	INTELA YOKWEDLULISA IMPAHLA	IMALI YOKWEDLULISA IMPAHLE	IMALI YOKUBHALISA IBHONDI
R500 000	R0	R13 910	R13 623
R700 000	R0	R17 680	R16 708
R1 100 000	R0	R23 335	R20 995
R1 500 000	R12 500	R28 990	R25 274
R2 000 000	R41 625	R32 760	R28 014
R2 500 000	R79 275	R38 415	R32 719
R3 000 000	R127 600	R42 185	R35 458

*Leli thebula lenzelwe ukukukhombisa nje kuphele ongakulindela, futhi lakhelwe phezu kolwazi obelukhona ngomhlaka 31 Julayi 2024. Lezi zindleko ezikwithebula azibandakanyi ezinye izindleko ezihambisana nezitifiketi ezibizwa nge-clearance certificate, eziqinisekisa ukuthi zikhokhwe zonke izikweletu zentela ebezisegameni lodayisayo indlu ekwi-sectional title.

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