



Indlela yokubolekela umuzi ingakusebenzela

Uma unemalimboleko yendlu, kufanele uhlale uzihlomisa ngolwazi mayelana nendlela efanele yokuphatha isikweletu, futhi wazi nokuthi yiziphi izindlela ongazisebenzisa ukuba uhlomule ngayo le malimboleko.

Ungasebenzisa imalimboleko yomuzi wakho uma udinga usizo lwemali, kanti futhi ukusebenzisa imalimboleko yomuzi kungakuhlomulisa ngokuba ukhokhe inzalo yemalimboleko encane uma uboleko enye imali. Nazi izindlela imalimboleko yomuzi wakho engakuhlomulisa ngazo:

- Ukubolekwa enye imali: Ukuba nemalimboleko yendlu kungaba wusizo kakhulu uma udinga enye imali. Ungakwazi ukweboleka enye imali usebenzisa khona ukuthi unesikweletu sendlu, uhlomule ngokukhokha inzalo ephansi. Kunemali ebizwa nge-equity, efana nenzenzo osuke usunayo ngomuzi wakho. Leyo mali ungakwazi ukuyiboleka. I-equity iwumehluko phakathi kwenani lendlu ngaleso sikhathi kanye nemali esuke isele esikweletini somuzi wakho. Ngakho-ke ungakwazi ukusebenzisa le ndlela uboleka imali ongayisebenzisa ukukhokhela izindleko zokulungisa umuzi, izindleko zemfundo, ukukhokhela izikweletu ezinkulu zasesibhedlela, nezinye izindleko ezibalulekile. Izindlela ezahlukeni zokubolekwa enye imali usebenzisa imalimboleko yendlu:

- Ukukhipha ingxenye yemali obususikhokhe ngaphambili (pre-paid) esikweletini sendlu.
- Ukukhipha inali lemali esuke isingaphezulu kwenani lendlu yakho. Kodwa kufanele kuqashelwe ukuthi ukukhishwa kwale mali esuke isingaphezulu kwenani lendlu kungadinga ukuba iqale ibhaliswe ehovisi lamatayitela (Deeds Office) ngaphambi kokuba ikhokhwe.

- Ukukhokha okwengeziwe: Ukukhokha imali ethe xaxa kuleyo okusuke kufanele uyikhokhe esikweletini sendlu kungakusiza. Kungenza ukuba uzuze imbuyiselo kwizinga lenzalo ozoyikhokha ekugcineni. Ngokukhokha isamba esithe xaxa ngenyanga noma ngezikhathi ezithile, ungakwazi ukunciphisa inzalo ekhokhwayo kanye nesikhathi esibekelwe ukukhokha imali oyibolekiwe.

Nazi ezinye izindlela ezilula ongakhokha ngazo imali eyengeziwe kwibhondi yakho - khumbula ukuthi okuncane okufakayo kuyawenza umehluko:

- Ungathatha imali eyengeziwe oyithola ngokwenyuswa kweholo lakho emsebenzini uyikhokhe esikweletini somuzi wakho.
- Thatha ingxenye yebhonasi yakho oyithole emsebenzini uyifake esikweletini sendlu.
- Uma izinga lenzalo lehla, xhumana nomebolekisi wemalimboleko yendlu yakho umcele ukuba angasiguquli isitolimende obusikhokha ngaphambi kokwehliswa kwenzalo yemalimboleko.
- Ukuhlenganisa isikweletu sakho: Kungaba wumqondo omuhle ukuthatha ezinye izikweletu njengesemoto, ese-credit card, nesama-akhawunti asezitolo, uzihlanganise ndawonye nesikweletu sendlu. Kodwa-ke, side kakhulu isikhathi sokukhokhela imalimboleko yendlu kunalezi ezinye izikweletu zesikhashana, ngakho-ke kubalulekile ukuthi uqhubeke ukhokhe izitolimende obukade uzikhokhela lezi ezinye izikweletu ngaphambi kokuba uzihlanganise nesikweletu sendlu ukuze uqede ukuzikhokha ngesikhathi ebezikalwe sona. Ukukhokhela isikweletu sesikhathi esifushane isikhathi eside kakhulu esilingana nesikhathi sokukhokhela isikweletu sendlu kungadalela ukuba ugcine ukhokha inzalo enkulu kakhulu.
- Ukushintsha imalimboleko yakho yomuzi: Ungakwazi ukushintsha imalimboleko yendlu yakho, uyishintshela komunye umhlinzeki wezikweletu. Akuphoqelekele ukuba imalimboleko yomuzi wakho ibe kumhlinzeki wezikweletu oyedwa uze uqede ukuyikhokhela. Ukushintshela komunye umhlinzeki wezikweletu kungakusiza ekutheni uthole inzalo yemalimboleko ephansi. Ukwenza lolu shintsho akumele kuze kube yinto enzima futhi noma edinga imali eningi. Eqinisweni, ukushintsha kungakongela imali. Ukweliswa kancane nje kwenzalo yemalimboleko, ngisho ngo 0.5% kungakongeka izinkulungwane zamaRandi esikhathini osuke usazokhokhela kuso isikweletu sendlu yakho. Kodwa-ke, uma wenza lolu shintsho kumele uqaphele izindleko ezithile ezifihliwe okungenzeka zibe khona, noma izinhlawulo ezithile. Ngakho qikelela ukuthi uyabhekisisa, usebenzise ithuluzi lokubala (loan switching calculator) elingakusiza ukuba ubone uma kukhona izimali noma izinhlawulo ezithile okuzomele uzikhokhe.