Ukubhekisiswa kohlelo lokuthenga umuzi

Ukuba nomuzi kuyinto enkulu kakhulu empilweni yabantu abaningi. Futhi kunesizathu esenza imakethe yezindawo zokuhlala iqhubeke minyaka yonke nokuheha abantu abaningi abaqalayo ukuthenga - okuzinzuzo eziphathelene nesimo senhlalo nangokwengqondo, zokuba ngumnini muzi.

Ukuba nomuzi kuyindlela yokulondoloza nokwakha ingcebo esikhathini eside ngenxa yokuthi ngokuvamile intengo yezindlu iyakhula esikhathini eside, ngakho-ke ngesikhathi abantu bekhokhela imalimboleko yemizi (ibhondi) yabo basuke bekhulisa imali abayilondolozile, kanti futhi ngesikhathi yenyuka intengo yendlu, bathola imbuyiselo ethe xaxa.

"Umgomo" wokuba nekhaya emphakathini ukhuthaza abanikazi bemizi ukuba babe nentshisekelo ngezindawo nemiphakathi abahlala kuyo, bese bebamba iqhaza emizamweni yokuvikela nokuthuthukisa leyo miphakathi yabo.

Kunezinhlobo ezahlukene zemizi umuntu angakhetha kuzona, ngakho-ke uma ukhetha uhlobo lomuzi oluhambisana nezidingo zakho noma zomndeni wakho, yenza isiqiniseko sokuthi uwuqonda kahle umehluko phakathi kwezindlu ifreehold; sectional title; kanye ne-share-block:

- Ukuthenga indlu ezimele, ifreehold, kusho ukuthi umuntu uthola ilungele eliphelele lokuba ngumnikazi wendawo, kuhlanganisa isakhiwo nomhlaba okwakhiwe kuwo. Lolu hlobo lwezindlu luhlanganisa izindlu ezizimele qekelele (free-standing), yilezo ezakhiwe eqoqweni lezindlu ezisendaweni ebiyelwe ezibizwa nge-cluster house, njalo njalo.
- Indlu ebizwa nge-sectional title isho ukuthi umuntu usuke engumnikazi wengxenyana ethile noma iyunithi, ezindlini ezakhiwe zabiyelwa ndawonye kwi-complex. Kulolu hlobo usuke uthenga leyo ngxenyana noma iyunithi okungeyakho, futhi ukhokhela nendawo yangaphakathi engakanyiwe esetshenziswa wumphakathi wonke ohlala lapho. Izindawo zokuhlala ezikwi-sectional title zihlanganisa izindlwana ezincane (mini sub-type houses), izindlu ezihlangene ngodonga (semi-detached houses), yizindlu eziyizitezi ezibizwa ngama-townhouse, amafulethi kanye nezindlu ezihamba ngambili ezihlangene ngodonga kodwa ezinezindawo ezahlukene zokungena (duet houses). Ngaphambi kokuthenga uhlobo lwendlu eyi-sectional title funda imithetho elawula ukuphathwa kwaleyo ndawo (body corporate rules).
- Ibhilidi elibizwa ngokuthi ishare-block kanye nomhlaba okwakhiwe kuwo ngokwenkampani ethile. Leyo nkampani inenani elithile lamasheya efulethi ngalinye elikulelo bhilidi. Bambalwa kakhulu ababolekisi bemali abakhipha imalimboleko yokuthenga ifulethi kulolu hlobo lwebhilidi, kanti labo abayikhiphayo imalimboleko bavame ukubiza imali yediphozithi enkulu, babize nenzalo yemalimboleko enkulu kunalayo abayibiza kulabo abasuke bethenga ifulethi elikwi-sectional title.

Ukuthenga umuzi kuwuhlelo oluhlanganisa izinto eziningi, kodwa ukuqonda kahle ngabantu ababalulekile ababamba iqhaza ohlelweni lokuthenga umuzi kungakusiza. Abanye balabo bantu ababalulekile yilaba:

- **Ama-ejenti ezakhiwo nomhlaba (estate agent):** ngokuvamile osuke edayisa uqasha i-ejenti ukuba ikhangise futhi imdayisele impahla. Usuke ezoyikhokhela imali ethile okusuke kuvunyelwene ngayo, ngokuvamile eba yiphesenti lentengo yempahla esuke idayiswa. Kuvamise ukuthi i-ejenti kube ngumuntu owazi kabanzi ngendawo futhi onomlando omuhle. I-ejenti kufanele ikhangise ngempahla ezindaweni okukhangiswa kuzo, futhi ihehe abantu abangase bathenge. Iphinde futhi ibe wumxhumanisi wezingxoxo phakathi kodayisayo nothengayo ukuze baneliseke bobabili. Ngemuva kwalokho, ibheka futhi iqaphe uhlelo lonke lokudayiselana, kusukela esicelweni semalimboleko yokuthenga kuze kuyofika ohlelweni lokushintshwa kobunikazi bempahla, isuka egameni lodayisayi iya egameni lothengayo. Nakuba kungavamile ukwenzeka kodwa umthengi naye angayiqasha i-ejenti ukuba imfunele umuzi odayisayo.
- **Umhlinzeki wemalimboleko yendlu:** lesi yisikhungo sezezimali esikusiza ukuba ukwazi ukuthenga indlu ngokukunikeza imalimboleko. Kungenzeka sikhokhele ingxenye noma siyikhokhe yonke intengo yomuzi. Abahlinzeki bemalimboleko yokuthenga umuzi banemibandela ehlukene yokubolekisa ngemali, ngakho kuyasiza ukubheka abahlinzeki bemalimboleko abehlukene ukuze uthole ongakunika okungcono kakhulu.
- **Abameli:** kuba khona ummeli obizwa nge-conveyancing attorney, oqokwa ngosuke edayisa. Umsebenzi walo mmeli wukususa impahla egameni losuke edayisa, ayibhalise egameni losuke ethenga. Kuphinde kube khona ummeli obizwa nge-bond attorney, oqokwa ngumhlinzeki wemalimboleko yomuzi, kanti yena okwakhe ukubhalisa isikweletu esisha egameni losuke ethenga, acishe isikweletu sodayisayo uma imali yaleso sikweletu isikhokhwe yonke.

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