



Iindleko zokuthenga ikhaya

Ukuqonda iindleko ezininzi ezinxulumene nokuthenga ikhaya kubalulekile, ukuze ugcine imali okanye ufumane imali mboleko yokuhlawula naziphi na iindleko ezingalindelekanga, njengemali yezomthetho okanye yolawulo lwexesha elinye. Ngaphandle kweendleko zomthetho nezolawulo, ukuthenga ikhaya elintsha kubandakanya inani leendleko ezongezelekayo onokuthi udinge ukuzihlawula, iindeko obungazobanazo ukuba ubu renta okanye uhlala kokwenu, kodwa kubalulekile ukuzilungiselela.

I-rhafu kunye neentlawulo onokuthi ulindele ukuzihlawula xa uthenga ikhaya elitsha:

- **Umsebenzi wokudlulisela:** Le yirhafu, emiselwa ixabiso lepropati, ihlawulwa kwi-SARS rhoqo xa kutshintshwa ubunini bendlu. Umsebenzi wodluliselo awuhlulwa kwizindlu ezixabisa i-R1.1 yezigidi okanye ngaphantsi. Izindlu ezithengwe ngumphuhlisi ndawo nazo azi hlawulisi ndleko zomsebenzi wokudluliselwa kobunini, nangona ixabiso lokuthenga lisaza kubandakanya i-VAT.
- **Imirhumo yokudlulisela:** Ngokusekelwe kwixabiso lokuthenga, ezi ndleko zimiselwa kwisikali esilawulwayo sokutyibilika kwaye zihlawulwa kwigqwetha ukuze udlulisele indlu egameni lakho. Iintlawulo ezincinci eziguququkayo ezifana nokuposa, imirhumo yomyalelo, kunye neentlawulo zeFICA nazo ziya kuhlawulwa ngamagqwetha adlulisayo. Qaphela ukuba ngumsebenzi wodluliselo kuphela obandakanywa kwi-R1.1 yesigidi se-cap engahlawulwayo, hayi "kwii-ndleko zokudluliselo".
- **Imirhumo yobhaliso lweBond:** Igqwetha lebhondi lifumana ezi ntlawulo ukuze libhalise ibhondi yakho kwi-Ofisi yeeZemizi, i-Deeds Office.
- **Imali yokuqaliswa:** Yintlawulo efunyanwa ngumboneleli wakho wemali mboleko yekhaya njengentlawulo kanye yokulungisa isicelo sakho semali mboleko yekhaya.

Iindleko zemali mboleko yekhaya eqhubekayo ekufuneka ulindele ukuyihlawula emva kokuthenga.

- Ukuhlawulwa kwemali mboleko yendlu zenyanga
- Ukuba uhlala kwindlu enesihloko secandelo, iirhafu zenyanga
- Izinto eziluncedo zenyanga, ezifana namazinga, amanzi, umbane, kunye nenkunkuma yasekhaya, kunye needipozithi eziyimfuneko

Ezi ndleko zilandelayo zinxulumene nokugcinwa kwekhaya lakho elitsha:

- **Ukukhuselwa kwebhondi:** Ipolisi ye-inshorensi ehlawula abaninibond kwimeko apho bangakwazi ukusebenza, ngenxa yokonzakala okanye ukuphulukana nomsebenzi, ze-bangaphumeleli kwii-ntlawulo zabo zebhondi zenyanga.
- **Isigqubuthelo Somnini-ekhaya:** Ipolisi ye-inshorensi ekhusela indlu yomnini ekulahlekelweni okanye umonakalo onokubakho. Ukuba unemali mboleko yendlu, ngokuqhelekileyo kufuneka ube nomgaqo-nkqubo we-HOC.
- **I-inshorensi yasekhaya:** Olu hlobo lwe-inshorensi lukhusela izinto zekhaya lakho.
- **Ukugcinwa kwekhaya:** Olu didi luquka iindleko zolondolozo lwekhaya lwesiqhelo, nto leyo ebalulekileyo kubunini bekhaya. Ukubekela bucala imali yokulungiswa okucwangcisiweyo okanye okungacwangcisiwanga kuya kukhulula uxinzelelo lwezemali kunye nokukhusela utyalo-mali lwakho lwepropathi ekuhambeni kwexesha.

Ukukunceda ulungiselele umbono ongcono, itafile yenkcitho eqikelelwayo inikezelwa ngezantsi. Ezi mali zinokwahluka kwigqwetha ngagqwetha kwaye ziquka i-VAT:

IXABISO LOKUTHENGA	UMSEBENZI WOKUDLULISA	IMIRHUMO YOKUDLULISA	INTLAWULO YOBHALISO LWEBOND
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

* Olu lwazi lusekelwe kwidatha ekhoyo ukususela ngoJulayi 31, 2024, kwaye yenzelwe kuphela iinjongo ezibonisayo. Naziphi na iindleko ezinxulumene nezatifikethi zokucoca indlu ezinamasihloko amacandelo azibandakanywanga ngokukodwa kwinkcitho eqikelelweyo.