Ukujonga ngokubanzi ukuthenga ikhaya

Ubunini Khaya yinjongo ebalulekileyo kubantu abaninzi, kwaye sikhona isizathu esibangela ukuba imarike yeendawo zokuhlala ibenomtsalane kubathengi makhaya abatsha abaninzi rhoqo ngonyaka, kungenxa yenzuzo ntlalweni kwaye nenzunzo ngqondweni yokuba ngumnikhaya. Ukuba ngumnikhaya kudala ukonga imali nenzuzo yobutyebi ekuhambeni kwexesha, ngenxa yokwenyuka kwamaxabiso amakhaya ekuhambeni kweminyaka. Njengoko abantu abahlawula imali mboleko yabo yamakhaya, bakhulisa ulongo mali kwaye xa amaxabiso amakhaya eya esenyuka, bazuza ubutyebi obandileyo. “Isidingo ntlalweni” sokuba ngumnikhaya sikhuthaza abanini makhaya ukuba babenomdla omkulu kwiindawo abahlala kuzo naseluntwini, ukuze bathathe inxaxheba kwimisebenzi edibene nokukhuselo nokuphucula eluntwini lwabo.

Zahlukile iindidi zobuninikhaya, ngoko xa ukhetha ikhaya elifanele izidingo zakho kunye nezosapho lwakho qiniseka ukuba uyawuqondisisa umahluko phakathi “kokukhululeka”, “isihloko secandelo”, kunye nophuhliso “lwe-share-block”:

- Ukukhululeka “iFreehold” okanye ukuba nesihloko esipheleleyo kuchaza ubunini bonke bamalungelo xa ungumninikhaya, kuquka umhlaba kunye nesakhiwo esi sakhiwe phezu kwaloomhlaba. Ezi ntlobo zezindlu ziquka izindlu ezizimeleyo kunye nezindlu zeqela.
- Isihloko secandelo “sectional title” sichaza ubunini bendlu yocandelo ngaphakathi kwe-complex okanye indawo yophuhliso. Xa uthenga isihloko secandelo kwi-complex, uthenga icandelo okanye amacandelo kunye nesabelo esingahlulwanga sepropathi esinobunini obuhlangeyo. Xa zizonke, ezi zibizwa ngokuba ziiyunithi. Iindawo zokuhlala zesihloko secandelo ziquka izindlu zasedoliphi, iiflethi okanye iindawo zokuhlala, izindlu ezidibene ngecala, izindlu ezincinci zohlobo, kunye nezindlu ezicandiweyo. Ngaphambi kokuthenga indlu ngesihloko secandelo, jonga imithetho yenkampani.
- Kwi-share-block, umnini sakhiwo iba yinkampani kwaye iflethi nganye yabelwe izabelo ezininzi kwinkampani. Zimbalwa kakhulu indawo ze malimboleko ezivuma ukubolekisa ngemali yothenga iiflethi zebhloko zesabelo, kwaye ezibolekisayo zidla ngokufuna imali yediphozithi eninzi, kwaye zihlala zibiza inzala ekwizinga eliphezulu, kunokuba bebeya kubiza kwiflethi yesihloko secandelo.

Ukuba ngumninikhaya kunokuba yinkqubo entsonkothileyo, nangona kunjalo, ngokuqonda abadlali abanendima ephambili ekubeni ngumninikhaya kunokulungiselela ngcono. Abanye abadlali abaphambili abanendima ngaba:

- **Umthengisi wezindlu:** umninikhaya othengisayo udla ngokuqesha umthengisi wezindlu ukuba athengise ipropati yakhe egameni lakhe ngomrhumo abavumelene ngawo kwangaphambili, obalwa ngepesenti yexabiso lentengisondlu. Umthengisi wezindlu udla ngoba nolwazi ulubazi lwengingqi kwaye udla ngothembakala. Udla ngoba noxanduva lokuseka amanyathelo okudwelisa ipropati kumaziko ahlukileyo othengiso zindlu ukuze atsale umthengindlu omtsha ofanelekileyo. Aphinde aququzelele kwaye axoxe ngothengisondlu phakathi komthengisi kunye nomthengi ukuqinesekisa ulwaneliseko lwabo. Emva koko, balawula kwaye bajonge inkqubo yothengisondlu, ukuqala kwisicelo semali mboleko yendlu i-bond ukuya kudluliselo lobunindlu. Umthengindlu usenako ukutyumba umthengisi wezindlu ukuba amfumanele ikhaya, nangona oku kungaqhelekanga.
- **Umboneleli wemali-mboleko yeKhaya:** umbutho okuncedayo ufumane ikhaya lakho elitsha ngokunikezela ngemali-mboleko ehlawulela uninzi, okanye lonke ixabiso lokuthenga ikhaya. Umboneleli wemali mboleko ngamnye uneemfuneko namanqanaba ahlukileyo okubolekisa ngemali. Ngooko kunenzuzo ukukhangelisisa xa ufuna ukufumana isivumelwano semali mboleko esilungele wena.
- **Amagqwetha:** igqwetha lodlulisondlu lukhethwa ngumthengisindlu, lijongene nokudlulisela ubunini bepropati ukusuka kumthengisi ukuya kumthengi. Umboneleli wemali-mboleko yekhaya wonyula igqwetha lebhondi, elijongene nokubhalisa ibhondi “entsha” okanye ukurhoxisa ibhondi ekhoyo xa kuhlawulwe ngokupheleleyo.

Bond Ready
BROUGHT TO YOU BY SA HOME LOANS