URhulumente weNtshona Koloni
NGOWAKHO
UkuHlaliswa koLuntu

HOME WISE

# IHELP ME BUY A HOME/IFLISP

# 1. OKUFUMANAYO

Ukuba umvuzo wekhaya lakho uphakathi kwamaR3,501 namaR22,000 ngenyanga, ungakulungela ukuthenga ikhaya lakho lokuqala usebenzisa inkxaso-mali yeHelp Me Buy A Home/iFLISP. Jonga isikali semivuzo ukuze ufumanise inkxaso-mali onokufikelela kuyo.

Le nkxaso-mali ingasetyenziswa ngabo bathenga amakhaya okokuqala ngenjongo

- yokuthenga umzi/indlu osele umile
- yokuthenga indawo yokuhlala esele izifumana iinkonzo (okt, isiza somhlaba esifikelelayo kwiiinkonzo ezingundoqo - Abafaki-zicelo kufuneka babe babhaliswe kuVimba weeNkcukacha zabo baDinga iZindlu kwiNtshona Koloni)
- yokwakha indlu kwisiza sokuhlala esifumana iinkonzo, ukuba isiza eso asizange sifunyanwe ngoncedo lwenkxaso-mali karhulumente ngaphambili. Qaphela ukuba umakhi wakho kufuneka abe ubhalisiwe kwiBhunga leSizwe lokuBhaliswa kwaBakhi bamaKhaya (iNHBRC) ukuze kube nokuqinisekiswa imigangatho yokwakha neyokhuseleko

Abafaki-zicelo bangafikelela kule nkxaso-mali ngokuthi basebenzise enye yezi ndlela zilandelayo:

| IINDLELA ZENKXASO-MAL | IZIDINGO |
|---|---|
| **IMali-mboleko yeMortgage** | YiMali-mboleko yendlu esele iphunyeziwe. Usenakho nokufaka isicelo emva kokuba unenye indawo yokuhlala owayithengayo ze yabhaliswa egameni lakho kwisithuba seenyanga ezingadlulanga kwisithandathu. |
| **Imali-mboleko engenantlawulo okanye engenanzala** | Yimali-mboleko engenanzala esuka kumatshonisa, umzekelo/: istokfela, umqeshi, ilungu losapho, njalo-njalo. |
| **Imali-mboleko exhaswe ngumhlala-phantsi** | Yimali-mboleko enikezelwe liqumrhu lemali nekhuselwe yimali yakho yomhlala-phantsi eselugcinweni. |
| **Ukunxusa ngenjongo yokuthenga** | Sisivumelwano noMnini-mzi sokuba uwuthenge umzi obukade unxuse kuwo. Kufuneka ufake isicelo sale nkxaso-mali xa sele ulungele ukuthenga kuphela naxa sele unayo imali yokuthenga. |
| **Xa kungekho Sidingo Sagalelo lemali** | Ukuba isixa-mali senkxaso omele ukuyifumana silingana, okanye singaphezulu, kwexabiso laloo mzi. Le nkxaso-mali isenakho nokusetyenziselwa ukuhlawula iindleko zokudluliselwa kobunini, iindleko zokubhaliswa kwebhondi, okanye ukunganeli kwesixa sebhondi. |
| **Imali eziinkozo** | Kwimali yakho othe wayonga |

# 2. OKUDINGAYO UKUZE UBE NOKUBA NELUNGELO

1. Umvuzo wekhaya lakho uwonke uphakathi kwamaR3,501 kunye namaR22,000 ngenyanga, oko ke kukuthi, umvuzo wekhaya ongundoqo, kunye nesibonelelo sezindlu apho kukwazeka khona.
2. Ungummi waseMzantsi Afrika okanye unephepha-mvume lokuhlala isigxina.
3. Ungaphezu kweminyaka eli-18 ubudala yaye unawo amagunya okungena kwizibhambathiso.
4. Utshatile okanye uyahlalisana OKANYE awutshatanga yaye unabantu abaxhomekeke kuwe ngokwemali.
5. Awuzange uyifumane inkxaso-mali yezindlu esuka kurhulumente ngaphambili.
6. Awuzange ube ngumnini wendawo yokuhlala engagungqiyo ngaphambili.

# 3. INDLELA YOKUFAKA ISICELO

Yakuba ifumanekile inkxaso-mali yokuthenga ikhaya lakho loqukala, qhakamshelana neSebe Lozinziso Loluntu ukuze ugcwalise ifomu yakho yesicelo.

- Tyelela kwa27 kwiSitalato iWale, eKapa
- Tsalela umnxeba iDesika yoNcedo kule nombolo 021 483 6488/0611/8984/0623/2060 (NgoMvulo ukuya ngoLwesihlanu ukususela nge-07:30 ukuya kwi-15:00)
- Imeyila: human.settlements@westerncape.gov.za; okanye
- Tyelela iwebhusayithi yesebe: www.westerncape.gov.za/dept/human-settlements

Usenakho nokuqhakamshelana noyena maspala ukufutshanwe nawe ngokuphathelele nale nkqubo.

| Inyathelo | Umgangatho womvuso | | |
|---|---|---|---|
| | Ephantsi | Ephezulu | Isixa |
| 1 | R 3 501 | R 3 700 | R 130 505 |
| 2 | R 3 701 | R 3 900 | R 129 388 |
| 3 | R 3 901 | R 4 100 | R 128 272 |
| 4 | R 4 101 | R 4 300 | R 127 155 |
| 5 | R 4 301 | R 4 500 | R 126 038 |
| 6 | R 4 501 | R 4 700 | R 124 921 |
| 7 | R 4 701 | R 4 900 | R 123 805 |
| 8 | R 4 901 | R 5 100 | R 122 688 |
| 9 | R 5 101 | R 5 300 | R 121 571 |
| 10 | R 5 301 | R 5 500 | R 120 454 |
| 11 | R 5 501 | R 5 700 | R 119 338 |
| 12 | R 5 701 | R 5 900 | R 118 221 |
| 13 | R 5 901 | R 6 100 | R 117 105 |
| 14 | R 6 101 | R 6 300 | R 115 988 |
| 15 | R 6 301 | R 6 500 | R 114 871 |
| 16 | R 6 501 | R 6 700 | R 113 754 |
| 17 | R 6 701 | R 6 900 | R 112 637 |
| 18 | R 6 901 | R 7 100 | R 111 521 |
| 19 | R 7 101 | R 7 300 | R 110 404 |
| 20 | R 7 301 | R 7 500 | R 109 287 |
| 21 | R 7 501 | R 7 700 | R 108 170 |
| 22 | R 7 701 | R 7 900 | R 107 054 |
| 23 | R 7 901 | R 8 100 | R 105 937 |
| 24 | R 8 101 | R 8 300 | R 104 820 |
| 25 | R 8 301 | R 8 500 | R 103 703 |
| 26 | R 8 501 | R 8 700 | R 102 587 |
| 27 | R 8 701 | R 8 900 | R 101 470 |
| 28 | R 8 901 | R 9 100 | R 100 353 |
| 29 | R 9 101 | R 9 300 | R 99 237 |
| 30 | R 9 301 | R 9 500 | R 98 120 |
| 31 | R 9 501 | R 9 700 | R 97 003 |
| 32 | R 9 701 | R 9 900 | R 95 886 |
| 33 | R 9 901 | R 10 100 | R 94 771 |
| 34 | R 10 101 | R 10 300 | R 93 654 |
| 35 | R 10 301 | R 10 500 | R 92 537 |
| 36 | R 10 501 | R 10 700 | R 91 420 |
| 37 | R 10 701 | R 10 900 | R 90 304 |
| 38 | R 10 901 | R 11 100 | R 89 187 |
| 39 | R 11 101 | R 11 300 | R 88 070 |
| 40 | R 11 301 | R 11 500 | R 86 954 |
| 41 | R 11 501 | R 11 700 | R 85 837 |
| 42 | R 11 701 | R 11 900 | R 84 720 |
| 43 | R 11 901 | R 12 100 | R 83 603 |
| 44 | R 12 101 | R 12 300 | R 82 487 |

| | | | |
|---|---|---|---|
| 45 | R 12 301 | R 12 500 | R 81 370 |
| 46 | R 12 501 | R 12 700 | R 80 253 |
| 47 | R 12 701 | R 12 900 | R 79 136 |
| 48 | R 12 901 | R 13 100 | R 78 020 |
| 49 | R 13 101 | R 13 300 | R 76 903 |
| 50 | R 13 301 | R 13 500 | R 75 786 |
| 51 | R 13 501 | R 13 700 | R 74 670 |
| 52 | R 13 701 | R 13 900 | R 73 553 |
| 53 | R 13 901 | R 14 100 | R 72 436 |
| 54 | R 14 101 | R 14 300 | R 71 319 |
| 55 | R 14 301 | R 14 500 | R 70 203 |
| 56 | R 14 501 | R 14 700 | R 69 086 |
| 57 | R 14 701 | R 14 900 | R 67 969 |
| 58 | R 14 901 | R 15 000 | R 66 852 |
| 59 | R 15 001 | R 15 200 | R 65 736 |
| 60 | R 15 201 | R 15 400 | R 64 619 |
| 61 | R 15 401 | R 15 600 | R 63 502 |
| 62 | R 15 601 | R 15 800 | R 62 385 |
| 63 | R 15 801 | R 16 000 | R 61 269 |
| 64 | R 16 001 | R 16 200 | R 60 152 |
| 65 | R 16 201 | R 16 400 | R 59 035 |
| 66 | R 16 401 | R 16 600 | R 57 919 |
| 67 | R 16 601 | R 16 800 | R 56 802 |
| 68 | R 16 801 | R 17 000 | R 55 685 |
| 69 | R 17 001 | R 17 200 | R 54 568 |
| 70 | R 17 201 | R 17 400 | R 53 452 |
| 71 | R 17 401 | R 17 600 | R 52 335 |
| 72 | R 17 601 | R 18 000 | R 51 219 |
| 73 | R 18 001 | R 18 200 | R 50 102 |
| 74 | R 18 201 | R 18 400 | R 48 986 |
| 75 | R 18 401 | R 18 600 | R 47 869 |
| 76 | R 18 601 | R 19 000 | R 46 752 |
| 77 | R 19 001 | R 19 200 | R 45 636 |
| 78 | R 19 201 | R 19 400 | R 44 519 |
| 79 | R 19 401 | R 19 600 | R 43 402 |
| 80 | R 19 601 | R 19 800 | R 42 285 |
| 81 | R 19 801 | R 20 000 | R 41 168 |
| 82 | R 20 001 | R 20 200 | R 40 052 |
| 83 | R 20 201 | R 20 400 | R 38 935 |
| 84 | R 20 401 | R 20 600 | R 37 818 |
| 85 | R 20 601 | R 20 800 | R 36 702 |
| 86 | R 20 801 | R 21 000 | R 35 585 |
| 87 | R 21 001 | R 21 200 | R 34 468 |
| 88 | R 21 201 | R 21 400 | R 33 351 |
| 89 | R 21 401 | R 21 600 | R 32 235 |
| 90 | R 21 601 | R 21 800 | R 31 118 |
| 91 | R 21 801 | R 22 000 | R 30 001 |