KGATISOYAMOLAO
DITABA TSE MONATI TSE MABAPI
LE PHUMANTSHO YA MATLO HO
TSWA MMUSONG LE
DIBANKENG
TATAISO YA MOHATO KA MOHATO HO
TSOHLE TSEO o LAKATSANG HO DI
TSEBA LE Ho DI ETSA HORE o FUMANE
,, TJHELETE YA TSHEHETSO KAPA
, TJHEEETE YA TSHEHETSO MMOHO u: YA
KADIMO BAKENG SA H0 REKA KAPA
HO AHA NTLO
DITABA TSE MONATE
PHUMANTSONG YA MATLO -
SOTHO LEQEPHE 8 :
DIE AMPTELIKE GOEIE NUUS
OOR BEHUISING VAN 7
DIE REGERING EN DIE BANKE .
’N STAP-VIR-STAP HANDLEIDING MET
ALLES WAT JY MOET WEET EN DOEN
OM TE KWALIFISEER VIR ’N SUBSI’DIE,
OF ’N SUBSIDIE EN ’N HUISLENING
OM ’NHUIS TE KOOP OF TE BOU
DIE com: nuus oon , ,
BEHUISING - AFRIKAANS v :
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LELIPHEPHANDABA LIQUKETHE IZINDABA EZIBALULEKE KAKHULU. UMA UNGALIDINGI, SIZA ULIDLULISEL
E KUMM, - y OLIDINGAYO .
I HIERDIE KOERANT BEVAT WAARDEVOLLE INLIGTING. AS)Y DIT NIE NODIG HET NIE, GEE DIT
. VIR IEMAND WAT DIT WEI. KAN GEBRUIK

Thereis good news on housing for heuseholds earning R3 500 or less a month. From 1 June, 1995, the government will help hundreds of thousands of people each year with hous-mg.

At the heart of the new scheme are the subsidies and home loans announced by Housing Minister Sankie Mthembi Nkondo in May. Each year, many, many thousands of subsidies will be available - and each year, more people who need it will get help.

The government has made R2,92 'billion available for housing this year - 80 percent more than last year. Almost all of this money will be used to help people buy or build basic homes with running water, sewerage and, with Eskom's help, electricity.

But the government is not alone in , offering assistance. They have signed an agreement with most of the banks called the Record of Understanding. it means the banks will give home loans to lower income earners again. For those who can afford credit, there will be 50 000 new loans in the first year after 1 June, 1995.

The banks have also agreed to give consumers more protection under the Association of Mortgage Lenders' Code of Conduct. in it; the banks promise to work in a fair and transparent manner at all times. Everybody who applies for a home loan will be treated equally

THE GOOD NEWS FROM THE GOVERNMENT AND THE BANKS ON HOUSING

under clear guidelines on who can get a loan. If a person who applies does not quaiify, the bank will tell them why their application was rejected. And all successful applicants will learn exactly what is expected of them in repaying the money.

Together with the builders, the banks and the government have agreed on another important piece of consumer protection: the Builders' Warranty Scheme. Builders who join the scheme promise to build properly and to take responsibility for what they have built. ,

In order to ensure the ongoing success of the new housing plan, there is also a challenge to every communi-

ty in the country. It is the challenge of everyone taking responsibility for their homes and communities, to show outsiders that they can safely invest, to show investors that they can give home loans and createjobs. It is the challenge of Masakhane.

This newspaper will tell you the basics you need to know about housing in South Africa. It will help you dis--coverfif you might qualify for a subsidy and a home loan, or if you should just apply for a Lubsidy. Read it care-

fully before going to the bank, your lo-
cal authority or Provincial Administra-
tion Office. On the back page, you will
find the names of organisations which
can help you further. i
THE GOOD NEWS ON HOUSING - SECTION 2
THE ROADS TOHOUSING - A SHORT GUIDE TO YOUR MANY OPTIONS
This table is only a short explanation of the roads to housing. Before you buy or build a home there are many more things you need to know.
Read this whole newspaper carefully before you do anything else. It will tell you what you need to know to take the first steps towards a home of your own.
ROAD 1:
PROJECT LINKED
SUBSIDY
ROAD 3:
INSTITUTIONAL
SUBSIDY
ROAD 4:
YOUR COMMUNITY
DOES NOT YET
QUALI FY
Payment levels for hous-
ing and services are still Wt
too low, the law is being:-
ignored, and the comm'u-ut mitt
nity is not working to-
gether. Investors, lenders
& developers will not lend
or build. (See page 7)
. and things are peaceful. So investors, lenders & developers are willing to build
and lend. (See page 7)
Every household earning R3 500 or less a mohth .1 i a subsidy unless you have
received a serviced site in the past as state housi e. if you got a serviced site you (of
gijVE SOCIAL HOUSING NObOdY qualifies f0r a
qualify for a consolidation subsidy if your househ egis R1 500 or less. (See page 4) _ _
bank loan untI'l people are
Depending on your earnings, you may qualifyifor a: ank'ljoah with your subsidy. Check to
A group of people who A" organisation gets paying fer the" hOUSIPQ
see if you can afford to pay monthly instalmen on eioan. (See pages 5 & 6) form a co-operative to subsrdies to buy 0" and servuces, the law '5
_ ' g V buy or build property build so that It can upheld. and_the commu-
assistance? 'fafford monthly instalments together can apply for offer housmg at lower nity is working together.
follow this. subsidies together. rents to people who (See page 7)
qualify for subsidies.
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m You do DEPOS'T or DEPOSIT or SAVING talk to the bank about how to 31-
do I m not You will need a Go to a bank and You will need a Go to a bank and courage everyone to
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to credit qualify for a home route to credit. qualify for a home , (See page 5) (See page 7)
(See pages 5 & 6) loan. (See pages (See pages 5 & 6) loan. (See pages
5 & 6) Get local civic organ-
isations, churches,
. women's and other
First you need to find a housing on: ed to find some- (O-OPERATIVE HOUSING SOCIAL HOUSING groups to come to-
Whul project organised by a communi- v ' - a finished house First you need to find an or-

gether to make your
do I do t)! With the help Of a developer e that is being built First you need to find ganisation which is providing community a better
now? and approved by the housing land to build on an organisation which social housing. They will help place. Tell the local.
board and choose a house. Make . g . r who will work for is helping people to . you get rental housing under authority and the
a conditional offer. (See page 3) Malt a conditional set up housing co- this scheme. (See page 5) community policing
operatives or get forum YOU waryt
together their co-operatlon.
Fill in the GO to your GO to your . Go to your Go to your bank With other people (See page 7)
application bank or a bank to discuss _ bank or a to discuss if you who want to form a Once payment lev-
form ’to- home loan if you qualify V , home loan qualify for their housing co-operative. els are h’gh enough
, gether with lender to dis- for their home lender to home loan sav- The local authorities, and y0i_1r community
Where the devel- cuss a home loan savings ’ discuss a ings scheme be- branch offices of the ’5 woriung together,
’10 oper if you loan. Fill in scheme before . home loan. fore you look Provincial Administra- YOU W’" be able to
i go ’ want a sub- application you look for a v Fill in appii. for a home or tion or Provincial take one Of the 0th-
M’"? sidy with- forms for a home or apply .. ation forms apply for a sub- Housing Board can er routes shown
out a loan. subsidy and a for a subsidy " for a subsidy sidy and a loan. give YOU basic advice here.
(see page 4): loan. and a loan. . and a loan. , (See page 6) on how to setup your V
(See page 6) (See page 6) i (See page 6) i co-operative.
’ (See page 5),

ENGLISH THE GOOD NEWS ON HOUSING - SECTION 3
, BEFORE YOU CAN GET A SUBSIDY onlA HOME-toA V Vi " l
. N, YOU MUST H
HOME on LAND TO BUY AND A BUILDER WHO WILLWORK ron ?XSA
. FlRStTHINKABOUT YOUR HOME 0 ’ I I I ’ 1- 7i
NEW "005 lllG
D&VELOFMENT
A house or a flat is a life-long investment. Think carefull abo t
future home before making your choice. y i u your
/ with schools, sho , clinics and tr n , i
to be developed. p5 a sport nearby, orwhere they are 90an
I Aslf your local authority. Provincial Hausing Board, the Provincial Adminis-
tration or an estate agent where housing is available. ’
I Look around for new areas being opened up by the local authority or
prwate developers. Look for show houses.
I Find oUt whether the area is peaceful and the law is upheld.
I First work out the size of the house our f ’
. Think about your choices: . y , amily needs and can afford.
0 Very small with extensions as you can afford them. . - ’ _
0 Very small with extensions as your family grows.
0 More space for living quarters than fancy lounges. .
- Smaller but with good facilities like a kitchen.
1 , o .
I Think about where you want to live. Try to find an area you can afford nly after thinking of these things should you start
allouseorland. ; . "9th
yBUlNG A. HOUSE %
’ I .l "1 "’ W . l ’ ’ . . smeansthatyou agreeto Whehouself cup: ta
housmg subsudy or a subsrdy With a home loan. Make the offer conditional so that you won’t have to an in if ’ a i - y ya
Make sure you don’t get cheated - there are lots of crooks around (see box lower down). pay Yth 9 your subsidy or home loan Is not granted.
HOW To CHOOSE ALBUILDER l i i . -’
. It you want to buy land and build a house or buy a house that is being or will be built you should find a good builder who is willing to guarantee their work; w
i I, Ask your Iocai builders’ association if there are any recommended builders in your area. . , , l . V y l
I If you are talkingto a builder, ask if they are reQistered-or have applied to register as a contractor under the rules of the National Home Buildestegistra;
l tion Council. l V. , _.
I Look at other homes that they have built to see ifthey are built properly.
WHAT Is THE BUILDER’S WARRANTY SCHEME?
This is a scheme to protect people who buy a new house or pay builders to build their new homes.
The Builder’s Warranty Scheme means that all builders who have joined the scheme by registering with the National Home Builder’s Registration
Council (NHBRC) promise to build according to certain minimum standards and to guarantee their work for at least five years.
It is your duty to shop around for the best deal with the best builder: Ask what price they will charge and check the quality of their work. Do not sign
any contract or pay any money, until you have checked the track record of the builder and, if necessary, obtain advice.
If you want a loan from a bank for a new home, the bank will insist that your builder signs the NHBRC standard warranty agreement with you as
from 1 June 1995 and must be registered with the NHBRC as from 1 November 1995.
If you only have a subsidy and no bank loan but want to use a builder, you would be safer to employ someone who is registered with the NHBRC.
This is not compulsory, but it could protect you against bad workmanship if you insist on the NHBRC standard warranty agreement.
HOW DOES A BUILDER’S WARRANTY HELP YOU?
_ If your builder is a registered contractor of the NHBRC, they must build your house according to set minimum standards and will guarantee at least
the foundation, walls and roof structure for a period of five years. The NHBRC can take action against builders who do not meet their obligations un-
der the standard warranty agreement.
1 YOU MIGHT WANT TO BUILD ON YOUR srnvrczo SITE .
_, YlEheigerare special subsidies .available tor people who have already deceived "a serviced site as state housingassistance in the past and have documents to prove
they own the site. These are called consolidation subsidies.’You-can find out more about them on pagev4.
BE CAREFUL! DON’T GET (HEATED WHEN YOU BUY OR BUILD A HOME!

I 1. All agreements to buy a home or land must be written in a contract. Never sign any contract you don’t understand. Get someone you trust to check it and explain it to you. I 2. Only pay a deposit or any money to a lawyer or a registered estate agent. Always make sure you get a receipt. Thousands have lost their money because they trusted the wrong people or didn’t get a receipt. You can check. if an estate agent is registered by calling me Estate Agents Board on (01 1) 883 7700. I 3. Be sure you can afford the house andthe extra costs of services. Ask the bank how much your home loan will cost you each month. Make sure you borrow from a bank or a trustworthy, well-known lending company. Always tell the truth when you tell banks or lenders what you earn and what you must spend each month.I 4. Check with your local authority that the seller is the owner of the land or house and has the right to sell it. Check if there is money owed on the place to the local authority. I 5. Never believe everything someone promises you.. Check the facts for yourself. I 6. If you have any questions, call the Housing manner Protection 1115!, for free advice, on 0800 111-663.

HOW DO SUBSIDIES WORK?
at a su ’ i : It will also tell you what to do if you qualify for a subsidy, but do not qualify for a bank loan to
is on will I
e bank will tell you what to do to get the subsidy.
gowitllit.lfyouqualilyforasuhsidyandabankloantogeulerasexplainedinSedions,th
WHAT Is A sussmv? ’
A subsidy is a grant from the government to help you buy or build your own There is a computer system that knows if you have had a subsidy before, so
home. You will only qualify for one subsidy. It is not a cash payment. The gov- do not apply if you have already had one. - _
ernment pays the subsidy for you directly to the person selling you the house, Trying to get a second subsndy is a criminal offence. You ,could
or’buildlng it for you. You don’t have to pay this money back. go to jail if you’try to do this.
ASUBSIDYISAGRANT WHO QUALIFIES FOR A SUBSIDY?
FROMTHE . .. . ,_ , , ,_
GOVERNMENT You will qualify for a subsidy if: I Your total household income is R3 500 or less per month.
YOU DON’T HAVE I You are a first-time home buyer. I You have not already been given a government hous-
TO PAY TH IS ing subsidy. I You are single with dependants, or married, or living with a long-term
MON EY BACK partner. I. You are a citizen of South Africa or a foreigner with a permanent residence
permit. I You are 21 years or older or married in terms of civil law or customary union.
WHAT LEVEL OF HUBIDY WILL I GET?
Subsidies are only available on houses costing not YOUR TOTAL MONTH 1-7 HOUSEHOLD "’(OM
more than R65 000. BEFORE TAX AND DEDUCTIONS:
The subsidy you will get is linked to your total - R0,00 To 3800 pgn MONTH
monthly household income. Look at the table to the i R801 TO R1500 P E R MONTH
right to see how much subsidy you will qualify for. R1 501 T0 R2 $00 PER MONTH
R2 501 1’0 R3 $00 PER MONTH
m I 55W
1’" 5. coonsumron Wlf
Not everyone will be eligible Ear, olr qudalif’y for, the amognt shfhwn .. YOU R TOTAL
in the table above. Peop e w o a rea y ave a service site ey ’ . . .
got as state assistance in the past will only qualify for a consoli- HOUSEH$lD ".(OME’
dation subsidy shown in the table to the right. It will help you build R0,00 TO R800 PER MONTH
a proper structure on your site. This is less money than the full sub- v - V ’ ’ n , .
sidy - but it is a fair system, because people who get the full sub- R801 TO 3’ 500 PER MDNTH
sidy still have to pay for a site with services. Consolidation sub- OVER u’l $00 PER MONTH
sidies are only available on a proiect-Iinked basis.
WHAT IS A monzcruoyuut susmv?
This is a subsidy offered to people within a community which wishes to build makes one application to the Provincial Housing Board for subsidies for all of
a number of houses as a group with the help of a developer. The developer can the people who will get houses in the project. But the subsidy will be in your
be a private company, the local authority or another public sector developer. name. It will make sure you get a home which belongs to you. ’
0n the basis of a signed social compact with the community,_ the developer
WHERE CAN I APPLY FOR A SUBSIDY?
If you only qualify for a subsidy without a loan, apply for a subsidy directly to your Provincial Housing Board office. You can send your application by
post. (See directory on the back cover).
The developer will help you if you choose a project-linked scheme.
If you are applying for a subsidy along with a bank home loan, the bank will help you apply.
You can get application forms for a subsidy from your local authority or branch office of the Provincial Administration.
The number of subsidies available each year will depend on the housing budget from the government and parliament. Although the housing budget is much
bigger than ever before, not everyone will get a subsidy straight away. It will take many years for everyone In South Africa who needs help with their housing
to get it. But even so there will be many opportunities to get a subsidy:
I Housing subsidies will be given out four times a year.
I There is no waiting list.

I You can apply every three months and you will have a fresh chance each time new subsidies are allocated.

REMEMBER, THE GOOD N EWS IS THAT THE GOVERNMENT IS COMMI1TED TO GIVING HOUSING HELP FOR’MANY YEARS
TO COME. EACH YEAR, MONEY WILL BE MADE AVAILABLE FOR SUBSIDIES.

How 190 Mirror ran Asussmv? -.

If you’qualify for a subsidy in terms of the government’s requirements, take these simple steps:

Find a house or flat or Make a conditional of- Go to your Provincial ’ If you are buying a If you want a subsidy
a site you want to buy fer to the seller to buy " 3 Housing Board to apply 4 house in an approved 5 with a loan, go to the
and a builder to do the the property (that you for your subsidy, or project and don’t bank. They will help
work for you. will be able to buy the prop- send them your application, if . want a loan, the developer you apply.
erty on the condition that you you are not applying for a will help you apply.
get a subsidy or a subsidy and loan with your subsidy. .
a home loan.) Remember, individual sub-
sidies are given out on a first
come first served basis.

ENGLISH THE GOOD NEWSON HOUSING - SECTION 4 (commusm
WHAT DO I NEED WHEN I APPLY FOR A SUBSIDY?
There are several documents which your Provincial Housing Board needs when ou and our art ner a I f ’ ’
_ o h .
These are: I Copies of both identity documents. y y p pp y r a ousmg SUbSIdy
I Documentary proof of both incomes including an original of a recent pay slip.
I A certified copy of the conditional agreement of sale of the property you wish to buy.
I A certlfled copy of a permanent residence permit if you are not a citizen of South Africa.
WHAT w. i. A 5085! o aw MP
All subsidies are there to give you a housing opportunity in line with the lev- el of_ your income. In general, this means at least a plot you own with basic servnces and most often a small permanent structure. The maximum subsidy should generally buy you a basic permanent structure on a site you own with clean running water, sewerage and in many cases electricity. It will be up to you to expand on the basic structure over time when you can afford it. Costs differ around the country. It is your job to make sure the
most for your subsidy. ’ you get
I NSTITUTIONAI. 5U 85! DI ES
. Institutional subsidies are being finalised which will give you a housing opportunity together with other ’ ’ ’ ’
_ . _ . _ _ people. Jolnm wrth others ml ht hel ou to t.
extra assustance With your housmg, like a loan from the bank, or support from an employer, which you could not get if yougwere applying 3y yourself; ge
THERE ARE NO KINDS or INSTITUTIONAL su BSlDY:
A co-opelfative subsidy is given to a group of people who form a cooperative to buy or build property together. The Provincial Ad- ministration can advise the group on how to form a co-operative. You
or specially formed company. This organisation will buy or build
2 A social housing subsidy is paid to an organisation like a church
housing which they can rent to you if you would normally qualify
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will probably also need help from a lawyer.
After forining a co-operative, you will be able to apply for subsidies and extra assustance together. Your group will need to apply to the Provincial Housing Board for the subsidy. Apply for extra assistance to a bank or another lender.
The housing will be owned by the co-operative - in other words, everyone together.
Co-operative members will be able to buy their co-operative housing when the whole group decides to sell individual units to the members.
for a subsidy. The rent should be lower than if you were renting from a private landlord.
It may also be possible to buy your social housing in different ways. When this is possible, your social housing organisation will inform you fully.
If you choose to live in housing under the social subsidy scheme, you will be able to stay as long as you like-as long as you continue to pay for your housing every month as agreed. If you leave your social subsidy housing, you will be allowed to apply for a subsidy for housing somewhere else as long as you have not yet bought your co-operative housing.
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V a
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Many people are too poor to qualify for a home loan. The government feels strongly
if you belong to this group. That’s why the government is int
ing Support Centres you will find people from your commun
you plan or build. And you will find advice on any housing issue. T
THE covarmmm’r PILANNG mm HELP ’msoz

wuo CANNOT an A LOAN BUT wm. omy GET A suasmv
that you should get extra help to help yourself with your housing
roducing Housing Support Centres to help you help yourself with your housing. At the Hous
-
ity making and selling reasonably priced building materials. You will find experts to hel
p
he first Housing Support Centres will be opened this year.

CREDIT - WHAT IT IS, WHO CAN GET IT, AND THE RESPONSIBILITIES THAT COME WITH IT

When you borrow money to help build or buy a house, it is called a home loan. Home loans can be a big help, but it’s importantto remember that if you get a home loan, you will have to pay it back with interest on the same day every month, for up to 20 years.

If you don’t pay on time every month, the bank has the right to take you to court. The court could order you to leave your house and the bank would not have to give back any of the money you have already paid. 4

To get a home loan, you need to pay a deposit of at least 5 percent of the cost of the house. If you don’t have enough money for a deposit, you could join a bank home loan savings scheme.

You’ll also need money to pay the bank costs, taxes and legal fees - usually another 5 percent of the cost of the house.

Most importantly, you must understand

"How DOES A HOME LOAN WORK
t
W
MONTHLINSTALMENT
INTEREST
LOAN

the meaning of interest. Interest is what you have to pay the lender for lending you money. This means you will have to pay back more man the amount of the loan you borrowed. ,

When you get a home loan, you have to pay back the loan plus the interest. The instalment you pay each month is made up of an amount of the loan you owe and an amount of the interest you have to pay.

Sometimes the interest rate changes. This means that your repayment can be more for a time or less for a time. Whatever happens, you must pay every month according to the bank’s interest rate.

Even if your payments are lower sometimes because the interest rate is lower. it could be better for you to keep paying the bigger amount if you can afford to.

For many home buyers, it would be easier to pay the same instalment every month. Some lenders already offer this kind of loan. The government and the banks are discussing if the banks can do the same. If .
-you qualify for credit, ask your lender if they offer a fixed instalment loan. Remember that this kind of loan often costs more from the start, but you don’t have to pay more when interest rates go up. Think carefully if it is right for you.

onnow MONEY FOR A HOUSE?
lfyoumbshomeloanrepaymentsorarelatewithyourinstalments,you couldloseyourhouse. Sobeforeyouevenapplytothebankforahome loan. make sure you can afford to pay the bank hack on time every month.
To know if you
budget.Followtheexemciseshownhereandworkoutyourhudgetbe-foreyoudecideifyoushouldgotothebankforaloan.
1. Add together the pay you and your partner (husband, wife,_or similar) earn . every month. This is your household income. A
2. Then add up your monthly'expenses. These include deductions like tax, food, clothingjtransport, education, medical costs, any hire purchase (HP) accounts and telephone bills. . . '
3. Add in the costvof services like water, electricity, refuse removal and other housing expenses. This might include municipal rates.' - '
4. Now add in the cost of household and life insurance.
5. After adding up your expenses, subtract them from your total monthly pay and see how much you have left. This money plus what you normally pay for housing is, what you tould afford to pay back on a home loan. .
Remember you will need extra cash to pay for moving costs and connecting your electricity and a phone if you want one. You might want new curtains, or furniture, or a fence around the house.
CAN I AFFORD TO B
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6296525
can afford a home loan, you need to work out your
yoWNesA'LlAm VI ., moo
HussAuo/wuit I 006
BUDGET EXAMPLE
TOTAL INCOME 2 300
TOTAL EXPENSES 1 785
AMOUNT AVAILABLE 515
ACCOMMODATION 150
AMOUNT AVAILABLE FOR
BOND REPAYMENT 665
WHAT DO YOU NEED TOQUALIFY FOR A BANK HOME LOAN?
Remember, not all banks and lenders ' are the same. .
Shop around for the best deal on a home loan.
Your ability to repay your home loan is not the only thing the bank considers before giving you a loan. A
They will also want you to prove certain things:
I At least three years stable employment. _ '
I An acceptable credit record. Most people have a clean credit record, with no judgements against them. Some people may have failed to keep HP payments up or repay loans in the past. If this was for a good reason, this have everything else you need to qual-, ify for a home lOan. The bank will be able to give you further information.
I Your pay or salary slip and your spouses pay or salary slip.
I EITHER at least 5% of the cost of the house as a deposit.
I'OR a good savings record with the bank over 9- months to give you the deposit of at least 5 percent.
For many people, this savings route to a home loan will be best. It helps the bank to get ' J to know and trust you. At the same time, you get used to putting a certain amount of money into your housing ,ac-

count every month.
’ might not count against you if you

HOW DO YOU SAVE TO GET A BANK HOME LOAN?

Not everyone has enough cash to pay a deposit and not everyone can show an acceptable credit record. But you could still qualify for a home loan by saving - if you qualify, the banks will help you to open a savings account with them. ,

You will be asked to save a set amount every month for at least NINE MONTHS to prove that you can make home loan payments on a regular basis.

The money you save this way will be a big part of the deposit on your home.

If you do not qualify with the banks for a home loan, you might get a loan from the other lenders who have different requirements and who areleliugIto give a home loan to lower income applicants. Before you sign up with any lender, make sure you compare. Some might charge more than others, some mightgive you . a better deal than others. Shop around and don’t be afraid to ask questions.

’ CAN I c.51- HELP FROM MY EMPLOYER?

Many employers are willing to help you with housing. Ask your employer or company personnel officer whether you qualify for help for a loan. You may find that they offer housing benefits. Or your employer could simply help you check whether or not you qualify for a subsidy and a bank loan.

WHAT IF I HAVE DIFFICULTY WITH REPAYMENTS?

You must repay your loan on time every month or you could lose your house. If you are having money problems, it is Very important that you speallito your bank before you miss any repayments on your home loan. By doing this you give the bank the chance to understand the problem and they may be able to give you advice or help. If you ignore the problem, you will probably lose your home. .

WHEN SHOULD I SEE THE BANK ABOUT APPLYING FOR A LOAN LINKED TO A SUBSIDY ’- CALLED A CREDIT-LINKED SUBSIDY? REMEMBER: THERE ARE TWO WAYS TO GET A SUBSIDY LINKED TO A BANK HOME lOAN v

If you can afford a home loan and want to apply for a credit-Iinked subsidy (a subSidy with a home loan) through a bank, there are two possible roads to follow:

OR

Savings could be the best route for many people. If the bank accepts you as a saver, there will be a subsidy set aside for you;

I 2. A subsidy linked to a home loan and a bank Savings scheme: If youhave no deposit, but you have been in stable employment for , at least three years and have an acceptable credit record, then you ’ I must go to the bank to begin the SAVINGS ’ROUT E To A HOME LOAN before you look for a houSe or site. The bank will ask you to isave a _ V certain amount each month for at least nine months toprove that you- can afford regular repayments. ’ " , ’

I 1. A subsidy linked to a home loan and a-deposit: lf you pass all the requirements and have moneyifor a deposit, you must first find a house, or a site on which to build a house and a builder to work for you. and make a conditional offer to buy or for the builder to work for you. If your conditional offer is accepted by the seller, you can go to a bank and ask for a credit-Iinked subsidy. They will ask for proof that you have at least 5 percent in cash for the deposit plus enough money for other costs. They will also check your credit record.

IIIL

WHAT MUST I TAKE WITH ME TO THE BAN K?

There are several documents which the bank needs when you apply for a home loan. I

These are: I Copies of identity documents for you and your partner or copies of identity documents for you and your dependent children.

I A marriage certificate if you are married.

I Documentary proof of both incomes including an original of a recent pay slip.

I Proof of three years stable employment .

I If you are self-employed, you will need proof of your monthly income (e.g. tax returns, bank statements).

I A certified copy of the conditional agreement of sale of the property you want to buy (unless you are taking the savings route to credit.)

I A certified copy of a permanent residence permit if you are not a citizen of South Africa.

ENGLISH
The government recognises access to housing as a basic human right.
But the drive to rid South Africa of its housing backlog and ensure that its housing demands are met relies on a joint effort by the government. the communities, and business, including the lenders. The government will play :15 part with subsidies, Housing Support
Make your area attractive to business and banks. It is only when people want to invest or buy property in your area that your house is worth something.
It is only possible to sell if people want to buy.
Centres and the upgrading of infra-structure. The banks have agreed to play their part by lending to people! with smaller incomes. Now it is uprto communities to play their part.
The challenge to the communities is to ensure that people pay for their hous-mg and their services, to look after com-munity facilities like schools, clinics,
Encourage your neighbour to fol-low your example and pay for housing and services. Join the local community police forums, and help protect and clean up your neighbourhood. Ask lo-cal businesses to support projects in
SOME COMMUNITIES WILL NOT QUALIFY FOR lOANS STRAIGHT'AWAY.
WHY WILL SOME COMMUNITI ES NOT GET LOANS IMMEDIATELY?
parks, pools, halls, and libraries. It is up to the communities to work with com-munity policing forums, the churches, and other organisations to ensure re-spect for the law. Only when all of these things are present in a communi-ty will banks feel it is safe to lend. Gov-ernment at local, provincial and na-tional level will invest in infrastructure
WHAT CAN A COMMUNITY DO TO TAKE UP THE CHALLENGE TO ATTRACT
. LOANS AN D GOVERNMENT ASSISTANCE?
your area. Make sure the law can be ap-plied in your community. Discuss sug-gestions as a community. The local gov-ernment also has a role to play. Make sure there is a council which talks and

and community facilities.
The government have obtained a commitment from the banks to lend in areas they used to avoid. But the government will be unable to make the banks lend in communities which are not taking up the challenge of Masa-khane for payment and community in-volvement.
elections to make sure your local coun-cil represents you. Join together with your neighbours and community groups to make your community a bet-ter place to live.

works for you. Take part in the local
WHAT MUST A COMMUN ITY DO TO ATTRACT INVESTMENT AN D HOME LOANS?
For a community to attract investment from the banks and other investors, it must meet se veral requirements such as:
I The com-
munity opposes

crime and vio-
lence and
upholds the law
through an
active
community
policing forum.

I Houses can be
bought and sold.
The new owner
can move in
without any
trouble.

IThere is an
acceptable and
rising level of
payments for
housing and
services.

I A non-racial, representative
local authority exists and is
functioning effectively. The
council has a billing system
for services. It keeps water
supplies, sewerage disposal,
roads and other facilities in
order.

lThe
community
encourages
respect for the
law and court
orders. It sup-
ports the sheriff
in his work.

I The
community acts
together and
makes sure its .
local
government is
delivering what
they are paying
for.

V I The
community
supports job
creation.

WHATIS THE NE
W SOUTH AFRICA'S VIEW ON NON-PAYMENT?

The government at national. provincial and local level says we can no longer ac-cept non-payment if we are all to re-build South Africa and help people to house themselves. More and more com-munities agree with this. In future, by law, nobody will be allowed to stay in a house that they are not paying for. The courts will act against those who refuse to pay for what they use.

If you find yo'urself unable to pay your home loan, you must ask your bank for advice straight away Often, it is best to sell your house on your own and repay the bank if you can no longer afford your loan because you could get a better price thisgway: If ' home loans. the bank can apply to the courts to resell the house in order to re-cover its money.

Although this is the last option, non- -

payment can result in you losing your home. i

In the past, some residents have been unable to pay their loans regularly. Others took part in a bond boycott, refusing to pay for their home loans. Some of the loans came from the banks, some came from the South African Housing Trust (Khayalethu Home Loans). Many then stayed in those homes even after they had been taken to court and they had been ordered to leave.

Now the Government and the lenders agree that people cannot stay in houses they are not paying for. Special plans have been made to solve the problems of both the banks and the people who are living in houses and not paying for their loans. Many people will get help to stay in their housesif they start paying.

Others will get help to move to cheaper houses they can afford to pay for. Sorting out the payment situation will help the rest of the commu-

SOLUTIONS FOR PEOPLE WHO HAVE NOT BEEN PAYING THEIR LOANS

nity to attract loans and investment.

In many situations the banks will contact their clients who have not been paying to offer them solutions. In the case of occupants where the house has been taken away by the courts (repossessed), a new company called Servcon Housing Solutions has been formed to sort out the situation. The South African HousingTrust (Khayalethu Home Loans) will follow the same policy as the banks.

There will be an affordable solution for all non-paying occupants. Everyone will get a personal visit from a bank, SERVCON or South African Housing Trust representative who will explain what non-paying occupants can do. The main message is:

I If occupants can afford to pay for the house they are in, every effort will be made to avoid home owners simply stop paying their repossession. The lenders will help people who can afford to pay in finding ways of paying for their loans on a regular monthly basis.

I If people can afford to, they will be able to buy the houses back which were repossessed earlier. ’

I If they cannot afford the loan payments on the house, they will be offered help to find an affordable home. This will include help from the government.

I People who refuse the offers of help and do not co-operate will be removed from the house with the support of the law.

The national and provincial governments and the lenders agree this is a fair solution for everyone - the occupants, the lenders, and the communities. Everyone must know that people who refuse to take part are missing their chance for help.

3 DITABA TSE MoNgi-E
DITABA TSE MON
Ho teng ditaba tse monate tsa phu- mantsho ya matlo bakeng sa batho ba kgolang R3 500 kapa ka tlase ka kgwedi. Ho tloha ka la 1 June 1995. mmuso o tla thusa dikefe-kete tsa batho selemo se seng le seng ka phumantsho ya matlo.
V Sehlohlolong sa leano Iena Ie letjha,ho , teng tjhelete ya tshehetso le tjhelete ya kadimo e leng phatlalatso e entsweng ka May ke Letona la Phumantsho ya Matlo - Sankie Mthembi Nkondo. Selemo se seng le se seng ho tla ajwa tjheletevtsa ditshe- hetso, mme selemo se seng 1e se seng _. bongata ba batho ba hlokang thuso ena ha tla e fumana. Selemong sena Mmuso o hlwaile tjhelete e kalo-kaeRZQZ-bmibn’ bakeng sa phumantsho ya matlo. e leng 1 80% ho feta ya lemo se fetileng. BOholo ba tjhelete ena bo tla se’bediswa e le tjhelete ya ho thusa batho ho reka kapa ho ikahela matlo a nang le metsi a hlwek- ileng. tsamaiso ya ,dikgwere-kgwere mmoho le motlakase ka thuso ya Eskom.
Empa Mmuso ha 0 mong ho thusa setjha- ba. Mmuso ba 0 ile wa saenela tumellano e bitswa’ng " Record of Understanding? le dibanka tse kgolo. Tumellano ena e bolela hore dibanka di tla boela di fana ka tjhelete ya kadimo ho ha fumanang- meputso e fokolang. Ho ba tla kgona ho lefa_tjheleta, ho tla ba Ie dikadimo tsa tjhElete tse ntjha tse 50 000 selemong sa pele ho tloha ka la 1 June 1995. Dibanka di ile tsa ’dumela ho fana ka tshireletso ’fsetjh3beng tla’sa Molao wa .Boitshwaro wa AML (Associatibn of Mortgage Lenders’ Code of Conduct). Mona diban- ka di itlama ho sebetsa ka toka ntle le
BAPI LE PHUMANTSHO YA MATLO KGAOLO YA 1
letho le patuweng ka dinako tsohle.
Mang le mang ya etsang kopo ya kadimo ya tjhelete, o tla tshwanlva jwaloka bohle tlasa tataiso e hlakileng ya hore le mang ya kgonang ho fumantshwa tjhelete ya kadimo. Haeba motho a hloleha ho kad- ingwa tihelete, banka e tla mo hlaloset- sa hantle hore na’hobaneng e sa amohele kopo ya hae. Bohle ba atlehileng ho fu-v mana kadimo ena ya tjhelete,.ba tla tse- ba ka hohle ho lebelletsweng ho bona ha ha boela ba lefa tjhelete eo be e kadim- meng.1Bakeng sa tshireletso ya setjhaba hape, mmuso, dibanka le dihahi ba saenetse tumellano e nngwe e bitswang " Builders" Warranty Scheme". Mona di- hahi tse tlasa leano lena di itlama hore di tla etsa mosebetsi wa kaho ka nepo mme di jare boikarabelo ba seahilweng. ,
ATE TSE MABAPI LE PHUMANTSHO YA MATLO HOTSWA MMUSONG LE DIBANKENG
Ho atlehisa leano lena l e letjha la phu- _ mantsho ya matlo, setjhaba ka kakaret- so se ya phephetswa. Ke phephetso ya hore motho ka mong a jare boikarabelo Ie ho bontsha ’mafatshe a ka ntle hore ho ka tsetelwa ntle Ie tshabo, hore ho ka fan- . wa ka kadimo tsa ditjhelete ho aha mat: , lo le ho theha mesebetsi. I(e phephetso ya Masakhane. Koranta ena e tla o hlalos-

etsa tsohle t_se mabapi le phumantsho ya
matldAfrika BonIva. E tla o hlalosetsa
hore na 0 Iokelwa ke ho fuman& tjhelete
ya tshehetso ka’iiia tjhelete ya kadimo
kapa o tshwanetse ho etsa kopo ya
tjhelete ya tshehetso. E bale ka hloka pele -
0 ya mmusgng .kapabankeng kapa ofis-
ing tsa tsamaiso ya Prqyince. Leqepheng
le ka morao, d tla fumana mabitso a mek-
gatlore tla o thusa ho ya feta mona.
SESOTHO
Table kapa tlhahlamano ena empa e le tlhalosetso e kgutshwanyane ya tsela tse hlano mabapi le phumantsho ya matlo. Pele o reka kapa o aha ntlo, ho
teng dintho tse ngata tseo o tlamehang hore 0 di tsebe. Bala koranta ena kaofela Ie teng ka hloko,’pele 0 ka qala ho etsa leha e Ie eng. E tla o hlalosetsa seo
0 batlang ho se tseba ho tloha ka mohato wa pele o Iebisang ho fumaneng hahao tlo eo e leng ya hao.
’I’SELA VA 3:
’I’SEHETSO YA KOPANELO
’I’SELA YA 4:
mots: WA l-IENO HA ,
o KGONE Ho FUMANA
rsninnso
TSEM VA 1:
TSHEHETSO E
MIA" I1 PROJEKI
f ’1 "1S:m._YA’_5$.’
.15: mo Yawn, o
Ditefello tsa matlo Ie ditshe-
ha ho hlomphuwe, setjhaba
ha se sebetsa mmoho. Bora-
matsete, mekgatlo e kadi-
manang ka tjhelete le e
ahang matlo ha e no fana ka
thuso. (Sheba leqepheng la
14)
Ditefello tsa matlo le ditshebeletso di n o. Kahoo borametsete, mekgatlo e kadimanang katjhelete le e ahang matlo
e ikemiseditse ho aha matlo. (Sheba leq
’ ’ Mang le many an mokgolo wa lelapa ka kakare :; tlase ka kgwedi. Mme a MATLO A ROPANELO ’ MATLO A Ha ho ya kgonang ho f"-
, so fumana setsha se nang le ditshebeletso, jw kg muso. "3 0 na ’9 5315M 1 ; ’ ’1 " THEKOI-OHELO mana tjhelete ya tshehetso
2 , __ , 1 se iwalo, o IokelWa ke tshehetso e tiiseditswe o kgola R1 500 kapa ka , - , pele bohle ba lefella matlo
: JG MAIN tlase. Ho tswa mokgolong wa hao hore na 0 l ._ _ p o mmoho le ya tshehetso. . 1 1’ _ ’ d’tsh b I t h hl .
YA KHO- ’1 ’ Hleihoba dintlha t_sa hqre na 0 ka kgona ditefellq ’(Sakgw tjhelete ya kadimo. (She- $331110: grggzetlsehe SWIM l: geisha; Erie
NANG HQ ha leqepheng 1112):. ’v 1 ’ : batho matlo a theko e teng tshebedisano mmoho
’FUMANA -_ ’ 1 tlase ba kgonang ho fu- (Sheba leqepheng la 14)
., mana tshehetso.
’, l: .THUSO? _- ’ Haosavkggnevditefvdlo tsa kgwedi
?bala mona. -
HLOKAHALE HORE
Buisana Ie batho ba
MOKITLAN E
motse wa heno hare
% HAnw’ m: i
K! mom 57 1b osm kapa sowowkno ’1 H55 f " DEPOSIT! kapa BOIPOLOKELO batho ba ka k 0M
1 0 hloka bonyane Eya bankeng o ’1 iakelWe 0 hloka bonyane di- Eya bankeng o kenele letswa jwangglo lefeua
dipositi ya 5% ya kenele leano Ia keho fu- positi ya 5% ya leano la boipolokelo. Mokgatlo wa matlo a matlo le ditshebeletso
tshelete yohle eo boipolokelo. Kamo- ima 1 tshelete yohle e0 0 Kamora kgwedi tse thekoloh elo o batho ba ka sebetsa I
ra kgwedi tse robong 0 ka kgona jwang mmoho mme ba
0 batlang ho e , batlang ho e kadima.
H0 BWA kadima. Ha e Ie robong 0 ka kgona yal dl- Ha e le siyo, bua le ho batla ntlo wa tse- m nehe t’h lete
BANKING? siyo, bua le banka ho batla ntlo wa tse- mo. ’ ’1 banka ka boipoloke- . ba le ho

fumana kaadimo. (slheeba ya trggrsgzngiaagsm- ..
1 - ka boipolokelo be be le ho fumana 1 . lo b0 lebisang mokit- tjhelete ya kadimo. ’ leqepheng la 11)
lebisang mokitla- tjhelete ya kadimo. . . 35 laneng. (Sheba ((Sheba leqepheng la Hlophisa kopano ya
neng. (Sheba (Sheba leqepheng la 1 ’ leqepheng la 12 & 12 & 13) mekgatlo ya selehae leqepheng la 12 & 12 & 13) dikereke, makgatlo y’a
bo-Mme le e meng e ka
bang teng motseng
hore ho ntlafatswe
13)
_ v . y , A MATLO A
. . . x _ motse wa habo Iona. _
MAL: ICE, 1 1 g - ntlo e seng e THEKOLOHELO Bolellang ba lekgotla la 2
E755 - apa flat, kapa ntlo e Pele 0 tlameha ho fumana mokgatlo tsamaiso ya motse 3
mmoho le ba mokgatlo L 1
wa tshireletso hore Ie
batla tshebedisano
mmoho. (Sheba
quephengla14). Hang
ha batho ba se ha lefel-
la matlo a bona le dit-
o thusang batho ho fumana matlo a
thekolohelo. Tang 0 tla fumana thu-
, so ya ho hira ntlo tlasa leano lena.
heba leqepheng la 11)
1JWANG? " "th e ahwa, kapa setsha moo
.10, a ikahela teng, le sehahi sertla
p ah. _a_. (Sheba leqepheng la 9).
IEikgotla Ia phu-
; mgr! ho matlo, mme o kgethe
tjb ?hantle. (Sheba
_
a7ban9 ’ ’
1 ’Eya Lekgodeng la V .
. a batlang ho-theh
Eya bankeng
Provincela Phumantsho
kapa ho ha kadi-
Eya bankeng ho
Eya bankeng Eya bankeng ho
Tlatsa fdromo
. ya boikopeio kapa ho ba kadl- botsa hore na 0 ka ya matte kapa hd Lekgotla manang ka tjhe- botsa hore na 0 ka mokgatlo wa kaho ya "’ shebeletso, le sebetsa
le mokgatlo o manang k3 kgona ho fuma’na la tsamaiso ya motse kapa Iete ya matlo, ho kgona ho fumana matlo W3 kopahelo. Ba ’ mmoho jwaloka setjha-
ahang matlo tjhelete yia rfwat- tjhelete ya kadimo diofising’ tsa tsamaiso ya ya buisana le uhelete ya kadimo tsamaiso ya motse, ba, Ie ka kgona ho nka
JWALE KE haeba 0 batla 503K139 msmm E&POHQk’a Pravince tse tikolohong ya bona ka tjhelete lea’nong ’3 tsamaiso ya Province kapa ’ kapa Ia sala morao e
. YE RAP tjhelete ya .2 1:3? Ta .1 0’90’0 50- pele heno mmle o tiatse foromo ya kadimo. Tlat- bO’POIOkBIO: pele 0 ba lekgotla Ia Province la nngwe ya tsela tse 1
, f tshehetsg ntie 1336-st 5’3 kw? 0 k3 qala ho batla ya ho ikopela ho fuwa 53 foromo ya k3 qala ho batla phumantsho ya matlo ba bontshitsweng mona. W
_ . _ - . Ie ya kadlmO- m0. Txatsz? iow- Fm kapa’wa etsa tjhelEte ya tshehetso. O boikopelo ba ntlo kapa.wa etsa tla Ie eletsa hqre Ie thehe
. (Sheba mo ya belkopelo KOpO ya tjhelete nmemmena hoba L x- tjhelete ya tshe- kopo ya tjhelete ya mokgatlo wa kopanelo
leqephe la 10 ba tjhEIEte ya ya tshehetsp gotta la PiovinCe-ivla phu- hetso Ie ya kadi- tshehetso mmoho jwang. (Sheba leqepheng
& 11). tshehetso Ie ya mmo’no le tjhelete imahtio’y Matlo Iheba .1 mo (Sheba le tjhelete ya kadi- la 11)
kadimo. (Sheba ya kadimo. (Sheba f?" 1 1 "- ’ ’5 ’ mo. (Sheba leqephe
eqephe la 13);
"lleqephe la ’13). leqephe la 13). la 13).

55501110 DITABATSE MONATE mam E I YAMTMWKLO TA 3: 9 3
PELE 0 KA FUWA TJHELETE YA TSHEHETSO KAPA YA KADIMO
, O TLAMEHA HOBA
LE NTLO KAPA SETSHA SEO 0 KA SE REKANG LE SEHAHI SE TLA O AHELA NTLO E0
oavawmm
m1 ,
’ , Ntlo kapa flat keHIe’tlotlo la bdshwa-botshwere. Nahana hantle ka ntlo ya dita-
, b’a-tabelo tsa hao pele 0 ka etsa kgetho. mo ho nang le dikolo, mabenkele,ditliniki le dipal’angwang haufi kapa e0
e leng hona e tla ahwa. 3 .
. Botsa ba Lekgotla Ia Province Ia Phumantsho ya matlo kapa ba rekisang
- i , Lohotha pele’bohblo ba ntlo (30 ba Ielapa la hao batlang ho e hloka, mme matlo hore na 0 ka fumana ntlo kae.
ba be ba e’kgone. Nahana ka lkgetho tsa hao- 1" ’
. . i Potoloha o nne o shebe moo ho ahwan matlo a mat’ha ke I k 1t!
. EB: 2:322: mm: 8 :2: 2 3:3? :0 llaltela rlnatlta aria. ’ tsamaiso ya motse kapa dihahi. Sheba ma) ya dipdnt’shgten’g i303? a la
_ e aeapaensee 0a. Lek hof ’ _ v ’
. :Eapoa tsa 20 Eobala di be kgOIo ho fetalsa ho phomola. i phuftva. umana hore na tulong gpho rena kgotso mme molao O a hlom- 3
, 0 e nnyane ee_a ebe le tsa bohlokwa tse kang kitjhini. 1 1 . Ha 0 se 0 nahann ’ ka ts I ’ I
. Nahana here 0 batla ho phela ka’e; Leka ho fumana tulo e0 0 tla e kgona kapa sauna. ’ e 3 . ena, o k? qala W3 batlana. le ntlo
HO RE KA NTLO
Rafe rekahg ahanY?lhantlele;morekisi. Hdna hoboleia horeodumela h Hrek ’H’A 1. ’ ’ _ , hamlehog wke-uwalefa-Igm ’ ’ 3 o a ’FEEFAO ka fumanayhe’em ya ’
l Sh 1t!
Ha oyse oifumane ntl’qkaps seisha-seoro
Ho 53 fumantshwe-tjhele’te t’she’hetso
Ho FUANA MONT YA TLAd AH ELA 0
Haeba obatlaho reka setsha moootla-ikahela ntlo, le ho reka ntlo e seng’e,fedile;.kapasng amse-gevtiaiah , f ’33
. se tlazjaraboikarabelo ha masebetsi wa sona. 3 ’ A , " " ’ ’ ’
fi Botsa mokgatlo waH dihahi kadihahi tse tshepahalang tikol’ohongya heno. . _ , - . I . , . ,
g, Haeba o-naI-zlesehahi, botsa hare na 59 ingodisitse kapa sesa entse kopo ya hobasetho sa National Home Buildefs Registratign:CbunCil3;.r ,
g" ,g Hlahloba dihtlo’tse dingytseoaiseng’a di hahileho ikgodisa hofe’di hahilwe harit’le ; f .
BUILDER’S WARRANTY SCHEME KE m4? ,
betso ya tsona ho latela maemo a itseng mme
Ke boikarabelo ba hao ho batlana Ie sehahi seo 0 se tshepang. Nno tsamaye 0 ba botsa hore ba tla batla bokae ho o etsetsa mosebetsi wa kaho Ie
ho hlahloba mosebetsi wa matsoho a bona. 4
Haeba o etsa kopo ya tjhelete ya kadimo bankeng sa ntlo bankeng, banka e tla tsitlallela hore sehahi sa hao se saene tumellano ya warranty e
tjhaetsweng monwana ke NHBRC mmoho le wena ho tloha ka Ia 1 June 1995, mme e be setho sa NHBRC ho tloha ka la 1 November 1995. Haeba o
3 na Ie tjhelete ya tshehetso mme 0 se na tjhelete ya kadimo ho tswa bankeng, feela o batla ho sebedisa sehahi, o tla be 0 sireletsehile ha 0 ka sebe-
disa motho eo e leng setho sa "NHBRC". Hona ha se tlamo, empa o tla be 0 sireletsehile kgahlano le mosebetsi o sa kgotsofatseng.
BUILDERS’ WARRANTY E O THUSA JWANG?
Haeba sehahi sa hao e Ie setho sa NHBRC, se tlameha ho aha ntlo Ie ho e qeta ho latela maemo a itseng mme se be Ie tiisetso ya bonyane Iemo tse
hlano tsa folomente, mabota le marulelo. NHBRC e ka nna ya ahlola mohahi o sa tsamaisaneng le molao wa tumellano Ie Builder’s warranty.
55 batho ba seng ba fumahb ditsha (53 nang IetditShebe’letso jwaloka’thuso-ya ’phumantshd ya matey? V
hore ditsha ke t’sa .bona. Tsena di bitswa tshehetso tsa tjheletetse tiiseleditsweng; 0 ka fumana dintlha
I 1. Ditumellano tsohle tsa ho reka ntlo kapa setsha di tlameha ho ngolwa kontrakeng. Se ke wa Ieka ho seanela kontraka e0 0 sa e utlwisiseng. Fumana motho ya nang Ie tsebo Ie botshepehi ho o hlahloba le ho hlalosetsa.
I 2. Lefa tjhelete efe Ie efe

ya dipositi ho quwetha kapa morekisi ya ngodisitsweng wa matlo. Kamehla batla setlankane (resiti). Bongata bo Iahlehetswe ke tjhelete ka lebaka Ia ho tshepa di-nokwane kapa ha sa fuwe diresiti. 0 ka netefatsa ka bowena hore na morekisi wa matlo o ngodisitswe-semo-Iao ka ho Ietsetsa Estate Agents Board nomorong ya (011) 883-7700.

I 3. Eba Ie nnete ya here 0 tla kgo-na ditefello tsa ntlo le tjhelete tse ding tsa ditshebeletso. Botsa ban-ka hore na tjhelete ya hao ya kadi-mo e tla o qosa bokae kgwedi e le nngwe. Netefatsa hore o kadima tjhelete bankeng kapa mokgatlong o tshepahalang mme o tumme ka ho kadima batho tjhelete. Kamehla eba le nnete ho bolella banka kapa ba 0 kadimang tjhelete hore o kgo-Ia bokae le seo 0 se sebedisang kg-wedi ka nngwe.

I 4. Hlahloba dintlha le Lekgotla Tsamaiso ya motse hore na motho e0 0 rekang ho yena ehlile ke mon-ga ntlo kapa setsha, Ie hore na 0 na Ie tokelo ya ho rekisa. Hlahloba hore na ho teng molato wa tjhelete lek-gotleng o mabapi le sebaka sea.

I 5. Se ke wa dumela Ie ka mohla 0 le mong seo 0 se tshepiswang. lnetefalletse dintlha ka bowena. 1

I 6. Ebang 0 na Ie dipotso, Ietsetsa Housing Consumer Protection Trust nomorong e 35a Iefellweng ya 0800 111 663 bakeng sa tlhalosetso e sa Iefellweng.

V.._....,..___.._-- __-v 7 , _.....7 7 7-..7w 7. -   7-..?
SESOTHO
TJHELETE TSA TSHEHETSO DI SEBETSA IWANG?
Karolg gng e tla Illggosegga bohle horg g’ihglgt; ya tshehetso kg eng. E tla o hlalosetsa hape hare o eise eng haeba o
kgona Ila fumana tjhelete ya tshehetso, empa o sa kgona ho fumana tjhelete ya kadimo. ik Ha o kgona ho fumana
tjhelete ya tshehetso mmoho Ie ya kadimo iwaloka Ila ho hlalositswe kgaolong ya 5, banka e tla o hlalosetsa bore 0
etse eng ho fumana tillelete ya tshehetso.
Ke nehelo e tswang Mmusong e o thusang ho reka kapa ho ikahela ntlo eo e leng ya hao. 0 fumana tshehetso ena hang feela. Ha o e fumane e le
tjhelete; Mmuso o o lefella yona ka ho otloloha ho ya ho motho ya 0 rekisetsang ntlo, kapa ya 0 ahelang yona. Tjhelete ena ha a no 0 e
husetsa morao ka ditefello. Ho teng leano kapa mokgwa wa computer 0 sebediswang ho fumana hove na 0 kile wa amohela tjhelete ya
tshehetso kapa tjhe, kahoo se ke wa etsa kopo haeba o kile wa fumana thuso ena. l-la 0 ka leka ho eisa kopo ya tshehetso kgetlo la bohe-
di,ke tlolo ya molao. Ebang o ntse o phehella ho etsa sena. o tla iphumana 0 le tihankaneng.
O tla kgona ho fumana tjhelete ya tshehetso ha feela:
T, H ELETE YA TSH EH ETSO & TireLete rorle elkenan’? lapIeng la hao e le R3 500 ka kgwedi kapa ka tlase.
IEe getoapeeoreanto. _
(5U BS. DY) KE N EH ELO i O soka o fuwa tjhelete ya tshehetso etswang mmusong bakeng sa ntlo.
(G RANT) E TSWANG MMU- $ 0 so nyale empa 0 na le bao 0 ba fepang, o nyetse kapa o dula.le eo le tshepisaneng Ie yena.
SONG. H A O NO 0 E BUSETSA & 0 le moahi wa Afrika Borwa kapa molata ya nang le bopaki ba bodulo bo tsitsitseng.
i3 0 le dilemo di 21 mme o nyetse semolao kapa ho latela setso.
MORAO KA DITEFELLO
Tjhelete ya tshehetso e fumaneha feela
moo ditjelete tsa matlo di seng ka hodi-
mo ho R65 000. Tjhelete ya tshehetso e0
0 tla e fumana e amana Ie tjhelete yohle V I 0 F _   LA H ,
e kenang ka Iapeng Ia hao ka kgwedi. Oj-HHLA 11$, ’1.
Shebisisa tlhalosetso e ka Ietsohong Ie .   , , ... , . , _ . . . .
, Igtona ho bona hore 0 ka fumana tshe-   - RI 501,10? HI. H
hetso e kae. .
Ha se mang le mang ya tla fumana tjhelete e
bontshitsweng kahodimo. Batho ba seng ba na le
ditsha tse nang le ditshebeletso ka thuso ya mmu-
so ya ditjhelete nakong e fetileng, ba ka fumana
tjhelete ya tshehetso e tiiseleditsweng e bontshi-
tsweng ka tlase. E tla o thusa ho aha ntlo ya mae-
mo a nepahetseng setsheng sa hao. Tjhelete ena e
nnyane ho feta ya tshehetso e felletseng - empa e
lokile. hobane batho ba fuwang tjhelete e felletseng
ya tshehetso ba sa ntse ba tla lefella ditsha tse nang
le ditshebeletso. Tjhelete ya tshehetso e ti-
iseleditsweng e fumaneha feela more-
rong o amanang le proieke.
Ena ke tjhelete ya tshehetso e kopanetsweng mmoho e fuwe batho ba motse -ho Lekgotla Ia Province la Phumantsho ya matlo bakeng sa tjhelete ya tshe-
ka kakaretso, mme ba Iakatsa ho aha matlo a mmalwa e le sehlopha. ka thu- hetso molemong wa batho bohle ba tla fumana matlo morerong ona. Empa
so ya mohahi wa matlo. Mohahi e ka nna ya ba khamphani ya private, Iek- tjhelete e0 ya tshehetso e tla lebitsong Ia hao. E tla etsa bonnete ba here 0 fu-
gotla la tsamaiso ya motse kapa ya kadimaneng ka tjhelete. Tlasa maemo av mana ntlo eo Ieng ya hao.
tumellano e saenetsweng mmoho le setjhaba,mohahi o etsa kopo e le nngwe
NKA ETSA KOPO YA TJHELETE YATSHEHETSO RAE?
Haeba o lokelwa ke ho fumana tjhelete ya tshehetso ntle Ie tjhelete ya kadimo, etsa kopo ya tjhelete ya tshehetso ka ho otloloha diofising
tsa Lekgotla la Province la Phumantsho ya matlo. 0 ka romella kopo ya hao ka poso (Sheba Ienane leqepheng la ka morao)
Haeba o kgetha leano le dmanang Ie projeke, mohahi o tla o thusa.
Ebang o etsa kopo ya tjhelete ya tshehetso mmoho le ya kadimo, banka e tla o thusa.
0 ka fumana foromo tsa dikopo tsa tjhelete ya tshehetso Lekgotleng ka Tsamaiso ya motse kapa ofising tsa Tsamaiso ya Province.

SESOTH o DITABA TSE MONATE TSE MABAPI lE PHUMANTSHO YA MATLO KGAOLO YA 4 1 1
1 K; TJHELETE TSA TSHEHETSO TSE RAE TSE KA FUMANEHANG?
2 Palo ya tjhelete tsa thehetso tse teng selemo ka seng di iishetlehile tekan I i t
1 . ' . yetsong tsa mmuso le parlamente tsa phumantsho a matlo. Lehatekan etso tsa mat-
_ - lo dI le ka hodlmonyanaiho feta pele, ha se mang Ie mang ya tla fumana tjhelete ya ts heheisor di tloha feela. Ho tla nka dilgmonyana pele bohlgmona Afrika
"Borwa ba fumana' thuso ena ya phumantsho ya matlo Empa Ieha ho le' ' '
_ 1 _ . jwalo ho tla nne ho be le men etla e men ata a ho f '
. , lTjhelete ya tshehetso ya phumantsho ya matlo e t_la ntshwa hane selemong. y 9' y uma na tjhelete ya tshehetso.
I Ha ho na ba le..lenane Ia ba emetseng hp fuwa thuso ya tjhelete ya tshehetso.
I 0 ka nna wa etsa kopo ya thuso ena kaimo'ra-k wedi tse din le tse din tse th 1 I L - -
. _ ar ,. m '
ya tshehetso ya phumantshong ya matlo. 9 , 9 9 o m g kamghla ho tla qalwa botjha ka ho aj wa tjhelete
HHOPOLA. DITABA TSE MONATE I(E TSA HOREMUSO O IKEMISEDITSE HO FANA KA THUSO TA 1
. PH -
' VLO I1E DILEMONG TSE NQATA TSE TLANG. SELEMO I(A SENG HO TLA AIWA TJHELETE BAKING ?mumg gsy MAT '
;- KE ETSA KOPO YA TIHELETE YA TSHEHETSO JWANG?
- 1- Haeba ho latela ditlhoko tsa mmHso olokelwa ke ho fumana tjhelete ya tshehetso. 'Meh ato e meraro e0 0 tlamehang ho e latela ke ena:
, Iphumanele ntlo, flat
' kapa setsha1seo o hat-
2 Ananya hantle le e0 0
1 rekang ho yena. (Hore
, lang ho ikahelavntlo hq o tla kgona ho reka ha
son mmoho le sehahi se tla o" " feela 0 ka fumana tjhelete 'yai
etsetsa mosebetsi wa kaho. tshehetso kapa tjhelete ya
tshehetso le' ya kadimo).
lkise Lekgotleng la'
Province Ia Phumantsho
ya matlo, ho ya etsa ko- '
po ya tjhelete ya tshehetso
kapa 0 ba rOmelle kopo ya hao
haeba o sa etse kopo ya tjhe-
_Iete ya kadimo mmoho le
tjhelete ya tshehetso.'Hopola,
tjhelete ena ya tshehetso e
ajwa tlasa leano la sediba ke sa,
mo-tla-pele.
Haeba o reka ntlo leb-H-w
4 atoweng la projeke e
'tjhaetsweng mon-
wana.- mme o sa batle tjh'dete -
ya kadimo, mohahi o tla o
thusa ho etsa kopo. '
Ebang o batla tjhelete
. - ya tshehetso mmoho le
ya kadimo, e'ya ban-
keng, batla ho thUsa ho etsa
kopo.
KE NKE ENG HA KE ".0 ETSA KOPO YA TiHELETt YA TSHEHETSO?
Ho teng mangolo a mangatanyana ao Lekgotla la Province Ia Phumantsho ya matlo Ie tlan ho a batla ha wena Ie molekane wa h l k
kopo ya tjhelete ya tshehetso. Ona a kenyelletsa: 9 ac pe e a etsa
I Dikgatiso tsa I.D. tsa Iona ka bobedi.
I Pale ya tjhelete yohle e kenang ka Iapeng' ho kenyelletswa Ie resiti ya morao-rao ya mo kgolo wa hao.
I Kgatiso ya semolao ya tumellano ya kananyo Ie thekiso ya ntlo kapa setsha seo 0 batlang ho se reka.
l Kgatiso e amohelehang ya bodulo, ebang '0 se moahi wa Afrika Borwa.
Q11HELETHA169HEHIE1'50 E RA NTHEKELA mar
atolosa ha nako e ntse e tsamaya ho ya ka matla a
hao. Diieho di ya fapana naha ka bophara.
I(e boikarabelo ha hao'hore o fole mole- '
mo tiheleteng ya hao ya tshehetso.
tshehetso e felletseng e tla o kgontSha hoba le seo
e leng sa hao,moo ho nang Ie metsi a hlwekileng,
tsamaiso ya dikgwere-kgwere mmoho Ie motlakase.
Sea 0 se ahileng setsheng seo 0 ka kgona ho se

Tjhelete Sohle 15a tshehetso di 0 kgontsha ho ba le ntlo, ho tsamaellana le mokgolo wa hao. Ka kakaretso hona ho bolela hoba le setsha se nang le dithebeletso Ie mo ahonyana o e leng wa hao. Tjhelete ya

11H nu: YA TSHEHETSO YA KoMNELo

Tjhelete ya tshehetsoya kopanelo e Se e le mohatong ya qetelo ya tlhophiso hore e la thuSe ho fumana monyetla wa phumantsho ya matlo le le sehlopha.

Ha 0 le mmoho le ba bang, hotla le thusa ho fumana thuso e nngwe ya tjhelete ya kadimo ho tswa dibankeng kapa-thuso ho tswa ho ya le hiretseng mosebetsi ea 0 neng o ke ke wa e fumana ha O ne 0 etsa kopo e jwalo o la mong. ’- 1 1 ’

HO TENC MEFUTA E MMEDI YA TSHEHETSO YA MEKGATLO:

, N" A, ... 1. ...-1_1

1 ’ mmuso o NTSE 0 REM Ho FANA

. Tjhelete ya tshehetso ya kopanelo e fuwa sehlopha sa batho ba the-
1 hileng mokgatlo wa kopanelo hore ba reke kapa ba ikahele matlo. Lekgotla la tsamaiso ya Province le tla fana ka keletso ya hore mokgatlo o jwalo o thehwe jwang. Le tla hloka thuso ya quwetha hodima ntlha ena. Ha Ie se le thehile mokgatlo wa kopanelo ka thuso ya lekgotla la Province la phumantsho ya motlo le ka kgona ho etsa kopo ya tjhelete -ya tshehetso le thuso e nngwe le le mmoho. Le tla tshwanela ho etsa kopo ya tjhelete ya tshehetso Lekgotleng la Province Ia phumanthso ya matlo. Thuso e nngwe Ie ka e kopa bankeng kapa mokgatlong o kadimamang katjhelete. Morero oo ke wa kopanelo. keyhore e mong le e mong wa Iona le Ie mmoho. Ditho tsa mokgatlo oo wa kopanelo di ka reka matlo ao e leng a isona ha feela Iona le le mokgatlo le nka qeto ya ho rekisa matlo ao. e kang dikereke kapa o thehilweng ka ho ikgetha. Mokgatlo o jwaI0 0 ka reka kapa wa ikahela matlo 3 ka hirisetswang batho ba kgonang ho fumana tjhelete ya tshehetso. Tjhelete ya teng ya rente e tlase ho feta ha O ne 0 hirile ntlo ya motho e mong feela. Ho ka nna ha ha bobebe here 0 kgone ho reka ntlo ya hao ya thekolohelo ka tsela tse fapaneng. Haeba hono ho se ho hlophisitswe, mokgatlo wav hao wa thekolohelo o tla o tsebisa. Haeba o kgetha ho dula ka tlung tlasa leano la tshehetso ya kopanelo, 0 ka nna wa itulela ha feela o ntse o Iefella ntlo eo kgwedi le kgwedi ho latela tumellano. Haeba o tswa ntlong eo e tlasa leano la tshehetso ya kopanelo, o tla dumellwa ho etsa kopo ya tjhelete ya tshehetso here 0 fumane ntlo hohle feela moo o ratang, mme le teng ha 0 soka o reka ntlo eo neng o dula ho yona tslasa leano la kopanele.

2 Tjhelete ya tshehetso ya matlo a thekolohelo e Iefshwa mekgatlong

KATHUSO E NNGWE HAPE HO BATHO BA SA KGONENG HO

FWN WEST WIF Ameomo UNA 150mm

Batho ba bangata ba futsanehile hoo ba sa kgoneng hona fumantshwa tjhelete ya kadimo bakeng sa phumantsho ya matlo. Ntlheng ena mmuso 0 na le maikutlo a bore 0 tshwanetse ho fana ka thuso hore batho ba welang sehlopheng sena le bona ba kgone hoba le matlo ao e leng a bona.

Ke kahoo Mmuso o thehileng ditsi tsa thuso ya phumantsho ya matlo (Housing Support Centres) hore le wena o thusehe morerong wa hoba Ie ntlo eo e leng ya hao. Ditsing tsena tsa thuso ya phumantsho ya matlo, o tla fumana batho ba motse wa heno ba etsang Ie ho rekisa thepa ya ho aha ka theko e kgonehang. O tla be 0 fumane Ie ditsebi tse tla o thusa ka mahlale a ho aha Ie ho rala meaho. O tla be 0 fumane le dikeletso tsohle tse mabapi le phumantsho ya matlo. Setsi sa pele sa thuso ya phumantsho ya matlo se tla bulwa lemong sona sena.

YA 1’sH EH 12156 ($035197!

.AnnIv-e-e .,.,..

MOKITLANE - KE ENG SEO, KE MANG YA RA 0 FUMANANG, HAPE _O TSAMAISANA LE BOIKARABELO BQFE?

Ha o kadima tjhelete ho-aha kapa ho reka ntlo, seo se bitswa kadimo ya tjhelete ya phumantsho ya matlo. Tjhelete ena e kaba le thuso e kgolo, empa sa bohlokwa seo 0 tlamehang ho se hopola ke hore ha 0 kadimme tjhelete, o tla tshwanela ho e busa mmoho le phaello ya yona ka ditefello tsa kgwedi le kgwedi Ietsatsi le tshwanang kgweding ka nng-we nako ya dilemo tse 20. Ha o sa lefe ka nako kg-wedi le kgwedi,banka e na le hona ho o makalla lekgotleng la dinyewe. Lekgotla la dinyewe le ka 0 amoha ntlo ya hao mme banka e ke ke ya 0 buset-sa tjhelete e0 0 seng o e lefile.

Ha o batla ho kadima tjhelete, o tshwanela ho lefa dipositi ya 5% ya tjhelete yohle en 0 batlang ho e kadima.

I-la 0 se na tjhelete e Iekaneng dipositi, 0 ka kenela leano la banka la boipoloke-lo bakeng sa kadimo ya tjhelete ya phu-mantsho ya matlo.

O tla tshwanela ho ba Ie tjhelete bore 0 Iefe dit-jeho tsa banka le tjhelete tsa tsamaiso - hona ho bolela 5% e nngwe hape hodima dijeho tsa ntlo.

DITEFELLO ?SA KGWEDI

?EKOLO’FE) PHAELLO

Sa bo bohlokwa ke bore 0 utlwisise se bolelwang ka phaello. Phaello ke seo 0 tshwanetseng ho se lefa ya 0 kadima meng tjhelete hobane a o kadimme tjhelete. Sec 52. bolela here 0 tla tshwanela ho lefa tihelete 1! ka hodima ho eo o neng o e kadimme sethathong.

Ha o fumana tjhelete ya kadimo,o tshwanetse ho e busa mmoho le phaello ya yona. Ditefello tseo 0 di lefang kgwedi le kgwedi di entswe hodima I-Ia o sa Iefe ditefello tsa hao tsa tjhelete en 0 e kadimmeng kapa wa ha morao nakong,o ka Iahle-helwa ke ntlo ya hao. Kahoo pele 0 ka qala llo eba kopo ya tjhelete ya kadimo, netefatsa bore 0 tla kgona ho lefa banka ka nako kgwedi le kgwedi.

Hon 0 beba hantle na 0 tla kgona ho lefa tjhelete ya kadimo, o tshwanetse ho iketsetsa ditekanyet-so tsa hao. Latela tshwantshiso e bontshitsweng quepheng le latelang mme o hlophise tekanyo tsa hao pele o nahana ka qeto ya ho ya bankeng o ilo etsa kopo ya ho kadingwa tjhelete.

1. Kopanya tjhelete yohle e kenang ka Iapeng ka kgwedi (ke hore mokgolo wa hao le wa mohatsa’o). Ena ke yona tjhelete ya lelapa ka kakaretso. b

2. 0 kopanye ditshenyehelo tsohle tsa lelapa. Tsona ke dijo, diaparo, dipalangwang, thuto, ditjeho tsa pheko, ditefello tse batlang phaello le ditefello tsa founu.

3. Kopanya dijeho tsa ditshebeletso jwaloka metsi, motlakase, ho thothwa ha matlakala Ie ditjeho tse ding 1se amanang le ntlo. Mona ho ka kenyelletswa ditjeho tsa Masepala.

4. Jwale kopanyelletsa ditjeho tsa thepa ya ntlo le inshorense.

5. Ha o qeta ho di kopanya kaofela. tlosa palo eo ho tjhelete yohle e kenang ka Iapeng la hao kgwedi Ie kgwedi,mme 0 bone hore ho setse bokae. Tjhelete ena mmoho le e0 0 tlwaetseng ho lefella ntlo ya hao, ke yona e0 0 ka kgonang ho e lefa ha 0 kadimme tjhelete bankeng. Hopola, o tla hloka tjhelete e it-seng bore 0 kgone ho suthisa thepa, o kenyetswe motlakase mme le founu ya hao o boele e hokelwe. Mohlomong 0 ka hlo-ka dikgareteng tse ntjha,fenitjhara e ntjha kapa terata e potielang setsha sa hao.

Hopola hore dibanka Ie mekgatlo ya kadimo ya tjhelete e fapane. Ako iphe nako o ntse o sheba moo 0 ka fumanang se tla o kgotsofatsa. Hore na 0 ka kgona ho lefa tjhelete ea 0 e kadimmeng

bankeng. ha se Iona Iebaka la hore o kgone ho kad-
ingwa tjhelete. Ho tla batlahala bore 0 fane ka
bopaki bo itseng:
Bonyane o be dilemo tse tharo 0 na le mosebet-
si 0 tsitsitseng.
4 0 be le pale e amohelehang e amanang le mok-
itlane. Batho ba bangata ha ha na molato o mabapi
Ie mokitlane. Batho ba bang bona ba ile ba hloleha
ho lefa ditefello tse nang le phaello kapa hona ho
busa tjhelete tseo ba di kadimileng nakong e
fetileng. E se eka sena 5e ke ke sa 0 sitisa ha 0 bat-
la bore 0 fumantshwe tjhelete ya kadimo bakeng
sa ho reka ntlo. Ba banka ba tla o fa dintlha tse ding
hape tse amanang le ntlha e hlalositsweng.
: esiti ya hao kapa ya mohatsao ya mokgolo.
be le bonyane dipositi ya 5% ditjehong tsohle
tsa ntlo.
Kapa o be Ie dikamano tse ntle Ie banka tse ka
tjhelete e0 0 kadimmeng le hodima phaello e0 0
tshwanetseng ho e lefa. Nako e nngwe sekgahla sa
phaello se ya fetoha. Hona ho bolela hore nako e
nngwe 0 ka lefa tjhelete e nnyane ha nako e nng-
we 0 lefa e ngata. Hoo ha se Iebaka, sa hao ke ho
lefa kgwedi Ie kgwedi ho Iatela sekgahla sa phael-
lo; Leha ditefello tsa hao di ka ba tlase nako e nng-
we ka Iebaka Ia sekgahla se tlase sa phaello, ho
ka ba molemong ha 0 ka dula o lefa tjhelete e nga-
ta ha ho kgoneha. Bathong ba bangata ba rekang
matlo. ho ka ba bobebe ho lefa tjhelete e
tshwanang kgwedi le kgwedi. Ba bang ba kadi-
manang ka tjhelete ba se ha ntse ba sebedisa leano
lena Ia kadimo ya tjhelete. Mmuso o sa buisana le
dibanka hore Ie tsona mohlomong di ka sebedisa
leano lena. Ha o atleha ho fumana mokitlane. bot-
sa ba 0 kadimang tjhelete hore na 0 tla lefa tjhelete
e tshwanang kgwedi le kgwedi. Hopola hore mofu-
ta ona wa kadimo ya tjhelete o bitsa haholo qa-
long, empa ha 0 a tshwanela ho lefa tjhelete e nga-
ta ha phaello e ntse e nyoloha. Nahana hantle hore
na kadimo e tjena e o tshwanetse.
ballwang kgweding tse robong hore e kgone ho o
fa dipositi ya 5%.
Bathong ha bangata, mokgwa ona wa
boipolokelo o Iebisang kadimong ya
tjhelete ya ntlo, o tla ha molemo. 0
thusa banka hore e o tsebe .19 III) 0
tshepa. Ka yona nako en, la Irena o fu-
mana sebaka sa ho boloka Iethonyana Ie
alabapi le ntlo ya hao kgwedi Ie kgwe-
l. -
SESOTHO

SESOTH o DITABA TSE MONATE TSE MABAPI lE PHUMANTSHO YA MATLO KGAOLO YA 5 1 3
O KGONA HO BOlOKA JWANG HORE FUMAN E TJHELETE YA KADIMO YA NTLO?
Ha se mang le mang ya nang Ie tjhelete ya ho lefa dipositi kapa a fane ka pale e ntle ' ' '
. _ ya mokitlane. Empa 0 ka k ona ho fumantshwa t helete a kad
mo hore wena o Ipolokele - haeba o kgona ho atleha, banka e tla o thusa ho bula akhaonte ya ho boloka le kgona. J y '-
0 tla kotjwa ho boloka tjhelete e itseng kgwedi le kgwedi nako ya KGWEDI TSE ROBONG ho it shu ' '
. . , pa hore 0 ka k ona ho lefa dItefelIo tsa t helete
ya kadimo. Tjhelete ea 0 e bolokang ka mokgwa ona e tla ba karolo e kgolo ya dipositi e0 0 tla e lefa bakeng sa gtlo ya hao. l
Haeba a sa kgone ho fumana kadimo ya tjhelete bankeng 0 ka nna wa fumana t'h ' ' ' ' ' ' ' I
. . 1 elete e Jwalo mekgatlong e meng e Ikemlsedltsen ho kadimana ka t helete
bakeng sa matlo ho batho ba amohelang meputso e tlase. Mabltso a yona 0 ka 3 fumana leqep heng le ka morao la lenane Ia mekgatloge kadimanang ka tljhelete
ya matlo. Pele o saena tumellano le mekgatlo leha e le ofe etsa papiso le mekgatlo e meng E men ' '
.. , . . gekaobltsatheleteen atahaemen onaekaof h -
beletso e ntle ho feta e meng. Nno o batlusnse ka mekgatlo ena, mme 0 se ke wa tshaba ho botsa dipotso. l L g g y v 3 ts e
3
n
Boramesebetsi ba bangata ba ikemiseditse ho thusa basebetsi ba bona ho fumana tjhelete ts a kadimo. Botsa monga hao kapa mohlanka wa lehokela hore
na 0 ka kgona ho fumana thuso ya ntlo. 0 ka lemoha hore ba fana ka men etla a humantsho a matlo Ka a m n a h k
0 kgona ho fumantshwa tjhelete ya tshehetso kapa ya kadimo bankeng. y y p i y I p o 9 a0 a a o thusa ho fumana hore na
O tshWanetse ho lefa ditefello tsa hao ka nako kgwedi Ie kgwedi, ho seng jalo 0 ka lahleh elwa ke ntlo ya hao. Ha 0 na Ie bothata ba tjhelete, ho moiemo
hore o buisane le banka ya hao pele 0 ka fetisa tefello ya tjhelete tsa hao Ha o etsa ' ' '
. . _ . jwalo o fa banka nako a ho utIWISIsa bothata ba h I h
ho o fa keletso e tla thusa. Ha 0 ka Iphapanya Ie bothata ba hao. ha ho potang hore o tla lahlehelwa ke ntlgya hao. ao e are ba kgone
I(E YO BoNA BANKA NENG HOETSA nova vATJHE-LETE YA TSHEHETso E
MABAPI us MOKITLANE? Hoping Ho TENG: ,
MANA TIBE'LEIE YA TsHEHE'rsq-E OBETSWEN H TJHELETE mkwmo
lATSE pm: TSA Ho ru-
' Ha o kgona tjhelete ya kadimo bakeng sa ntlo mme o batla ho etsa ko o a t'helete a tshe hetso e mab ' Ie k' l ' '
lane) bankeng, tsela tse bobebe tse pedi ke tsena: _ p y j y apl mo It ane. (T jhelete ya tshehetso le ya mokit-
I 1. Tjhelete ya tshehetso e hoketsweng ho tjhelete ya kadimo
mmpho _le dipositi: Ha 0 ka ba le tsohle tse batlehang mme 0 na
le dlpOSIti,pele o tshwanela ho batla ntlo kapa setsha moo o
batlang ho aha ntlo teng, le sehahi se tla etsa mosebetsi, o be
A o ananye ka nepo le e0 0 rekang ho yena. Haeba kananyo ya
hao e amohetswe ke e0 0 rekang ho yena. 0 ka ya bankeng
mme wa_kopa tjhelete ya tshehetso e hoketsweng mokitlaneng.
Ba tla o batla bopaki ba hore na 0 na Ie bonyane dipositi ya 5%.
mmoho Ie tjhelete e nngwe ya ditjheho. Ba tla hlahloba le pale
ya hao ya mokitlane. .
KA-PA
I 2._Tjhelete'ya tshehetso e hoketsweng ho tjhelete ya kadimo
mmoho Ie leano Ia boipolokelo Ia bankarHaeba 0 se na dipositi,
empa 0 na Ie mosebetsi o tsitsitseng bonyane lemo tharo mme
0 na Ie pale e hlwekileng ya mokitlane. 0 ka yabankeng ho ya
kenela MOKGWA WA BOIPOLOKE-LO- O LEBISANG TJHELETENG
YA KADIMO pele 0 ka batla ntlo kapa setsha. Banka e tla o kopa
ho boloka tjhelete e itseng kgwedi Ie kgwedi nako ya kgwedi tse,
robong ho itshupa here 0 tla Akgona ho lefa jwalo ka kgwedi le
kgwedi.
Boipolokeloekaba mokgwa o bobebe bakeng sa batho ba bangaita. Haeba banka e ka 0 amohela jwalo ka motho ya bolokang, ba tla be ba netefatse here 0
be 0 fumane tjhelete ya tshehetso. .
Ona ke: I
bankeng)
Mmuso o amohela phumantsho ya

matlo’ho bohle jwalo tokelo ya
botho.._Empa ’mekutu ya ho fedisa
kgaellOHe tengu ya matlo Afrika Born. ?
wa le ho bona hore tlhoko e jwalo A,
e ya fihlellwa, e itshetlehile tshebe- A
disanong mmoho pakeng tsa mmu-
so; setjhaba. dikgwebo mmoho le
mekgatlo e kadimanang ka tjhelete.
Mmuso o tlaba le seabo sa wona sa
tjhdet’e ya tshehetso, ditsha tsa
Kgatiso e amohelehang ya tume
bo Iebisang kadimong ya tjhelete).
Kgatiso e supang bodulo bo tsitsitseng haeba 0 se moahi wa Afrika Borwa.
j REYAFUMA, .
mm A MATw-
thuso ya Phumantsho ya matlo le
ntlafatSo ya tlhekelo’ya kahq ya A
matlo. Dibanka di’dumetse hoba le
seabo 5a ho kadimaba meputso e
tlase tjhelete. Jwale. ho setjhabeng
hore l’e sona se be le seabo sa
bohlokwa; ’Phephetso ke hore
setjhaba se netefatse hore ho lefell-
wa matlo le di’rshebeletso, ho be ho
hlokomelwe dikolo, ditliniki, diba-
ka tsa boikgathollo, matangwana a
KE NKE ENG HO NNA HA KE YA BXFIKENG?
Ho teng mangolo a mmalwa ao banka e tlang ho a batla ha 0 etsa kopo ya tjhelete ya kadimo bakeng sa ntlo.
Kgatiso tsa I.D. ya hao Ie ya mohatsa’o kapa kgatiso tsa I.D. ya hao le tsa bana ba hao.
Lengolo la Ienyalo haeba o nyetse.
Bopaki ba meputso ya Iona ka bobedi ho kenyelletswa le resiti ya morao-
Bopaki ba mosebe’rsi o tsitsitseng wa lemo tse tharo.
Haeba o itshebetsa, o tla hloka bopaki ba mokgolo wa hao wa kgwedi (jwaloka - bopaki ba l ekgetho, Ie sesupo sa ho bolokwa ha tjhelete
Ilano e anantsweng ya ho rekiswa ha ntlo kapa setsha. (Ntle leha o sebedisa boipolokelo
ho sesa, diholo le dilaebrari. Ho
matleng a setjhaba ho sebetsa le
mekgatlo ya tshireletso ya tikoloho,
dikereke mmoho Ie mekgatlo e
meng ho netefatsa hore molao o a
hlomphuwa. Ke ha feela tsenav
tsohle di Ie teng hara metse hore
dibanka di bone ho’ sireletsehile ho
ka kadimana ka tjhelete. Mmuso ka
mekgahlo ya ona ya selehae,
diprovince Ie naha ka kakaretso o
rao tjena ya mokgololwa hao.
sum. YA ’kApI-AAQ
tla tsetela ntlafatsong’ ya tlhekelo
, yaditshebeletsoMmuso o fumane
nnete ya boikitlaetso ho. tswa
dibankeng ho kadimana ka tjhelete
.dibakeng tse ileng tsa kwekvVetlwa
nakong e fetileng. Empa Mmuso o
ke ke wa ba Ie tshusumetso ho
dibanka hore dil kadimane ka
tjhelete metseng eo phephetso ya
Masakhane ya ho lefella dits-
hwanelo e sa amohelweng.

i H H Mmuso ka MekgahIeIo yohIe- ya ona

BAAHI BA ETSE ENG HO AMOHELA PHEPHETSO YA H0 HOHELA KADIMO YA TIHELETE LE THUSO YA MMUSO

Etsang tulo ya Iona e kgahlise bakeng sa kg webo Ie dibanka. Ke ha feela batho ba rata ho reka ntlo kapa set-sha tulong ya heno moo ntIo ya hao e ka bang le boleng b0 itseng. Ke ha fela batho ba batla ho reka 0 ka rek-isang. Kgothalletsa moahisani wa hao ho sala mohlala wa hao morao wa ho Iefella ntlo ya hae Ie tsona ditshe-beletso. Joena mekgatlo ya tshirelet-so, mme o thuse ho sireIetsa le ho hIwekisa tikoloho ya heno. Kopang bahwebi ba motse wa habo Iona ho tshehetsa merero ya Iona. Hlokome-iIang hore ho hIomphuwa molao. Buisanang ka ditlhahiso tse molemo , le Ie batho ba motse ka kakaretso. LekgotIa Ia tsamaiso ya motse Ie na Ie seabo sa bohlokwa. Netefatsang hore ho teng lekgotla Ia tsamaiso Ie buisanang Ie ho sebetsana mmoho le Iona. Eba Ie seabo dikgethong tsa se-lehae ho netefatsa hore 0 na Ie . moemedi Iekgotleng Ia tsamaiso ya motse wa heno. Wena mmoho Ie baahisani ba hao. joenang mekgatlo ya selehae hore Ie etse tulo ya Iona sebaka se setle bakeng sa ho phela.

SETJHABA SE ETSE ENG HO HOHELA MATSETE I.E KADIMO YA TJHELETE BAKENG SA MATLO?

Hore setjhaba se hohele matsete ho tswa dibankeng Ie mekgatlong e meng, se tshwanetse ho feta ka katleho tekong tse latelang:

I Ho be Ie Iekgot- I Batho ba lefelle I Matlo a be Ie I Setjhaba se I Setjhaba se I Setjhaba se se- I Setjhaba se
la la tsamaiso le sa matlo Ie ditshe- hona ho rekwa Ie Iwantshe tlolo ya hlomphe molao Ie betse mmoho ho tshehetse morero
kgetheng mmala beletso tsa bona ho rekiswa. Ya rek- molao mme makgotla a bona hoI'e lekgotla wa ho thgwa ha
Ie sebetsang han- hantle. ileng ntlo e ntjha a merusu e thibelwe dinyewe. Ho tshe- la Gam also ya mesebeISI.
tle. Lekgotla Ie na 50 ke a thulana Ie ka tshebediso ya hetswe moru- motseIe etsa seo le '
Ie mesebetsi ya mathata ha a batla mekgatlo ya thi- muwa wa makgot- se kgethe_tsweng T
Iona e kang ya ho ho kena ntlong ya beIo ya tlolo ya la a dinyewe tshe- Ie seo setjhaba se
fana ka tshebelet- hae. molao. betsong ya hae. se Iefellang.
so tsa metsi a hIwekileng, tsamaiso ya dikg-were-kgwere, tok-iso ya mebila le tse ding.

AFRIKA BORWA E NTII-IA E RONA") WANG H0" HANA I-Io LEFELLA DITSHEBELETSO?

0 re ho hana ho Iefella ditshebeietso j ha ho amohelehe hahoIo ha bohle re - , , tshwanetse ho aha Afrika Borwa I a botjha mme re thuse batho ho ka ba Ie matlo a bona. Baahi ha Metse e mengata ba duMeIIana Ie ntlha ena. I ' ho m0thoy a tla dumeIIwa ho ka dula ka tlung 00 a sa 0 Iefelleng. Makgot- ; :13 a dinyewe a tIa_ sebetsana- Ie ha hanang ho lefeIIa dItshebeIetso tSeo ha di amohelang. Haeba 0 Iphumana, '- 0Ie bpthatehg ka ditefeIIo tsa ha'o tsa, - . ka nako e sa Ie teng. 'Hangata ho . molemo horevo rekiSe ntlo ya haoka I-: bowena m'me o Iefe banka tjhelete y'a_

I yohaJ'Ia 0 se a bona o la bathat'en'g 0'
ba ho lefa ditefeIIo tsa hao,hoba'ne ka '
tseIa ena o tla furnana tjhelete e kgot-
sbfatsang Hang ha batho ba emisa
ka 0 tIa sebedIsa-II kgotla I '6" '
o IateIa .mgIaoI 'n'akorng e tIaIIg ha
ka ditefeII'a tsa bona 83 Math. hanu _ ' .

THAROLLO BAKENG SA BATHO BA NENG BA SA LEFE DITEFELLO TSA TJHELETE YA KADIMO

Nakong e fetileng batho ba bang ba ne
sa kgone ho Iefe ditefello tsa tjhelete ya
kadimo kamehla. Ba bang ba ile ba
boekhotha ditefello tsa dibonto, ba hana
ho lefa tjhelete ya kadimo. Tjhelete e
I_ V nng_we ya kadimo e ne etswa dibankeng,
' 3 ha enngwe e ne etswa mokgatlong wa'
50uth African Housing Trust (Khayale'thq
' 2 HOme Lbans); Ba bangata ba-iIe ba itulela 1
""ka mangan'ga matlong ao Ieha ba 50 ba
H ;_"-ile ba' hlahela .ka peIe ho makgotla a
'" dinyewe mme' ba boleIIwa ho tswa mat-
.Idngao .,: I 0- I

Iwale Mmuso Ie mekgatl0 ya kadImo ya
tjhelete o dumellane ka hore ha ho
motho ya tla dula ka hara ntlo eo a sa e
Iefelleng. Ho entswe ditlhophiso tse
-ikgethang bakeng sa dibanka Ie batho ba
dulang ka hara matlong ao ba 5a a lefel-
Ieng. Ba bang ba tla kgona ho dula ka
hara matlo ao ha feela ba anelIa ho lefa
ditshwanelo tsa bona. Ba bang ba tIa
tshwanela ho ya kena matlo a sa bitseng
Trust (Khayalethu Hdme Loans) .0 tla,
- . IIateIa e tse jWaloka dibanka; ' '
'jHo tla ba Ie tharoll'o e- kgfmehang ho
haholo ao ba tla kgona ho a Iefella. Ha
qaka ena e ka rarollwa, e tla thusa hore
setjhaba se hohele matsete Ie tjhelete tsa
kadimo.

Dibanka di tIa iteanya Ie batho_ba neng
_ba ntseba sa' Iefe d'it'sh'wanelo tsa bona
ho raroIIa bothata. Moo matlo a ileng a
?nkuwa mme a rekiswa botjha, ho teng.
fmokgatlo 0 serIg o" th'ehiIWe o bitswang I
'Se'ri'i'mn Housing Soluti0n's hp rarpl- '
'la bothata bop.- Sduth African Housmg ;
bohle ba ntseng sa ba lefelle matlo a
bona. E mong le e mong o tIa etelwa ke
ba banka, SERVCON kapa ditho tsa South
African Housing Trust ho hlalosetsa ba sa
lefelleng matlo a bona ba etse jwang. Bo-
hoIo ba molaetsa ke wona:

I Ebang motho a ka kgona ho Iefella ntlo
ya hae, ho tla etswa matsapa
ohle ho qoba hore a amohuwe ntlo. Mek-
gatlo e kadimanang ka tjhelete e tla
thusa .hore motho a fumane tsela ya ho
Iefella ntlo ya hae ka ditefello tsa kgwe-
di le kgwedi.

I Haeba batho ba ena Ie bokgoni, b0 tla
ba le hona ha bpela ba rekajimatlo ao
ha a am'o'huWeng pejana.

I Ebang motho a sa kgone ho Iefella ntlo -I , '5 '
ya ha'e. 0 tla fuwa monyetla wa h0 ya:
kena ntlong e sa bitseng haholo. Hona ho.
kenyeIIetSa thusa e tSWang mmusong
-. I Batho' ba hanang thuso y'a mofuta o
I .jwalo mMe ba 50 na' '
tshebedisaho-mmoho, ba tla ntsthIa
matlong a0 ka qobello ya molao.

Mmuso_o dumellana le mekgatlo ya kadi-
mo ya tjhelete hore ena ke tharollo e

bobebe bakeng sa bohle - beng ba ntlo, mekgatlo ya kadimo ya tjhelete Ie setjha-’ ba. Bohle Ie tIameha ho tseba hore ba hanang hoba Ie seabo morerong ona, ba lahla monyetla wa bona wa thuso.

o: qur IS THE GOVERNMENT
DOING ABOII'I' HOUSING THE
NATION?

A: The Government has increased the budget for housing by 80 percent in 1995/96. It has introduced individual subsidies to assist households which earn R3 500 or less a month to buy or build t eir own home.

.3 WHAT ARE THE BANKS
HDOING ABOUT HOUSING THE
NATION?

A: The banks have signed an agree- . ment with the government in which they agree to make at least 50 000 home loans available in the first year to lower income households who can caord a home loan.

3 WHO oIIALIrles son A sun-
SIDY?

fl: South African citizens and permanent legal residents who have not Iaen given a subsidy before.

3 WHAT IS A HOUSEHOLD?

A: A household is a husband and wife or long-term partners or a single person with dependants such as chil- d en or parents.

WHAT IS A COMBINED ,
HOUSEHOLD INCOME?

A: This is the total amount of money earned before tax and deductions by, the two adults wanting to live in one house (husband, wife. or partner). whether they are married or living together, or by an individual with dependants. It includes housing and (gar allowances .

a WHO DO I TALK 'IO IF I
WANT JUST A SUBSIDY?

A: If your income qualifies you for a subsidy. speak to your Provincial Housing Board or Housing Office of the Provincial Administration or your I cal authority.

WHAT IS A HOME LOAN?

A: A home loan is money a bank lends you to help build or to Imy your own home. If you fail to repay the bank every month as agreed. the bank has a right to get help from the courts to re-sell your home to get its ney back.

3 WHO oumrles ron A
HOME lOAN AND A SUBSIDY?

A: People who qualify for a subsidy, who also have a stable employment record of at least 3 years, an acceptable credit record and can afford to repay a home6an.

3 WHAT Is AN
ACCEPTABLE CREDIT
RECORD? '

A: Most people have a clean credit record, with no judgements against them. Some people may have failed to keep HP payments up or repay loans in the past. If this was for a good reason.

-’ this might not count
against you if you have
everything else you need
to qualify for a home loan.
The bank will be able to give
dou further information.
3 I now! HAVE A naposn.
HOME lOAN?
A: No. Speak to yOUr-bank about
t3 savings route to credit.
3 wuo no I TALK 10 IF I
WANT A SUBSIDY AND A HOME
lOAN?
DOES ’I’IIIS MEAN I CAN’T GET A A.
A: If you qualify for a subsidy and a
home loan, your bank will help you
apply for a subsidy with your home
loan: But only after you have worked
0 t your budget.
d: now no I KNOW IF I m
AFFORD; A HOME LOAN?
A: You need to do a budget exercise
to see how much money you have
left after you have paid for all your
monthly expenses. The amount left
cam is the amount you can afford.
3 I EARN LESS THAN A3 500
A MONTH. CAN I GET A HOUSE?
A: You will qualify for a subsidy
which will allow you to buy or build a
basic home on a site with water, sew-
erage and in most cases electricity. In
some cases, you will be able to get a
loan to add to your subsidy. This will
allow you to buy a bigger house.
3 no I NEED MA’I’Rlc TO APPLY
FOR A SUBSIDY?
A: No. In order to qualify for a sub-
sidy, applicants do not need any spe-
aa educational qualifications.
. 3 IS THERE AN AGE lIMI’I’ TO
GET A SUBSIDY?
A: You must be at least 21 years old
or married by law or in customary
u on.
&: Is ’I’I-IEIIE AN AGE MM" 10
GET A HOME LOAN?
A: You must be at least 21 years old
or married by law or in customary
union. And you must be able to pay
back your home loan before you are
years old. ’
3 I AM UNEMPLOYED. CAN I
GET A SUBSIDY? ,
A: Yes. of course. The subsidy system
is specially there to help the poorest
p ople.
: CAN I BUY A HOUSE IN
ANOTHER AREA?
A: Yes. You can buy or build a
home in any area that has been
approved for investmente as long as
you build on land that you actually
own. Remember you qualify for a
subsidy only if you have never owned
acme before.
3 noes A SUBSIDY HAVE to
BE PAID BACK?
0 No.
a: noes A HOME lOAN HAVE
TO BE PAID BACK?

A: Yes. You will lose your home if
y u do not pay on time every month.
2 IS IT BETTER TO own YOUR
OWN HOME?
A: Yes. You will have tenure and
, nobody can have you evicted without
a court order. You can add on to your
. house as you like. You can sell the
house and move somewhere else. You
can leave the house to someone else
our Will.
5’: WHAT CAN I use A SUBSIDY
FOR?
A: The subsidy will only be paid
towards buying or building a home. It
is not given to you in cash, but is paid
on your behalf to a bank, developer
or builder. If you build yourself in a
project approved by the Provincial
Housing Board, the subsidy will be
paid to the developer for building
ateriai supplied to you.
3: I AM A smote MOTHER.
CAN I APPLY FOR A SUBSIDY?
A: Yes. If you have dependants, you
aalify for a subsidy.
: CAN I GET A SUBSIDY Il’-’ I
HAVE DEPENDAN’I’S WHO I.IVE ’
QUESTIONS AND A: W"
SOMEWHERE ELSE?
A: Yes, if you can prove that they rely
rayou for money and support.
3 cm EVERYONE IN MY. FAMI-
LY GET A SUBSIDY?
A: Yes, if they are over 21 and have a
Iaisehold of their own.
2 cm I on AN INDIVIDUAL
SUBSIDY TO PAY OFF A HOUSE I
ALREADY OWN?
A: No. The individual subsidy is only
ailable to first-time home buyers.
2 CAN I GET A cousounA-
’I’ION SUBSIDY 1’0 PAY OFF A
HOUSE I ALREADY OWN?
k Yes, if your house is in a project-
linked scheme approved by the
Provincial Housing Board.
a: mu. BANKS GIVE LOANS 1’0
PEOPLE III III: TOWNSHIPS?
l: Yes. In the Record of
- Understanding, banks have undertak-
en to start giving loans to people in
stable communities, wherever they
a .
6: I QUALIFY FOR AN INDIVID-
UAI. SUBSIDY. HOW DO I FIND A
HOUSE?
A: Before looking for a house, consid-
er how much you can afford and
where you would like to live. Choose
a house in a stable environment. Ask
your Provincial Housing Board, the
local authority, and estate agents if
they know of any new housing devei-
o ments.
3 IF I HAVE rouun A HOME,
I WHAT MUST I DO?
A: Make the seller a Conditional offer
for the house. This means you agree
to buy the house on the condition
that you get the Subsidy, or subsidy

and home loan you are applying for.
Don’t pay any money yet. If you do
not get a subsidy or loan, the seller
not charge you anything.
n
5: I WANT to BUILD MY own
HOME - WHAT MUST I DO?
A: Once you have found a site on
which to build, you must find a reli-
able builder. If you are borrowing
money from the bank, they will insist
that you use a builder who belongs to
the Builder’s Warranty Scheme.
O: WHAT IS THE BUILDER’S
WARRANTY SCHEME?
A: It is an agreement which protects
consumers. Builders who belong to it
must work according to the plans and
d quality work.
&: MY sunsmv noeswr
COVER 1’"! COST OF MY HOUSE
AND I CAN’T GET A BANK LOAN.
WILL I BE ABLE TO GET A LOAN
SOMEWHERE ELSE?
A: If you can afford to pay back a
loan, you can approach a trustworthy
lender who is not a bank for a credit-
linked subsidy. Check if the lender has
an agreement with the National
Housing Board to give credit-linked
subsidies. Make sure you can trust the
lender by asking for advice from
s meone else.
: I AM BUILDING MY own
HOME. WHERE CAN I GO FOR
HELP?
A: You can go to a Housing Support
Centre where you can get affordable
materials and building advice. The
I&t centres will open soon.
: I’M A HOSTEL nwsmn.
CAN I GET A SUBSIDY?
A: Yes. if you use your subsidy to
improve your hostel accommodation
for yourself and your household.
Remember, not all hostels can be
fixed up for families. But you can only
get a subsidy for a hostel if it can be
converted to family housing. The gov-
ernment is also’paying for hostels to
be upgraded as rental accomodation.
If you rent space in a hostel, you still
Kalify for a subsidy elsewhere.
3 THERE IS A LOT OF VIOLENCE
IN MY AREA. PEOPLE ARE S’I’Ill.
YBOY’CO’ITING PAYMENTS. WHAT
CAN WE DO TO GET SUBSIDIES
AND HOME lOANS?
A: Communities have been chal-
lenged to change things so they can
get investment for housing and ser-
vices. Work as a community to
improve conditions in your area, and
the government and banks will begin
i vesting in your community.
5: I smrpen REPAYING MY
HOME lOAN. NOW I’ M TOLD THE
HOUSE IS NO IONGER MINE.
WHAT MUST I DO?
A: Speak to a representative of
Servcon Housing Solutions or the

South African Housing Trust to see
what options are available for you.
Q. I CAN'T AFFORD TO PAY FOR
THE HOUSE I AM I.WING IN. WHAT
CAN I DO?
A: The banks, Servcon or the South
African Housing Trust will try to help
you find a cheaper home. Talk to,
t em.
2 MIA! MIIS'IIDOIFIAM
HAVING TROUBLE REPAYING MY
HOME LOAN? '
t .
A: Speak to your lender immediately. I
If you delay, you could lose your
h use. 5
&: I HAVE APPLIED son A sun-
SIDY BUT HAVE NOT YET RECEIVED
ONE. WHAT MUST I DO? .
A: The government will allocate hous-
ing subsidies four times a year. You
must reapply for a subsidy every time
until you are successful.
Q: I HAVE pur MY NAME ON A
WAITING LIST FOR A SUBSIDY.
WHEN WILI. I GET A SUBSIDY?
A: There is no waiting list for subsi-
dies and you must reapply every three
months. '
0: cm I oer A sunsmv As A
SINGLE PERSON wnnour ANY
DEPENDANTS?
A: No.
0: 1'0 BUY A HOUSE, CAN I
nonnow THE AMOUNT or MONEY
'I WOULD GET AS A SUBSIDY, UNTIL
I GET MY SUBSIDY FROM THE
PROVINCIAL HOUSING BOARD?
A: No. Because once you own a house
you no longer qualify for a subsidy.
0: cm I use mm or MY INDI-
VIDIJAI. SUBSIDY TO BUY A srr:
AND SAVE III! REST 'I'O sun A
HOUSE LATER?
No.
8: CAN I BUILD MY HOUSE
MYSELF USING SUBSIDY MONEY?
A: If you are part of a project. the
developer can use part of your subsidy
to get you the materials to build your-
self. The rest is used to pay for the site
and the services. The government is
looking into giving individual subsidies
to people who want to build for them-
selves. Check with your Provincial
Housing Board to see if there is any
decision.
' ' 'I-tr

: WA'I' DOE" DIE REGERING OM
DIE BEVOLKING ME'I' BEHUISING 1'!
HELP?
A: Die regering het die behuisingsbegroting in 1995/96 met 80% verhoog. Daar is nou individuele subsidies om huishoudings wat R3 500 per maand of minder verdien te help om hulle eie huise te koop of te bou.
: WA'I' DOEN DIE BANK! OM DIE
a:vouuue MET BEHUISING 1:
HELP?
A: Die banke het 'n ooreenkoms met die regering aangegaan waarvolgens hulle instem om binne die eerste jaar minstens 50 000 huislenings beskikbaar te stel vir laerinkomste-huishoudings wat 'n huislening kan bekostig.
: WIE KWALIFISEER VIII 'N sus-
SIDIE?
A: Suid-Afrikaanse burgers en permanente, wettige inwoners Wat nog nie vantevore 'n subsidie ontvang het nie.
V: WA'I' Is 'N HUISHOUDING?
A: 'n Huishouding is 'n man en vrou of langtermyn metgeselle, 6f 'n enkelpersoon met afhanklikes soos kinders of ouers.
' i 3 WA'I' IS 'N GESAMENTLIKE
HUISHOUDELIKE INKOMS'I'E?
A: Dit is die totale bedrag geld wat voor belasting en aftrekkings verdien word deur die twee volwassenes (dit wil 563 'n man en vrou of metgeselle) wat saam in een huis wil bly - hetsy of hulle getroud is of saambly. Dit geld ook vir die inkomste van 'n individu met afhanklikes. Dit sluit behuisv en ander toelaes in.
a : MET WIE PRAAI' EK As EK 'N
SUBSIDIE WIL Hit?
A: As jy volgens jou inkomste vir 'n subsidie kwaiifiseer, gesels gerus met jou Provinsiale Behuisingsraad 6f Behuisingskantoor of andersins met die Provinsiale Administrasie of jou plaaslike owerheid.
V: WA'I' IS 'N HUISLENING?
A: 'n Huislening is geld wat 'n bank vir jou leen om jou te help om jou eie huis te koop of te bou. As jy nie die bank soos ooreengekom elke maand terugbetaal nie, het die bank die reg om deur middel van 'n hofbevel jou huis te verkoop om sodoende hulle geld terug te kry.
: WIE KWALIFISEER VIR 'N
HIIISLENING EN 'N SUBSIDIE?
A: Mense wat vir 'n subsidie kwalifiseer, wat 'n stabiele werksrekord van minstens drie jaar en 'n aanvaarbare kredietrekord het - an wat dit kan bekostig om 'n huislening terug te betaal.
: WAT Is 'N AANVAARBARE
KREDIETREKORD?
A: Die meeste mense het 'n aanvaarbare kredietrekord sonder enige vonnisse teen hulle. Party mense het egter dalk in die verlede nie met huurkooppaaiemente of die terugbetaling van lenings bygehou nie. As daar goeie redes was hoekom jy dit nie gedoen het nie, sal dit dalk nie teen jou tel as jy voldoen aan al die ander vereistes wat nodig is om vir 'n huislening te kwalifiseer nie. Die bank sai jou meer hiervan

kan vertel.
3 EK "ET "I! ’N DEPOSITO NIE.
BEIEKEN Dl’l’ DAT EK "II ’N
HUISLENING KAN KRY NIE?
A: Nee. Gesels gerus met jou bank - hulle
sal vir jou vertel hoe jy kan spaar om die
nodige deposito op te bou.
V: MET WIE PRAAI’ EK As EK ’N
SUBSIDIE EN ’N HUISLENING Wll.
Hal?
A: As jy vir ’n subsidie en ’n huislening
kwalifiseer, sal jou bank jou help om vir ’n
subsidie saam met jou huislening aansoek
te doen. Voordat julle daarby uitkom, moet
jy egter eers jou begroting uitwerk.
3 HOE WEE’I’ EK OF EK ’N
HUISLENING KAN BEKOSTIG?
A: Jy moet jou begroting uitwerk om uit te
vind hoeveel geld jy oor het nadat jy al jou
maandelikse uitgawes betaal het. Die
bedrag wat jy oor het, is die bedrag wat jy
kan bekostig.
3 EK VERDIEN MINDER As
R3 500 PER MAAND. KAN EK ’N
HUIS KRY?
A: Jy sal wel kwalifiseer vir ’n subsidie wat
jou sal help om ’n basiese huis te koop op
’n erf met water, riolering en, in die meeste
gevalle, elektrisiteit. In sommige gevalle sal
jy in staat wees om ’n lening te kry om by
jou subsidie te voeg. Dit sal jou help om ’n
groter huis te koop.
: HE’I’ EK MATRIEK NODIG 0M
VIII ’N SUBSIDIE AANSOEK 1’:
DOE"?
A: Nee. Aansoekers het nie spesiale
opvoedkundige kwalifikasies nodig om vir
’n subsidie te kwalifiseer nie.
3 IS DAAR ’N OUDERDOMS-
BEPERKING OM ’N SUBSIDIE ’I’E
KRY?
A: Jy moet minstens 21 jaar oud wees, 6f
jy moet wettig of in gewoonteverbintenis
met iemand getroud wees.
3 IS DMR ’N OUDERDOMS-
BEPERKING OM ’N HUISLENING ’I’E
KRY?
A: Jy moet minstens 21 jaar oud wees, 6f
jy moet wettig of in gewoonteverbintenis
met iemand getroud wees - (an jy moet in
staat wees om jou huislening terug te
betaal voor jy 65 is.
9- : EK Is WERKLOOS. KAN EK ’N
SUBSIDIE KRY?
a: Natuurlik. Die subsidiestelsel is juis daar
om die armste mense te help.
: KAN EK ’N I’llllS IN ’N ANDER
AREA KOOP?
A: Ja, jy kan ’n huis koop of bou in enige
area wat goedgekeur is vir belegging - die
enigste voorwaarde is dat die grond aan
jou behoort. Onthou, jy kwalifiseer net vir
’n subsidie as jy nog nooit vantevore ’n huis-
eienaar was nie.
3 MOET ’N SUBSIDIE ’I’ERUGBE-
’I’Ml. WORD?
A: Nee.
V: MOE’I’ ’N HUISLENING TERUG-
_ BETAAI. WORD?
A: la. Jy sal jou huis verloor as jy nie elke
maand betyds betaal nie.

V: IS I)" BE’I’ER OM JOU EIE HUIS
’I’E BESIT?
A: la; jy sai eiendomsreg ha, en niemand sal jou sonder ’n hofbevel kan laat uitsit nie. Jy kan by jou huis iaat aanbou soos jy verkies. Jy kan jou huis verkoop an op ’n ander plek gaan woon. Jy kan ook die huis in jou boedel aan iemand anders bemaak.
3 WAARVOOR KAN EK ’N SUBSI-
DIE GEBRUIK?
A: ’n Subsidie sal slegs betaal word as ’n bydrae om ’n huis te koop of te bou. Dit word nie kontant aan jou betaal nie - dit word namens jou aan ’n bank. ’n ontwikke-Iaar of ’n bouer betaal. As jy self bou in ’n projek wat deur die Provinsiale Behuisingsraad goedgekeur is, sal die sub-sidie namens jou betaal word aan die ontwikkelaar wat die boumateriaal aan jou verskaf.
V: EK Is ’N ENKELMOEDER. KAN
EK 0M ’N SUBSIDIE AANSOEK
DOE"?
A: la. As jy afhanklikes het. kwalifiseer jy vir ’n subsidie.
3 KAN EK ’N SUBSIDIE KRY AS
EK AFHANKLIKES HE’I’ WAT ELDERS
BLY?
A: la, as jy kan bewys dat hulle van jou, afhanklik is vir geld en onderhoud.
: KAN ALMAI. IN MY GESIN ’N
VRAE EN ANTWO 0 ’ ’ "
SUBSIDIE KRY? .
A: la, as hulle 21 jaar of ouer is an ’n eie huishouding het.
3 KAN EK ’N INVIDIDUELE SUBSI-
DIE KRY OM ’N I’IllIS WA’I’ EK
REEDS BESI’I’, AF TE BEIAAL? _
A: Nee. lndividuele subsidies IS net_vur mense wat vir die eerste keer ’n hUIS koop.
V: KAN EK ’N KONSOLIDASIESUB-
SIDIE I(RY 0M ’N HUIS WAT EK
REEDS BESI’I’, AF 1’! BETAAL?
A: la, as jou huis deel is van ’n projelf- . gekoppelde skema wat deur die Provmsnale Behuisingsraad goedgekeur is.
3 SAI. BANK! lENINGS VIR
MENSE IN "TOWNSHIPS" GEE?
A: la. Die banke onderneem in hulle ver-standhoudingsooreenkoms om lenings te gee aan mense in stabiele gemeenskappe - maak nie saak waa’r dit’e gemeenskappe l5 me.
: EK KWALIFISEER VIII ’N INDI-
VIDUELE SUBSIDIE. HOE KRY EK ’N
HUIS?
A: Voordat jy begin huis soek, moet jy eers vasstel wat jy kan bekostig en waar jy wil bly. Kies ’n huis in ’n stabiele omgewing. Vra jou Provinsiale Behuisingsraad, die plaaslike owerheid en eiendomsagente of hulle van enige nuwe behuisingsontwik-kelinge weet.
3 WAT MOET EK DOEN AS EK ’N
HUIS GEKRY HIT?
A: Maak ’n voorwaardelike aanbod aan die verkoper om die huis te koop. Dit beteken dat jy die huis sal koop op voorwaarde dat jy die subsidie, of die subsidie (5m huisle-ning kry waarvoor jy aansoek doen. Moet nog nie enige geld betaal nie. As jy dan nie

die subsidie of lening kry nie, kan die verkoper jou niks vra nie.
V: EK wn. MY EIE HUIS nou. wAI -
MOE'I' ER 00!"?
A: As jy 'n erf gekry het waarop jy wil bou, moet jy 'n betroubare bouer kry. As jy by die bank geld leen, sal hulle daarop aandring dat jy 'n bouer gebruik wat aan die Bouerswaarborgskema behoort.
3 WAT IS DIE BOUERSWAAR-
BORGSKEMA?
A: Dit is 'n ooreenkoms wat verbruikers beskerm. Bouers wat daaraan behoort.
dmoet volgens planne werk en gehaltewerk
oen.
: MY SUBSIDIE DEK NIE DIE
KOS'I'E VAN MY HUIS NIE, EN EK
KAN "II 'N lENING BY 'N BANK
KRY NIE. SAI. EK ELDERS 'N LENING
KAN KRY?
A: As jy dit kan bekostig om 'n lening terug te betaal, kan jy by 'n betroubare uitlener wat nie 'n bank is nie, om 'n kredietgekOppelde subsidie aansoek doen. Maak egter seker die uitlener het 'n ooreenkoms met die Nasionale Behuisingsraad om kredietgekoppelde subsidies toe te staan. Maak ook seker dat jy die uitlener kan vertrou - vra gerus iemand anders 5e advies.
3 EK nou MY EIE l-IUIS. WAAR
KAN EK I-IULP KRY?
A: Jy kan na 'n Behuisingsteunsentrum toe gaan waar jy boumateriaal teen redelike pryse (2n bou-advies kan kry. Die eerste sentrums maak binnekort 00p.
: ER 15 'N HOSTELBEWONER.
KAN EK 'N SUBSIDIE KRY?
A: Ja, as jy jou subsidie gebruik om jou hostelakkommodasie vir jouself en jou gesin te verbeter. Onthou, nie alle hostelle kan verander word om gesinne te akkommodeer nie. Maar jy kan 'n subsidie vir 'n hostel kry as dit in akkommodasie vir die gesin omskep kan word. Die regering betaal ook vir hostelle om opgegradeer te word sodat dit uitgehuur kan word. As jy spasie in 'n hostel huur, kwalifiseer jy steeds vir 'n subsidie elders.
: 'DAAR Is BAIE GEWELD IN MY
AREA. MENSE BOIKO'I' N06 S'I'EEDS
BETALINGS. WAT KAN 0N5 DOEN
OM SUBSIDIES EN HUISLENINGS 1'!
KEY? -
A: Gemeenskappe is uitgedaag om toestande te verander sodat hulle beleggings vir behuising en dienste kan kry. Werk as 'n gemeenskap saam om toestande in jou area te verbeter - en die regering en banke sal begin om in jou gemeenskap te bela.
V: EK HET OPGEHOU OM MY
HIIISLENING "RUG 'I'E BETAAL. NOU
WORD DMR VII! MY GESE DIE
HUIS IS "I! MEIR MYNE NIE. WAT
MOE'I' EK MN?
A: Praat met 'n verteenwoordiger van Servcon Housing Solutions 6f die Suid-Afrikaanse Behuisingstrust om uit te vind wat jou opsies is.
: EK KAN NIE DIE HUIs WAARIN
EK 3w, BEKOS'I'IG NIE. wm- MOE'I'

EK DOEN?
A: Die banke, Servcon of die Suid-
Afrikaanse Behuisingstrust sal jou probeer
help om ’n goedkoper huis te kry. Gesels
gerus met hulle.
: WAT man EK DOEN As EK
SUKKEI. OM MY HUISLENING ’I’EllUG
TE BETAAL?
A: Praat dadelik met jou uitlener. As jy dit
nie onmiddeliik doen nie, loop jy gevaar
om jou huis te verloor.
_: EK HE’I’ 0M ’N SUBSIDIE AAN.
SOEK GEDOEN, MAAR DI’I’ N06 NIE -
GEKRY NIE. WAT MOE’I’ EK DOEN? ,
I: Die regering sal vier keer per jaar huis- i!
subsidies toestaan. Jy moet elke keer weer ?
om ’n subsidie aansoek doen - tot jy dit kry. .1;
V: EK HEI’ MY NAAM or ’N
WAGLYS GESI’I’. WANNEER SAI. EK
’N SUBSIDIE KRY?
A: Bear is nie ’n waglys vir subsidies nie; jy
anoet elke drie maande weer aansoek
oen.
3 KAN EK AS ’N ENKELPERSOON
SONDER AFHANKLIKES ’N SUBSIDIE
KRY?
A: Nee.
V: KAN EK, As EK ’N HUIS wn.
KOOP, m: 35mm; em WAT EK
As ’N SUBSIDIE sou KRY LEE" rov-
DAT EK MY 5335mm VAN m:
Pnovmsuu smuusmesmn
KRY? _
A: Nee, sodra jy jou eie huis besit, kwali-
fiseer jy nie meer vir ’n subsidie nie.
: KAN EK DEN. VAN MY INDI-
VIDUELE ’mDIE GEBRUIK 0M ’N
ERF 1’! K00? ill DIE RES SPAM!
OM LATER ’N HUIS TE 30"?
v Nee.
3 KAN
EK SELF
MY HUIS
MET SUB-
SIDIEGELD
BOU? .
A: As jy
deel van ’n
projek is,
kan die
ontwikkelaar ’n
gedeelte van jou sub-
sidie gebruik om
materiaai te kry
waarmee jy self kan bou.
Die res word gebruik om vir
die erf en dienste te betaal. Die
regering ondersoek die moont-
likheid dat individuele subsidies
gegee word aan mense wat vir
hulleself wil bou. Jy kan by
jou Provinsiale
Behuisingsraad uitvind of
daar enige besluite omtrent
dia saak geneem is.

p: MMUSO 0 E'I'SANG HO EUMANELA
SETJHABA SOHLE MATH)?
561: Mmuso o ekeditse tekanyetso tsa phu-
mantsho ya matlo ka 80% selemong sa
1995/1996. 0 bile o tsebahaditse tshehetso ya-
tjhelete ho motho ka mong ya kgolang R3 500
kapa ka tlase ka kgwedi hore a kgone ho ba le
ntlo e0 e leng ya hae.
91 DIBANKA DI ETSANG HO THUSA HO
EUMANELA SE'I'JHABA SOI-IlE MA'I'lO?
ii: Dibanka di saenetse tumellano Ie mmuso ya
ho fana ka kadimo tsa tjhelete tse 50 000 bakeng
sa batho ba meputso e tlase feela ba ka kgona
ho lefa tjhelete ya kadimo.
$$ KE MANG YA KA KGONANG H0
EUWA TSHEHE'I'SO YA TJHELETE BAKENG
SA NTLO?
Eh Moahi e mong le e mong wa Afrika Borwa
kapa motho ya nang le bodulo bo tsitsitseng ka
hara naha ena mme a soka a fumantshwa thuso
gtjhelete ya tshehetso nakong e fetileng.
2 MONGA N110 KE MOTHO YA
ENTSENG JWANG?
3%: Ke monna le mosadi kapa ke batho ba baho-
lo ba lakatsang ho dula mmoho ka tlung e Ie
nngwe kapa motho ya se nang molekane empa a
na le ba ka tlasa hae bakeng sa phepo le
tlhokomelo.
P: TJHELETE E KOPANE'I'SWENG E
I(ENANG KA lAPENG KE E JWANG?
K: Ke tjhelete e kopantsweng ya balekani ba
lakatsang ho phela ba le babedi (monna. mosadi
kapa molekani), ba nyetse kapa ba sa nyalana
kapa ya motho ya se nang molekani empa a na
le bana ba tlhokomelong ya hae, pele ho hulwa
lekgetho le tjhelete e nngwe.
E kenyelletsa tefello ya bodulo le tshenyehelo
tse ding.
P: KE BUA I.E MANG HA KE BA'I'I.A
TJIIIELE'I'E YA TSHEHE'I'SO EEELA?
, K: Haeba tjhelete yohle e kenang ka lapeng e le
kgontsha ho fumana tjhelete ya tshehetso,
buisana lo ba Lekgotla la ProiIince la Phumantsho
ya Matlo ofisi ya phumantsho ya matlo ya
tsamaiso yaA province kapa lekgotla la tsamaiso
a motse.
%: TJHELE'I'E YA KADIMO BAKENG SA
PHUMAN'I'SIIO YA MATLO KE E .IWANG?
55: E0 ke tjhelete eo banka e o kadimang yona
hore o kgone ho reka ntlo kapa setsha moo 0 ka
lakatsang ho aha ntlo teng. Haeba o hloleha ho
lefa ditefello tsa ho busa tjhelete eo kgwedi le
kgwedi, banka e na le matla a ho rekisa ntlo eo
ho fumana tjhelete ya ditshenyehelo tse ahileng
ntlo eo. I
5 KE MANG YA KGONANG Ho FUWA
I'JI-IELETE YA KADIMO I.E YA TSHEIIETSO
mane SA "no? ,
E43,: Ke batho ba kgonang ho fumantshwa
'E v -. " _, tjheletse ya tshehetso, mme
, hape ba na le mosebetsi o tsitsit-
seng wa bonyane Iemo tse tharo
_ mmoho Ie pale e hlwekileng ya
mokitlane le hona ho kgona
' o' . tjhelete e ka kenyelletswang
tjheleteng ya hae ya kadimo
' bakeng sa ntlo.
.p P: PALE E HLWEKILENG
YA moxlruu: KE E
JWANG?
K: atho ba bang ba na le pale

tse hlwekileng, tsa hore ha ha so
fumanwe ba le molato wa mokitlane.
aatvir .
nang Ie phaello (HP) kapa ditefello tsa kadi-
mo ya tjhelete. Ebang ho le jwalo, e se eka
sena se ke ke sa 0 sitisa hore o fumantshwa
tjhelete ya kadimo bakeng sa ntlo. Banka e tla
o fa dintlha tse ding mabapi le qaka ena.
: HA KE NA DIPOSI’I’I EBE H00 I’IO
BOLELA HORE HA KE NO FUMANA
’I’JHELETE YA KADIMO?
Ba bang ba hlolehile ho lefa ditefello tse .
3C: Tjhe. Buisana le ba banka ka mokgwa wa
boipolokelo o lebisang mokitlaneng.
P: KE BUE I.E MANG HA KE BATLA
’I’JHELETE YA TSHEHETSO I.E YA KADIMO?
i1: Ha o kgona ho fumantshwa tjhelete ya tshe-
hetso le ya kadimo, banka e tla o thusa ho etsa
kopo ya tjhelete ya tshehetso Ie kadimo. Empa
ha 0 se 0 hlophisitse tekanyo ya hao ya tjhelete.
$3 I(E ’l’I.A TSEBA JWANG HORE NA
NKA KGONA HO lEFA ’I’JHELE’I’E YA
KADIMO?
K3 0 tlameha ho iketsetsa tekanyo ya tjhelete
ho bona hore na 0 sallwa ke bokae kamora here
0 lefe ditshenyehlo tsa hao tsa kgwedi le kgwe-
di. Tjhelete e setseng ke yona ea 0 tla e kgona
ditefellong tsa hao tsa tjhelete ya kadimo.
F: morurso WA KA 0 KA TLASE HO
R3 500 KA KGWEDI, NA NKA KGONA
H0 EUMANA N110? .
K: 0 ka kgona ho fumantshwa tjhelete ya tshe-
hetso e tla o dumella ho aha kapa ho reka setsha
se nang Ie ditshebeletso tse kang metsi, tsamaiso,
ya dikgwere-kgwere mmoho le motlakase. Nako
e nngwe 0 ka fumana tjhelete ya kadimo ho
eketsa tjhelete ya hao ya tshehetso. Hona ho tla
o kgontsha ho reka sebaka se seholwanyane.
9: NA KE HLOKA HORE KEBE I.E
MA’I’RlKI H0 E’I’SA KOPO YA ’I’JHELE’I’E YA
’I’SHEHE’I’SO?
K: Tjhe. Hore o kgone ho etsa kopo ya tjhelete
ya tshehetso bakeng sa ntlo, ha ho hlokahale
lengolo leha e la lefe feela la thuto.
P: memo A 3: EM!) rs: KAE Ho
E’I’SA KOPO YA mum YA rsuanmo?
K: O tlameha hoba lemo tse 21, kapa o nyetse
ka molao kapa Setso. H ho Iatela molao wa setso,
P: M01110 A BE lEMO ’I’SE KAE H0
E’I’SA KOPO YA ’I’JIIIELE’I’E YA I(ADIMO?
K: O tlameha hoba Iemo tse 21, kapa o nyetse
ka molao kapa setso. Hape o be le bokgoni ba ho
busa tjhelete eo ya kadimo pele o fihla lemong
tse 65.
P: HA KE SEBE’I’SE. NA NKA KGONA
HO FUMANTSIIIWA TJHELE’I’E YA TSHEHET-
50?
K: Ee. Leano lena le etseditswe ho thusa batho
ba kojwana di mahetleng.
: NA NKA mm mm SEBAKENG s:
SENG?
X:4Ee. 0 ka reka kapa wa aha ntlo sebakeng se
hlwaetsweng matsete, ha feela o aha mobung
00 e leng wa hao. Hopolo. o kgona ho fumana
tjhelete ya tshehetso ha feela 0 so ka 0 ba le ntlo
ele.
PP: NA TJHELE’I’E YA TSHEHETSO E
LOKELWA H0 BUSWA?
X: Tjhe.
: NA mam: YA mmo E rum:-
HA HO auswn?

X: Ee. 0 tla lahlehelwa ke ntlo ya hao ha o sa
lefe tjhelete eo ka nako kgwedi Ie kgwedi.
: NA HO MOLEMO HOBA I.E N110 E0
E lENG YA HAO?
K: Ee, o tla ba le tokelo ya ho ba le seo e leng
sa hao, mme ha ho ya tla o amoha sona ntle le
taelo ya molao.
0 ka e eketsa ka moo o ratang kateng. 0 ka e
rekisa mme wa ya dula moo o ratang. 0 ka' e
siela motho ofe le ofe ho latela takatso tsa hao.
P: NKA SEBEDISA 'I'JHELE'I'E YA 'I'SHE-
HE'I'SO HOKAE? .
X: E sebediswa feela ho reka kapa ho aha ntlo.
Ha o fuwe e le kheshe, empa e Iefshwa bankeng
kapa ho mokgatlo o ahang matlo kapa motho ya
0 ahelang. Haeba o ikahela ntlo ka bowena,
tlasa morero wa Lekgotla la Province Ia Matlo.
tjhelete e tla lefellwa bakeng sa thepa e0 0 e
fumanang bore 0 ahe.
2 KE MME YA SE HANG MOLEKANI.
NA NKA E'I'SA KOPO YA TJHELETE YA
TSHEHETSO?
DIPOTSO LEKAR
K: Ee. Ha feela 0 na le bana o tla kgona ho
fumantshwa tjhelete ya tshehetso.
9: NA mu rum TJHELETE YA 'I'SIIE-
HETSO I.EHA BANA BA KA BA PHELA
TULONG E NNGWE?
Ee, ha feela 0 ka fana ka bopaki ba hore ba
hlokomelwa ke wena.
E : NA BOHLE LAPENG lA I(A BA KA
EUMANA I'JHELEI'E YA 'l'Sl-IEHE'I'SO?
W Ee. Ha feela ba Ie ka hodimo ho lemo tse 21
mme ba amohela meputso ya bona.
3 NA NKA FUMANA 'I'SHEHE'I'SO YA
MOTHO A II MONG HO I.EFEI.I.A KADI-
MO E0 KE E EN'I'SENG?
g3: Tjhe. Tshehetso ke ya batho ba qalang ho
reka kapa ho ikahela matlo.
: NA NKA FUMANA TSHEHETSO E
'I'IISELEDI'I'SWENG HO lEEEI.I.A MOLATO
WA N110 E0 KE NANG lE YONA?
$2: Ee. Ha feela ntlo eo e le tlasa morero wa
setjhaba wa Lekgotla Ia Province la Phumantsho
ya Matlo.
P: NA DIBANKA DI 1'I.A FANA KA
'I'JHELETE YA KADIMO HO BA'I'HO BA
DULANG ME'I'SENG YA BA BATSHO?
K: Ee. Tlasa tumellano ya " Record of
Understanding" dibanka di itlamme ho boela di
fana ka tjhelete ya kadimo metseng e khutsit-
seng.
p: KE KGONA I'IO FUMANA "HE-
I'IElE'I'E YA TSHEHETSO YA MOTHO KA
MONG. KE TIA FUMANA N110 JWANG?
' K: Pele o qala ho batla ntlo, Sheba pele hore o
tla kgona ho lefa bokae le here 0 batla ho dula
kae. ngtha ntlo tulong e kgutsitseng. Botsa
A Lekgotla ia Province la Phumantsho ya matlo.lek-
gotla la tsamaiso ya motse 'kapa barekiSi ba
matlo hore na ke hokae moo ho ahuwang matlo
a matjha, -
P: HA KE SE KE FUMANE "11.0,, I(E
ETSE JWANG?
K: Ananya hantle le e0 0 rekang ho yena. Ho
bolelang hore o dumela ho reka ha feela o
fumana tjhelete ya tshehetso, kapa ya tshehetso
le kadimo. Se ke wa lefa leha e le eng pele.
Haeba o sa fumane tjhelete ya tshehetso kapa ya
kadimo, o ke ke wa lefa e0 0 rekang ho yena
letho.

P: KE BA'I'LA HO IKAHELA N110 KA BONNA. KE ETSE MANG?

1!: Ha 0 se fumane setsha seo 0 se ratang, fumana sehahi. Se tshepehalang haeba o kadima tjhelete bankeng, ba tla tsitlallela hore o sebedise sehahi se ingodisitseng tlasa Builders Warranty Scheme.

: sunnins' WARRANTY scum: I(E ENG?

K: Ke tumellano e sireletsang monga tulo. Dihahi tse tlasa tumellano ena di tshwanetse ho etsa mosebetsi ho Iatela moralo mme di etse mosebetsi o tswileng matsoho,

2 'I'JIIELE'I'E YA I(A YA rsuiumo E YA HAELLA MME HA KE KGONE H0 FUMANA YA I(ADIMO. NA NKA FUMANA THUSO KAE KAE? _

K: Haeba o kgona ho lefa tjhelete ya hao ya kadimo, 0 ka nna wa ya mokgatlong o mong o tshepahalang wa kadimo ya tjhelete home 0 fumane tjhelete ya tshehetso ya mokitlane. Hlahloba hore na mokgatlo oo 0 na Ie tumellano le National Housing Board bakeng sa ho fana ka tjhelete ya tshehetso ya mokitlane. Netefatsa hore aka tshepa mokgatlo 00 ka hore o fumane keletso ho tswa bathong ba bang.

P: KE IKAHELA "no YA I(A. NKA FUMANA Tl-Iuso IIOKAE?

K: 0 ka ya setsing sa thuso ya phumantsho ya matlo moo o tla fumana thepa ka theko e tlase mmoho Ie dikeletso. Setsi sa pele sa tla bulwa - haufinyane.

: KE nuu HOSTELE. NA NKA EUMANA mum YA TSI-IEHETSO?

K: Ee. Haeba mohlomong o batla tshehetso e jwalo ho ntlafatsa bodulo ba hao ba hostele bakeng sa lelapa la hao. Hopola ha se di hostele tsohle tse ka fang malapa bodulo. Empa 0 ka fuwa tjhelete ya tshehetso ha feela hostele eo e tlo ntlafatswa bakeng sa ho hirisetswa bodulo. Mmuso le ona o ntse o lefella dihostele hore di ntlafatswe bakeng sa bodulo. Haeba o hirile hostele, 0 ka kgona ho fuwa tjhelete ya tshehetso ho e sebedisa nqa engwe.

:- MORIISII 0 SA I.E MONGA'I'A MOISENG WESO, BATHO BA SA HANA HO lEFElLA MA'I'LO A RONA. MALE RE ETSE MANG H0 EUMANA TJHELE'I'E YA TSHEHETSO I.E YA KADIMO BAKING SA MATLO?

Ki. Baahi ba se ha fuwe phephetso hore ba fetole maemo a bophelo metseng ya bona molemong wa ho hohela matsete a tla thusa ka kaho ya matlo le ditshebeletso. Sebetsang mmoho le le setjhaba ho ntlafatsa maemo a bophelo tulong ya Iona, mme mmuso Ie dibanka di tla qala ho fana thuso ya ntlafagso metseng ya 'lona.

P2 KE II.E KA EMISA H0 LEEELLA N110 YA KA. JWALE KE BOLELLWA HORE NTLO ENA HA E SA LE YA KA. KE E'l'SE-JWANG? '

K: Buisana Ie moemedi we Servcon Housing Solutions kapa South African Housing Trust e tla o thusa ho rarolla bothata boo ba hao.

P: HA KE KGONE H0 LEFELLA N'I'LO E0 KE PHELANG HO YONA. KE E'I'SE JWANG? A

K: Dibanka, Servcbn le South African Housing Trust di tla o thusa ho fumana bodulo kapa ntlo e sa bitseng. Buisana le bona.

P: I(E ETSE JWANG HA KE NA- LE BO'I'I-I-Afl'A KA TEFELLO TSA N110 YA KA?

K: Buisana le bao o kadimmeng tjhelete'ho bona kapele. Ha o dieha o tla lahleheIiNa ke ntlo ya hao. _ - '

P: KE EN'I'SE KOPO YA 'I'JHELETE YA ISHEHETSO EMPA HA RE 50 E FUMANE. KE E'I'SE JWANG?

K: Mmuso o tla aba tjhelete ya tshehetso hane ka selemo. O tshwanela ho etsa kopo e jwalo kgafetsa hofihlela o atleha. Ha ho no ba Ie lenane la ba entseng dikopo.

P: KE NGODISII'SE lEBI'lSO I.A KA LENANENG I.A BA EN'I'SENGN DIKOPO. KE ILA EUMANA 'I'I-IIISO "ENG?

K: Ha ho lenane le ba ingodisitseng ho fumantshwa tjhelete ya tshehetso bakeng sa matlo. Sa hao ke ho boela o etsa kopo jwalo kamora kgwedi tse ding le tse ding tse tharo.

2 NA NKA EUMANA 'I'JIIIELETE YA TSHEI'IE'I'SO K! 50 "YALE HAP! KE SE NA BANA? I E

K: Tjhe.

P: NA NKA KADIMA mum YA 'I'SHEHE'I'SO'HOFIHLELA NNA KE FUMANA YA KA HO TSWA LEKGO'I'LENG LA PROVINCE M PHUMAN'I'SHO YA MAHO?

K: Tjhe. Hobane ha 0 se 0 na le ntlo, ha 0 no ?na ho fumantshwa tjhelete ya tshehetso.

: NA mm saunlsn mom YA TJHELE'I'E YA KA YA TSHEHEISO HO REKA SE'I'SHA MME I(E BOLOKE KAROLO E NNGWE I-IO AHA N110 HAMORAO?

K: Tjhe. Empa mmuso o sa ntse o lohotha ntlha eo bakeng 5a bokamoso.

3 NA NKA IKAl-IELA N110 KE SEBE- DISA 'I'JIIIELE'I'E YA 'I'SHEHE'I'SO?

K: Ha feela 0 le karolo ya morero wa kaho ya matlo, mokgatlo o ahang matlo 0 ka sebedisa karolo ya tjhelete eo he 0 rekela thepa e0 0 ka ikahelang ka yona. E nngwe e setseng e tla lefella setsha le ditshebeletSo. Mmuso o ntse o lekola ntlha ya ho nehelana ka tjhelete ya tshehetso ya motho ka mong ho batho ba lakatsang ho ikahela matlo. Batlisisa ntlha ena Ie ba Lekgotla la I Province la Phumantsho ya matlo ho bono hore ho se ho fihletswe qeto efe. '

u: INGABI UHULIIMENI WENZANI
NGOKU’I’HOLELA ISIZWE IZINDLII?
II Uhulumeni wandise ibhajethi yezindlu ngamaphesenti angu 80 ngo 1995/96. Usethule ukuxhasa komuntu ngamunye ukuze kusizakale leyomindeni ehola ngaphansi kuka R3 500 noma ngaphansi ngenyanga ukuze bathenge noma bazakhele izindlu zabo.
0: men: AMABHANGE mum
NGOKIII’HOLELA ISIZWE IZINDW?
h Amabhange asayine isivumelwano kanye noHulumeni lapho evumelana khona ukuthi atshelekise ngemali yezindlu okungenani kwabangu 50 000 abahola imali ephansi futhi abangakwazi ukutshelekwa imali yendlu kulonyaka.
"8 NGUBANI OlUNGElE UKU’I’HOLA
UKUXHASWA?
It Ngabahlali baseNingizimu Afrika abangakaze bathole ukuxhaswa ngaphambilini.
0: Wm: umuntu?
h Umndeni umyeni nonkosikazi wakhe noma abahlalisene endlini eyodwa noma-ke umuntu oyedwa onabantu abambhekile n’engezingane noma abazali.
8 mm IMALI EHLANGENE
EKHAYA?
h Leyo yimali ehlangene eholwa ngabantu ababili abafisa ukuhlala endlini eyodwa (umyeni, unkosikazi noma umasihlalisane), beshadile noma bengashadile, kube kukhona abantu abababhekile. Lemali ibala imali endlu kanye neyezinye izidingo.
8 NGUBANI OKIIMELE NGIKHU-
LUME HAY! IIMA NGIDINGA llKllX-
HASWA N.IE KUPHELA?
’3 Uma imali oyithoIayO ikuvumela ukuthi uthole ukuxhaswa, khuluma neBhodi YesifundaYezezindIu, ihhovisi lezezindlu. Umkhandlu Ophethe. noma abaphathi bendawo yangakini.
u: YINI UKUTSHELEKWA IMALI
YENDLU?
I! Lena yimali oyitshelekwa yibhange ekukusizem’ ukuze wakhe noma uzithengele umuzi wakha. Uma wehluleka ukukhokhela ibhange nyangazonke njengokuya kwesivumeIwano, ibhange linelungelo lokuthola usizo ezinkantolo Iokudayisa umuzi wakho ukuze lithole imali yalo futhi.
u: NGUBANI OFANELE IlKIlTI-IOLA
UKU’I’SIIELEKWA KWEMALI YENDLII
KANYE NOKUXHASWA?
l: Abantu abafaneIe ukuthola ukuxhaswa ngabantu asebesebenze endaweni eyodwa cishe iminyaka engu-3, abanerekhodi lokuthenga ngesikweletu futhi kube abantu abangakwazi ukukhokhela nezinye izindleko zemali abatshelekwe yona yezindlu.
"3 "VII" IREKHODI ELAMUKELEK-
ILE LOKUTHENGA NGESIKWELE’I’U?
I! lningi Iabantu linerekhodi elihle lokuthenga ngesikweletu futhi alinamacala. Abanye ; kungenzeka ukuthi bake bangaphumelela ukukhokhela i-HP noma ukukhokhela izikweletu ngendlela efanele ngaphambilini. Uma ngabe kwakunesizathu esifanele, Iokho angeke kubakhinyabeze uma benakho konke okunye abakudingayo ukuze bakwaziw ukuthola imali etshelekwayo yomuzi. lbh-

we lizokwazi nokubanikeza olunyaulwazi.
3 ANGINAYO IDIPI’IOZl, INGABE
LOKHO KUCHAZA UKU’I’HI ANGEKE
NGITSHELEKWE IMALI YOMUZI?
I: Cha. Xoxisana nebhange lakho
ngerndlela eqonde ekutshelekweni kwe-
ma I.
u: UBANI OKUMELE NGIXOXISANE
NAYE UMAiNGIDINGA UKUXHASWA
NGKUTSHELEKWA IMALI YOMUZI?
l: Uma ufanele ukuthola ukuxhaswa kanye
nokutshelekwa imali yomuzi, ibhange lakho
lizokusiza ukuthi ufake isicelo sokuxhaswa
esihambelana nokutshelekwa imali yomuzi.
Kodwa yenza lokho emuva kokuthi .
sewuyisebenze kahle ibhajethi yakho.
u: NGINGAZI KANJANI UKU’I’HI
NGINGATSl-IELEKWA IMALI YOMUZI?
I8 Kufanele ukuthi uzifundise ukubhajetha
ukuze ubone ukuthi kusala malini
emuva kokukhokhela zonke izikwele-
tu _zakho zenyanga. lmali esalayo
i ona-ke ongakhokha ngayo.
3 NGIHOLA IMALI ENGAPHANSI
KIIKA R3 500 NGENYANGA. INGABE
NGINGAYITl-IOLA YINI INDLU? -
I2 Ungathola ukuxhaswa okungakuvumela
ukuthi uthenge noma wakhe indlu ejwayele-
kile esizeni esinamanzi. amaphayiphi
okuthutha indle kanti nogesi futhi. Ngezinye
izikhathi, ungase uthole nemali yokutshelek-
. wa ukuze wengeze kuleyo yokuxhaswa.
Lokho kungakuvumela ukuthi uthenge inda-
wo ethe ukuba nkudlwana.
3 NGIDINGA ummc YINI
IIKIIZE NGIFAKE ISICELO 50K"-
Xl-IASWA ? .
I! Cha. Ukuze ukwazi ukuthola ukuxhaswa
akudingekile ukuthi uze ube nezinga eliy-
iwesheli lokufunda.
3 llKHONA IZINGA lOBUDALA
ELINOIINYELWE LOKU’I’III NGITHOLE
UKUXHASWA?
ls Kufanele ukuthi ube neminyaka engu 21
noma kube ukuthi ushade ngokomthetho
noma ngokwesiko.
I): "Know YINI IZINGA
LEMINYAKA ELINOUNYELWE UKUZE
"MUN"! A’I’SHELEKWE IMALI
YOMUZI?
k Kufanele ukuthi ube neminyaka eyevile
kwengu 21 futhi kumele ukwazi
ukukhokhela isikweletu sendlu yakho
n aphambi kokuthi ube neminyaka engu 65.
8 ANGISEBENZI. INGABE
NGINGAKU’I’HOLA YINI UKUX-
HASWA?
I8 Nakanjani. Uhlelo lokuxhasa lwenzelwe
ukusiza abantu abahlupheke kakhulu.
u: NGINGAYI’I’IIIENGA YINI INDLU
KWENYE INDAWO?
h Yebo. Ungathenga noma wakhe indlu
kunoma kuyiphi indawo ekhethelwe lokho.
kuphela nje uma wakha esizeni sakho.
Ukhumbule ukuthi ukhwalifaya ukuxhaswa
uma ungakaze ube nomuzi ngaphambilini.
ll: men: UKUXl-IASWA NAKHo
KUFANELE NGIBUYE NGIKUKHOKHE-
I! run"?
i: Cha.
"3 INGABE IMAM E’I’SHELEKIWE

YOMUZI I(UFANELE IBUYE IKHOKHE-
I.WE FUTHI?
I: Yebo. Uzolahlekelwa yindlu yakho uma ungakhokhi ngesikhathi esifanele njalo n enyanga.
3 INGABE KUNGCONO UKU’I’I’II
UBE NOMIIZI WAKI’IO?
l: Yebo. Uzoba nelungelo lokuhlala kuleyondawo futhi akekho ongakukhipha ngaphandle kwencwadi yaStinkantolo. Ungayandisa indlu yakho ngokuthanda kwakho. Ungayidayisa leyondlu uyohlala kwenye indawo. Ungayishiyela omunye leyondlu n’enge a.
0: NGINGAKUSEBENZISELANI UKU-
XHASWA?
h Ukuxhaswa kukhokhela kuphela ukuthengwa noma ukwakhiwa komuzi. Awuyitholi ingukheshi leyomali, kodwa ikhokha egameni lakho ebhange, kumthuthukisi noma kumakhi. Uma uzakhela ngohlelo lokwakhela abaningi oluvunywe yiBhodi Yesifunda Yezezindlu, ukuxhaswa kuzokhokhelwa umthuthukisi ukuze izinto zokwakha zize ngqo kuwena.
u: NGINGUMAMA ONGASHADILE,
NGINGAKUBHALISELA YINI UKU-
XHASWA? 9
k Yebo. Uma unezingane, uyakuthola ukuxhaswa.
u: NGINGAKUTHOLA YINI uxu-
XHASWA UMA UMNDENI WAMI ll-
HLALA KWENYE INDAWO?
I: Yebo. uma ungaveza ubufakazi bokuthi n uwena obondlayo futhi nobanikeza imali.
8 INGABE WONKE UMUN’I’U
EMNDENINI WAMI ANGAKUTHOLA
UKUXHASWA?
k Yebo, uma bevile eminyakeni engu 21 futhi benemindeni nabo.
u: NGINGAKU’I’HOLA YINI UKU-
XHASWA OKUOONDENE NAMI
UKUZE NGIKHOKl-IELE SONKE ISIK-
WELETII SENDW ENGINAYO?
I: Cha. Ukuxhasa umuntu ngamunye ngokwabantu abaqalayo ukuthenga izindlu.
ll: NGINGAKUTHOLA YINI uxu-
XHASWA OKUGXILILE UKUZE -
NGIKHOKHELE INDLII ENGINAYO?
II Yebo. uma indlu yakho yakhiwa ngohlelo oluvunyelwe ngabeBhodi Yesifundazwe Sezezindlu.
u: INGABE AMABHANGE AZOBA-
TSIIELEKA ABAN’I’U ABAHLALA
EMALOKISHINI IZIMALI?
I8 Yebo. KwiRekhodi Lokuqondisisana (Record of Understanding), amabhange avumile ukuqala ukutsheleka abantu abahlala emiphakathini engamalokishi, noma ngabe bahlalaphi.
0 u: NGIYAFANELE UKUTIIOLA UKU-
XHASWA OKUQONDENE NAMI. NGI-
NGAYITIIOLA KANJANI INDLII?
I: Ngaphambi kokufuna indlu, cabangisisa kahle ukuthi ungakwazi ukukhokha kanjani nokuthi uthanda ukuhlala kuphi. Khetha indlu endaweni esimeme. Buza kwabeBhodi Yesifundazwe Sezezindlu. abaphathi bendawo kanye nabadayisi bezindlu ukuthi ingabe bayazi yini ngokwakhiwa kwezindlu

ezintsha ndawanathize.
ll: NGIWIITHOLILE umuzn,
KUFANELE NGENZENJANI?
I8 Yenza isethembiso esinombandela kumda-
yisi wendlu. Lokho kuchaza ukuthi uyavuma
ukuthenga indlu uma nje ukwazile ukuthola
ukuxhaswa, noma imali oyitshelekela
ukuthenga umuzi. Ungaqali ukukhokha
noma iyiphi imali. Uma ungatholi ukux-
haswa noma ukutshelekwa imali, umdayisi
an eke akukhokhise noma yini.
: NGIFIINA uxuzmmiu UMUZI
WAMI - NGINGENIENJANI?
l! Uma usuthole isizapthanda ukwakha
kuso, kufanele ukuthi uthole umakhi
owethembekile. Uma utsheleka imali
ebhange, bazogcizelela ukuthi usebenzisa
umakhi oseleeni Lwabakhi beWaranti.
Ukhumbule, uma ungafanele ukuthola ukut-
shelekwa imali, kufanele ukuthi uthenge
umuzi noma isiza kumthuthukisi noma
kumuphi.
u: LUYINI UHLELO I.WEWARAN’I’I
YABAKI’II?
I: Yisivumelwano esivikela abathengi.
Abakhi abangamalungu aloluhlelo kufanele
ukuthi basebenze ngokulandela ipulani futhi
benze nomsebenzi oyikhwalithi.
u: UKUXHASWA ENGIKII’I’HOLILE
AKUZIKHOKHELI ZONKE IZINDLEKO
ZENDLU YAMI FUTHI ANGIKWAZI
NOKII’I’SHELEKWA IMALI NGABASE-
BHANGE. NGINGAKWAZI YINI UKU-
TSHELEKA IMALI KWENYE INDAWO?
l: Uma ungakwazi ukukhokhela leyomali
oyitshelekile, ungaxhumana nongakutshele-
ka imali kepha owethembekile futhi kungabi
yibhange noma kube ukuxhaswa okux-
humene nesikweletu. Hlolisisa ukuthi umt-
shelekisi unesivumelwano neBhodi Yezwe
Yezezindlu ukuze uthole ukutshelekwa imali
okuhlangene nokuxhaswa. Qiniseka ukuthi
ungamethemba umtshelekisi ngokuthi ucele
iseluleko komunye umuntu.
u: NGIZAKHELA umun WAMI.
NGINGALU’I’HOLAPHI USIZO?
k Ungaya Endaweni Eyesekelayo
Ngezezindlu lapho ungathola khona izinto
zokwakha ezingabizi kakhulu kanye nok-
welulekwa ngokwezokwakha. lzindawo
zokuqala zizovulwa kungekudala.
u: NGIHLALA EHOS’I’ELA. MGI-
NGAKUTHOLA YINI UKUXHASWA?
i: Yebo. Uma usebenzisa imali yakho yoku-
xhasa ekwenzeni ngcono indawo ohlala
kuyo nomndeni wakho. Ukhumbule, aku-
wona wonke amahostela angalungiswa
ukuthi kuhlale umndeni. Ungathola nje
ukuxhaswa ehdstela uma Iizolungiselwa
ukuthi kuhlale imindeni. Uhulumeni
uyakhokha ukuthi amahostela athuthukiswe
futhi kukhokhwe irenti, uma ukhokha irenti
ehostela ungakhwalifaya ukuxhaswa
kwenye indawo.
u: KUSENODLAME ENDAWENI YA-
NGAKITHI. ABAN’I’U ABAKAKHOKHE-
I.l Lll’l’l-IO. SINGENZENJANI UKUTHO-
I.A UKUXHASWA KANYE
NOKUTSHELEKWA lMAI-I YOMUZI?
I: lmiphakathi inikezwe inselele yokuguqula
izinto ukuze ikwazi ukuthola izimali zezipdlu

kanye nokusetshenziswayo. Sebenzgqi nje-
ngomphakathi ukuze nenzengcono Izmto
endaweni yangakini, amabhange kanye
nohulumeni bazobe sebeqala ukufaka imali
emphakathini wangakini.
u: NGAYEKA UKUKHOKHELA ISI-
KWELETU SOMUZI WAMI. MAME $E-
NGITSHELWE UKUTHI INDLII AKUSE-
YONA EYAMI. NGINGENZENJANI?
I8 Xoxisana nomele iServcon Housing Sol-
utions noma i-South African Housing Trust
ukuze uthole ukuthi yini engaba wusizo
kuwena.
u: NGIYEHLIILEKA uxuxuoxnau
INDLU ENGIHLALA KUYONA.
NGINGENZENJANI?
h Kinabhange, iServcon noma i-South
African Housing Trust izokusiza ukuthi
uthole umuzi oshibhile. Xoxisana nabo.
ll: NGINGENZENJANI UMA NGI-
NENKINGA YOKUKHOKHELA ISIK-_
WELETU SOMUZI WAMI?
II Khuluma nokutsheleke imali ngokushe-
sha. Uma uchitha isikhathi, ungalahlekelwa
indlu yakho.
u: NGENZE ISICELO SOKUXHASWA
KEPHA ANGITHOLANGA MPENDULO.
NGINGENZENJANI?
I! Uhulumeni uzonikezela ngemali yokux-
hasa kwezezindlu kane ngonyaka. Kufanele
ukuthi usifake njalo isicelo sokuxhaswa uze
uphumelele.
u: NGABHALISA OHLENI I.WA-
BALINDELE UKUXHASWA. INGABE
NGIZOKU’I’HOLA lOKI’IO KUX-
I-IASWA?
It Alukho uhla lwabalindele ukuxhaswa
futhi-ke kufanele ukuthi ubhalise njalo
emuva kwezinyanga ezintathu. ’
u: NGINGAKUTHOLA YINI IlKll- -
XHASWA mauson NGIN-
GASHADILE rum BENGEKHO.
ENGIBABHEKILE?
’8 Cha.
"3 NGINGAYI’I’SHELEKA YINI IMALI,
YOKUXHASWA NGIZE NGITHOLE
EYAMI KWIBHODI YESIFUNDAZWE
YEZEZINDLU?
l: Cha. Ngoba uma usungumninimuzi,
awusafanele ukuthola ukuxhaswa.
8 NGINGAYISEBENZISA YINI m-
GXENYE YEMALI YOKUNGIXHASA
UKU’I’I’II NGI’I’HENGE ISIZA BESE
NGONGA ENYE UKUZE NGAKHE
NGAYO INDLU EMUVA KWESIKHASH-
ANA?
l: Cha. Kodwa uhulumeni uyaludingida Iolo-
daba ukuthi mhlawumbe lusebenze
n okuzayo.
3 NGINGAZAKHELA YINI INDLU
YAMI NGISEBENZISA IMALI YOKU-
XHASWA?
3: Uma uyingx- ’
enye yohlelo
lokwakhiwa
kwezindlu,
umthuthukisi
angasebenzisa
ingxenye
yemali
yokukuxhasa

ukuze akut-
holele izinto
zokuthi uzakhele ngok-
wakho. Enye imali
esalayo isetshenzisel-
wa ukukhokhela isiza
kanye nokusetshen-
ziswayo. Uhulumeni usa-
bhekisisa udaba lokuxhasa
umuntu ngamunye othanda9
ukuzakhela ngokwakhe.
Thintana nabeBhodi
Yesifundazwe Yezezindlu ukuze V
uthole ukuthi ingabe kunesin- ’ ’
qumo esesenziwe yini.

iAFRIKAANS
DIEGOEIE
.o BEHUISING - DEEI. 1

DIE REGERING EN BANKE SE GOEIE NUUS OORIBEHUISING

Daar is goeie nuus oor behuising vir huishoudings wat R3 500 per maand of minder verdien.

Vanaf 1 Junie 1995 saI die regering elke jaar honderd-duisende mense met behiIisi ing help. Die belangrikste deel van die ske-ma is die subsidies en huislenings wat in Mei deur die Minister van Behuising, Sankie Mthembi Nkondo aangekondig is.

Elke jaar saI derduisende subsidies beskikbaar wees - enIelke jaar sal meer mense wat hqu nodig het, hulp kry. Die regering het vanjaar R2,92 biljoen beskik-baar gestei vir behuising - dit is 80 persent meer as veriede jaar.

Die grootste deel van dib geld sal ge-bruik word om mense te heIp om basiese huise te koop of te bou; huise met geriewe soos lopende water, riolering en, met Es-kom se hqu,- elektrisiteit. Maar dis nie net die regering wIat regstaan met hqu nie. Huile het ook ’n verstandhoudingsoor-eenkoms met die meeste banke on-derteken. Die ooreenkoms beteken dat banke weer huislenings sal toestaan aan mense met ’n Iaer inkomste. Vir mense wat krediet kan bekostig, sai daar in die eerste _2 jaar na 1_Junie 1995 50 000 nuwe lenings wees. Die banke I.het ook ingestem om kragtens die geIdragskode van die Genoot-skap van Verbandleners (00k bekend as AML) beter beskerming aan verbruikers te bied. Hiervoigens belowe die banke om al-tyd op ’n regverdige en deursigtige manier op te tree. AImaI wat om huislenings aan-soek doen. sal op dieselfde manier behaIII-del word aan die hand van duidelike riglyne oor wie ’n lening kan kry. lndien’ n persoon wat aansoek doen nie kwalifiseer nie, saI die bank vir hom/haar vertel waarom hulle aansoek nie aanvaar is nie.

En aIIe suksesvoile appiikante sal uitvind presies wat van hulle verwag word wan-neer dit kom by die terugbetaling van die geld wat hulle leen. Die bouers, die banke en die regering het ook saamgespan oor nog ’n belangrike aspek van verbruikers-beskerming: die Bouerswaarborgskema.

Bouers wat by hierdie skema aansIuit, onderneem om behoorlik te bou en ver-antwoordelikheid te aanvaar vir wat hulle bou. Om seker te maak dat die nuwe be-huisingsplan Isuksesvol is (an ny, is daar egter ook ’n uitdaging aan elke gemeen-skap in die land.

Dit is die uitdaging dat elkeen verant-en gemee’nskappe - om aan bu’itestaanders te bewys dat hulle veilig in die gemeen-skappe kan belb, om aan beleggers te be-v wys dat hulle huislenings kan toestaan en werksgeleenthede kan skep.

Dit is die uitdaging van Masakhane. Hier-die koerant saI vir jou alIes vertel wat jy basies van behuising in Suid-Afrika moet weet. Dit saI jou help om uit te vind 0ij kwalifiseer vir ’n subsidie en ’n huislening, en 0ij net vir ’n subsidie behoort aansoek

te doen. Lees die koerant versigtig deur
voordat jy naijou bank, plaaslike owerheid ,.
of Provinsiale Administrasiekantoor toe
gaan.
Op die agterblad sal’ Iy die name van or-
ganisasies kry wat jou nog verder kaIn help.
woordelikheid moet aanvaar vir hulle huise -
DIE cone Nous 00R BEHUISING - DEEI 2
DIE PAAIE NA BEHUISING- ’N KORT GIDS NAJOU VELE OPSIES
Die tabel Is net’ n kort opsomming van al’ _Iou paaie na behuising. Voordat’ Iy ’n huis koop of hen," Is daar baie dinge wat Iy moet weet. Lees die hele koeI’ant versigtig de’ur voordat’ Iy enigiets doen. Dit sal vir jou vertel Wat jy alles moet doen voordat’ Iy die eerste stap na huiseienaarskap neem.
PAD 4:
mm 1: . PAD 2. . PAD 3: cu GEMEENSKAP
pnowxamomwe INDIVIDUEL: sussIbII: INsmusIONm SUBSIDIE I WALIFISEER
summ NOG NIE
BetaIingsvlakke vir behuising en die
Elke huishquding wat R3 500 per maand of
de vreedsaam. BeleggersI uitIeIIersI & ontwikkelaars’ Is dus beneid
Betalingsvlakke vir behuis-
ing en dienste is steeds te
laag, die wet word ge’ig-
noreer en die gemeenskap
werk nie saam nie. Beleg-
gers, uitleners & ontwikke-
(Sien bladsy 24)
huIIe in die verlede ’n erf met dienste as staa SOSIAIE Niemand kwalifiseer vir ’n
, vang het, kwalifiseer jy vir ’n konsolidasiesu BEHUISING banklening totdat mense
minder is (sien bladsy 21). Afhangende van ’n Organisasie kry sub- vir hulle behuising en jou subsidie kwalifiseer. Maak egter seker jy sidies om te koop of te dienste betaal, tot dat die
bekostig. (Sien bIadsye 22 & 23) bou wat horn in staat wet gehoorsaam word en
steI om behuising teen die gemeenskap saamwerk
AS JY NIE MAANDELIKSE PAAIEMENTE
KAN BEKOSTIG NIE, VOLG DIE ROETE:
GEEN KREDIET
Jy kwali- DEPOSITO of
fiseer nie Jy saI ’n kontant-
SPAAR
Gaan na ’n bank to
I I Gaan na ’n bank toe
Iaer huur te bied aan
mense wat vir subsi-
dies kwalifiseer.
clIIlo hoof nIo met die
" bank le prod nio
nie. (Sien bladsy 24)
Praat met mense in
jou gemeenskap oor
hoe om almal aan te
moedig om vir hulle
Iaars sal nie leen of bou nie.
MU:
deposito van ten
,I vir ’n deposito van ten en sluit aan by ’n en sluit aan by ’n Die koapeIaJ . Die sosiale behuis- behuising en dienste
huisle- minste 5% van die huisleningspaar- minSte 5% van - huisleningspaarske- tiewe behuisingsi ingsorganisasie is te betaal hoe om die
ning nie. prys nodig he. As skema. Na nege die Ipry’sI ngdi’gI hb. ma. Na nege - installing is ver- verantwoordelik gemeenskap sover te
jy dit nie het nie, maande sal jy in As’ Iy dit hie het maande sal Iy in Iantwoordelik daarvoor om kry om behoorlik
praat met die ; staat wees om vir ’ _ nie. praat met die staat wees om vir ’n . daaiyoor om lenings te bekom. saam te werk en die
bankpor die huis te soek en kan bank oor die; _ . huis te soek en kan leniIIgs te bekom (Sien bladsy 22) wet te respekteer.
" spaarroete na v. I I’y vir ’n huislening . spaaerete na V jy vir ’n huislening
i _I krediet. (Sien ’
, bladsye 22 & 23)_’I
kwalifiseer. (Sien

bladsye 22 & 23)
1.:EeirSI moat jy 'n behuISIngsproIek I ;-
kry Wat g'eorganisber- Wprd deur
kredietI. (Sien ..
kwalifiseer. (Sie'n
bladsye 22&II 23)
I (Sien bIadsy 22)
BEHIIISING.
I .. kerke' en VroupI- dri
,(Sien bladsy 24) I
Rbe'dIIat pIsasIIII'g-i' '
"civic" organisasies
inigemeenskap mef die Ihqu van 3 1' Eer_s moe't' Iy uorgamsaSIe I andergr'oIep'e -
I'I ontWIkkeIaar EII. Wat -I I , .riy wat gosjale behumng I bymekaarkomom -.
QQGdQEkEI-II' IS deur dIQ beIJIIIDfI I - 'v? v 7 . I vodrsien' Hulle gal. .Iqu' help van IOU genieehskapI
ingSraad, en dIan moetIy n huis IngskooperaSIes te;. I . j om huurbehIIisin'g 0.;ng hierI - . 'n betbr plbk te mhak
kies. Maak' n V6onNaardelike stig of vergader sa'am '1 die skema te bekom (Sien Se vir die plaaslike
aanbod. (Sien bladsy 20) ' met ander mense bladsy 22I) owerheid en die
wat 'n behuis- v gemeenskaps-
Gaan na jou
bank of 'n
huisuitIener
Vul die aan- .
soekvorm .
saam met;
Gaan na jou
bank of 'n
uitiener toe -
Gaan Mind I)
' bank of 'n
., huisleningsuits
, jy vir hulle
Gaan na jou bank in k
toe en vind uit of
polisieforum jy wil
hulle samewerking
hb. (Sien bladsy 24)
. Sodra betalings-
dievont- I toe' om 'n om 'n huisle- Iener toe om . huisleningspaar- I kk h ;
wikkelaai'in huislening te ning te be- .; 'n huislening I skema kwalifiseer 'Ya _9 009 genoig i
as jy'nsub- bespreek. VIII spreek. Vul :' te bespreek, . ' voordat jy vir 'n i h d '5 en 10" gemfbns 39 1
sidie sander aansoek- aansoekvorms ' , - huis begin soek :9 "'5m95'33 ksaIIou saamwer :53 IV In
'n lening vorms vir 'n vir 'n subsidie of cm 'n subsidie 39:59 adVIes 3". staaayveesdom eeIII
wiI hbf subsidie en 'n en 'n lening in. of lening aansoek :or 990m10" van hl'e a: er OPISJES
(Sien bladsy lening in. (Sien bladsy 'In Iening in. doen. (Sien ctlalperatiewe '"I'sm . waId '5' 92W:
21) ' (Sien bladsy 23) (Sibn bIgdsyI bladsy 23) Ste mg te stig. (Ien s we , e ge rUI . 23)
bladsy 22)

VOORDAT JY ’N SUBSIDIE OF ’N HUISLENING KAN KRY, MOET JY EERS
’N HUIS OF ERF HE OM TE KOOP EN ’N BOUERWAT VIRJOU SAI. WERK
DINK ems NA oon Jou HUIS
’n Huis of ’n woonstel is ’n lewenslange belegging. Dink baie goed na oorjou
toekomstige tuiste voordat jy jou keuse maak. _ i
I Werk eers die grootte van die huis uit wat jy en jou gesm
nodig het en kan bekostig. Dink dan na oor jou keuses:
0 Baie klein met uitbreidings namate jy hulle kan bekostig.
0 Baie klein met uitbreidings namate jou gesin groei.
o Meer ieefruimtes as ruimtes vir deftige sitkamers.
- Kleiner, maar met goeie geriewe 5005 ’n kombuis.
I Dink na oor waar jy wil bly. Probeer ’n area kry wat jy kan bekostig en waar
daar skole, klinieke en vervoer naby is, of waar dia fasiliteite ontwikkel gaan
m
Sodra jy ’n huis of eiendom gekry het wat jy wil koop, maak ’n voorwaardelike uanbod aan die verkoper. Dit beteken dat jy instem om die huis _te koop_in-
alien jy ’n behuisingsubsidie of ’n subsidie met ’n huislening kry. Maak die aanbod voorwaardelik sodat jy nie enigiets hoef .te betaal as jou subsndle of hunsle-
ning nie toegestaan word nie. .-
Maak seker dat jy nie gekui word nie - daar is baie skelms. (Lees gerus meer daaroor hier onder.)
HOE OMN 300 an 11: RIF. 5
word.
I Vra jou plaaslike owerheid, Provinsiale Behuisingsraad, die Ifrovinsiaie Ad- -
ministrasie of ’n eiendomsagent waar behuising beskik’baar Is. . .
I Wees op die uitkyk vir nuwe areas wat deur die plaaslike owerheid of pri-
vaat ontwikkelaars oopgestel word.
Gaan kyk na skouhuise.
I Vind uit of die area vreedsaam en wetsgehoorsaam is.
Eers wanneer iy cl dia dinge oorweeg lief, kan iy nu ’n huis
of erf begin soek
As’aiy-V’h smk grond wil koop en ’n huis wil bou, of as jy ’n huis wil koop wat gebou word of gebou gaan word, moet jy ’n goeie bouer kry wat bereid is om sy werk
te waarborg.
I Vra jou plaaslike bouersvereniging of daar enige bouers in jou area is wat hulle kan aanbeveel.
I As jy met ’n bouer praat, vra vir horn of hy geregistreer is of aansoek gedoen het om geregistreer te word as ’n kontrakteur volgens die reiils van die Nasionaie
I Kyk na ander huise wat hy gebou het om te kyk of hulle behoorlik gebou is.
Huisbouersregistrasieraad (NHBRR).
Die NHBRR sal optree teen bouers wat nie hulle verpligtinge onder die standaard waarborgooreenkoms nakom nie.
WAT Is DIE BOURSWAARBORGSKEMA?
Dit is ’n skema wat mense beskerm wat nuwe huise bou of wat bouers betaal om vir hulle nuwe huise te bou.
Die Bouerswaarborgskema beteken dat alle bouers wat by dit’a skema aangesluit het deur by die Nasionale Huisbouersregistrasieraad (NHBRR) te re-
gistreer, belowe om volgens sekere minimum standaarde te bou en om hulle werk vir minstens vyf jaar te waarborg.
Dit is jou plig om rond te soek vir die beste transaksie by die beste bouer. Vra wat hulle pryse is en gaan die gehalte van hulle werk na. Moenie enige
kontrak teken of enige geld betaaI voordat jy nie uitgevind het of die bouer ’n goeie reputasie het en, indien nodig, raad daaroor gekry het nie. As jy
’n banklening vir ’n nuwe huis wil ha, sal die bank daarop aandring dat jou bouer vanaf 1 Junie 1995 die NHBRR se standaard waarborgooreenkoms
saam met jou onderteken, en dat hy vanaf 1 November 1995 by die NHBRR geregistreer moet wees.
As jy net ’n subsidie het en nie ’n banklening nie maar steeds ’n bouer wil gebruik, is dit veiliger om iemand te gebruik wat by die NHBRR gere-
gistreer is. Dit is nie verpligtend nie, maar dit kan jou teen swak vakmanskap beskerm as jy op die NHBRR se standaardwaarborgooreenkoms aandring.
HOE HELP ’N BOUERSWAARBORG IOU?
As jou’bouer ’n geregistreerde kontrakteur van die NHBRR is, moet hy jou huis volgens vasgestelde minimum standaarde bou en hy moet die fonda-
ment, mure en dakstruktuur van jou huis vir ’n tydperk van minstens vyf jaar waarborg.
v WIL’DALK op miiimr METDENSTE sou.
Spesiale subsidies is beskikbaar vir mense wat in’die ver-lede ’n erf met diehste as staatshulp gekry het (en waf dokumente het
behdort. Hierdie tipe subsidies staan bekend as konsolidasiesubsidies. Jy kan meer hierom

trent uitvind op bladsy 21.

WEES VERSIGTIG! SORG DAT JY NIE GEKUI. WORD WANNEEIUY ’N HUIS KOOP OF BOU NIE!

1. Alle ooreenkomste om ’n huis of erf te koop, moet in ’n kontrak ingeskryf word. Moet nooit ’n kontrak onderteken wat jy nie verstaan nie. Vra vir iemand wat jy vertrou om dit virjou na te gaan en te verduidelik.

I 2. Enige deposiio of gelde moel’ slegs aan ’n prokureur of ’n geregislreerde eiendomsagent behul word. Mack seker dc! iy altyd ’n kwilansie kry. Duisende mense het al geld verloor omdal hulle die verkeerde mense verlrou he! of i nie ’n kwifansie gekry he! nie. As iy wil uitvind of ion eiendomsugenl geregistreer is, skakel gems die Rand vir Eiendomsagenie by (01 ’I)883 7700.

I 3. Maak seker dat jy die huis en die ekstra koste van die dienste kan bekostig. Vra die bank hoeveel jou huislening elke maand sal kos. Maak seker jy Ieen by ’n bank-of by ’n betroubare, bekende uitleenmaatskappy. Vertel altyd die waarheid wanneer banke of uitleners wil weet wat jy verdien en hoeveel jyayelke maand uitgee.

I 4. Gaan vind by die plaaslike owerheid uit of die verkoper die eienaar van die erf of huis is en of hy die reg om te bewys dat ’50 ’n erf aan hulle het om dit te verkoop. Vind uit of enige geld op die eiendom aan die plaaslike owerheid geskuld word.

I 5. Moet nooit alles glo wat iemand jou belowe nie. Gaan die feite self na.

I 6. As iy enige vrue hel, _skakel gerus die Behuisingsverbruikers Beskermingsirusl- by Iolvry nommer 0800 ’I ’I ’I 663 vir gratis advies.

AFRIKAANS
DIE GOEIE NUUS 00R BEHUISING - DEEL 4
V ' .. HOE WERK SUBSIDIES? .
Hienlie
cells sell vir ou veriel wal 'II subsidie is: nil sal oak vir' IoII verlel wed om le doen as iy vir 'II subsidie wil kwuli-
_ Iiseer, Inclur nie vir 'II banklening wu'l daarmee uamgaun nie. Asiy Ikwaliliseer vir ' II subsulie saam me! 'n bunklening, sons
" uiteengesil' III deel 5, :III die bank vir iou veI'ielly we! iy IIIOOI' doen om 'n subsidie Ie kry.
WAT IS 'N SUBSIDIE?
'n Subsidie is 'n toeiae'van die regering wat jou sai help om jou eie huis te
bou of te koop. Jy is net op een subsidie geregtig. Dit is egter nie 'n kontant-
betaling nie: die regering betaal die subsidie wat jy kry direk aan die persoon
wat die huis aan jou verkoop of wat dit vir jou bou. Jy hoe! nie diE geld
Iel'ug ie behul nie. Daar is 'n rekenaarstelsel wat rekord hou van almal wat
al voorheen subsidies ontvang het. Moet dus nie aansoek doen as jy reeds 'n
subsidie gekry het nie. Om 'II lweede subsidie le probeer kry, is 'n
kriminele oorlreding. Jy kan hank Ice guan dauwoor.
21
'N SUBSIDIE IS 'N
TOELAE VAN DIE
REGERING
WIE KWALIFISEER VIR iN SUBSIDIE?
Jy kwalifiseer vir 'n subsidie indien: I Jou totale maandelikse inkomste R3 500 of minder is
I Dit die eerste keer is wat.jy 'n huis koop. I .ly nog nie vantevore 'n behuisingsubsidie van
die regering gekry het n'ie. I Jy enkellopend met afhankiikes is, (If getroud, 6f indien jy
saam met 'n langtermyn metgesel bly. I .ly 'n Suid-Afrikaanse burger is - (If 'n buitelander met
'n permanente verblyfpermit. I Jy 21 jaar oud of ouer is, 6f wettig 6f volgens gewoonte-
verbintenis met iemand getroud is.
IR WATTER SUBSIDIEVLAK KWALIFISEER EK?
Subsidies is slegs beskikbaar vir huise wat minder
as R65 000 kos.
Jou subsidie word aan jou totale maandelikse
huishoudelike inkomste gekoppel.
Kyk gerus na die tabel regs om uit te vind vir
watter subsidie jy kwalifiseer.
DDWD
Iv HOEF NIE DIE
cup TERUG TE
BETAAL NIE
IOU TOTALE MAANDELIKSE HUISHOUDELIKE
INKOMSTE VOOR BELASTING EN AFTREKKINGS:
R0,00 TOT R800 PER MAAND
3801 TOT R1 500 PER MAAND
R1 501 TOT R2 $00 PER MAAND
R2 50'! TOT R3 500 PER MAN!)
Nie almal sal' In aanmerking kom of kwalifiseer vir die bedrag wat
in die tabel hierbo verskyn nie. Mense wat reeds' n erf met diens-
te het wat hulle in die verlede as staatshulp ontvang het, sal slegs
in aanmerking kom vir 'n konsoiidasiesubsidie (soos aangetoon in
die tabel regs). Dit is minder as die volle subsidie, maar dit is 'n bii-
like beleid omdat mense wat die voile subsidie kry, steeds vir 'n
erf met dienste moet betaal. Konsolidasiesubsidies is slegs as
deel VIII: 'll proiekgekoppelde subsidie beskikbaar.
AT IS iN PROIEKGEKOPPELDE SUBSIDIE?
laar dien dan 'n enkele aansoek by die Provinsiale Behuisingsraad in vir subsi-
dies vir al die mense wat huise in die projek sal kry. Die subsidie sal egter in
jou naam wees; Dit sai verseker dat jy 'n huis kry wat aan jou behoort.
IOU TOTALE HUISHOUDELIKE
INKOMSTE:
R0,00 TOT R800 PER MAAND
R801 TOT R1 $00 PER MAAND
MEER AS R1 $00 PER MAAND
Dit is 'n subsidie wat gebied word aan 'n gemeenskap wat as 'n groep 'n aan-
tal huise met die hulp van 'n ontwikkelaar wii bou. Die ontwikkelaar kan 'n pri-
vaat maatskappy, die Piaaslike Owerheid of 'n uitlener wees. Die ontwikke-

WAAR KAN EK OM iN SUBSIDIE GAAN AANSOEK DOEN?
As jy vir ’n subsidie sonder ’n Iening aansoek doen, kan jy dit direk’ by jou Provinsiale Behuisingsraad se kantoor doen.
Jy kan jou aansoek per pos stuur. (Sien gids op agterbiad.) Die ontwikkelaar sal jou help om ’n pmjekgekoppeide skema te kies.
As jy vir ’n subsidie sa’am met ’n huislening aansoek doen, sai die bank jou daarmee help.
Jy kan die aansoekvorms vir ’Ei subsidie by jou plaaslike owerheid of takkantoor van die Provinsiale Administrasie kry.
R - HOEVEEI. SUBSIDIES IS BESKIKBAAR.
Die aantal subsidies wat elke jaar beskikbaar is, sal van die regering en die parlement se behuisingsbegroting afhang. Hoewei die behuisingsbegroting baie
groter as ooit tevore is, sai almal nie dadelik’ n subsidie kry nie. Dit sai’ Iare neem voordat elke Suid-Afrikaner wat behuisingshulp nodig het, dit sal kry. Daar’ Is
egter steeds baie geieenthede om ’n subsidie te kry: -
I Behuisingsubsidies sal vier keer per jaar toegestaan word.
I Daar is gen waglys nie.
I Jy kan elke drie maande aansoek doen, en jy kry ’n nuwe kans eike keer wat nuwe subsidies toegestaan word.
ONTHOU DUS GERUS DIE GOEIE NUUS: DIE REGERJNQ ME"? 3% "J?MSELF VERBIND OM VIR NOG BAIE JARE BEHUIS- i
INGSHULP TE VERLEEN. GELD SAI. ELKE 33%?! V ER SUBSIDIES BESKIKBAAR GESTEI. WORD.
HOE DOEN ER OM iN SUBSIDIE AANSOEK
As jy vir ’n subsidie kwalifiseer in terme van die regering se veneistes. ?Ioef jv net die voigende eenvoudige stappe te volg:
Kry ’n huis of Maak ’n voorwaarde- 4 i Gaan doen aansoek As jy ’n huis in ’n As jy ’n subsidie met
I woonstel of ’n erf - 2 like aanbod aan die 3 om jou subsidie by goedgekeurde projek "n iening wii ha gaan
wat jy wii koop en verkoper om die jou Provinsiale Be- koop en nie ’n Iening na ’n bank toe. Huile
’n bouer om die werk vir jou eiendom te koop. (Dit hyisingsraad, of stuur vir wii m nie, kan die ontwikke- sai jou met jou aansoek heip.
te doen. _ beteken dat jy die eiendom hulle jou aansoek as jy nie iaar jou met jou aansoek .
sai koop op voorwaatde dat
jy ’n subsidie - 6f ’n subsidie
en ’n huislening - kry.)
vir ’n iening saam met jou
heIp.
/ subsidie aansoek doen nie.
Onthou, individueie subsi-
dies word toegeken aan
mense wat eerste daarvoor
aansoek doen.

, 7 , . wanneer jy geldlefenom 'Hiiuis E hou Vof E koop,
'word dit 'n huislening 'genoem. Huislenings kan jou
soek doen: I Afskrifte van julle identiteitsdokumente.
jou inkomsteylak tied housOOI-"die olgqmben'bateken dit jy/kry te_n
minste 'n perseel Wat aan jou behoort metibasia'se dienstezen/meestal 'n' idem
pernianente struktuun Met die maksimum subsidie kan jy gewoonllk 5n
O
i 7 O y: basiesejpefmanerit'esuuk'tuurkoop-op"nfi-'15Verseel_wat aan jOPPGhOQFt met .
. INSTITUSIONELE SUBSIDIES
tipesubSIdIe bahols r'hlbeiiiiisingsgeleentheid watjy melts ands)? mensedeei. Deni by ari
cier aah fe .sliiitjkry f l;-_ i
qunjeningayan in bank. of ste'uh van v'n werkgewer, watcjy nie soil kry as jy Op you an a
ansoek 9.???" . v
mense wat 'n kooperatiewe instelling vorm om saam 'n eien-
dom .te koop of E bou. Die Provinsiale Administrasie kan so
'n groop raad gee oor hoe om 'n kooperatiewe instelling te vorm. Julle
sal heel moontlik ook die hulp van 'n prokuneur nodig hie.
Nadat julle met die hulp van die Provinsiale Behuisingsraad 'n
kooperatiewe instelling gevorm het, sal julle in staat wees om saam vir
subsidies en ekstra bystand aansOek te doen. Jou groep sal by die Provin-
siale Behuisingsraad vir die subsidie moet aansoek doen. Wanneer dit
by ekstra bystand kom. kan julle by 'n bank of ander uitlener aansoek
doen.
Die behuising sal deur die kooperatiewe instelling besit word - dit
wil 5a deur almal saam. Lede van die kooperatiewe instelling sal in staat
wees om hulle kooperatiewe behuising te koop wanneer die hele groep
besluit om individuele eenhede aan lede te verkoop.
' 'n Koiperaliewe subsidie word gegee aan 'n groep
'WAT HET EK NODIG AS EK OM 'N SUBSIDIE GAAN AANSOEK DOEN?
Jou Provinsiale Behuisingsraad het die volgende dokumente nodig wanneer jy en jou huwelik
s-llewensmaat om 'n behuisingsubsidie gaan aan-
. Dokumenthe bewys van beide bronne van inkomste, insluitend 'n oorspionidike onlangse be
_talingstrokie.
I 'n Gesertifiseerde afskrif van die voorwaardelike koopooreenkoms van dIe en_endoin wat
jy WII koop._
l 'n Gesertifiseerde afskrif van 'n permanente verblyfpermit indien jy nie 'n SUId-Afrika
anse burger IS me.
WAT IIE vm MY KOOP '
Alla ssubsndieszisdaajrzm yiriou 'n behuisings'geleentlgeid te gee wat met ,
DAAR IS TWEE TIPES INSTITUSIONELE SUBSIDIES:
verlaat, kan jy aansoek doen om behuising elders, op voonA/aarde dat jy
DIE nzcznmc BEPLAN EKSTRA HULP vm MENSE WAT ME 14
"5M"?- "ANR'W: NEW ET N. .5933PIF..,. .
skoon Iopende Water, riolering en in baie gevalle elektrisiteitrpit sal van jou
afhang of jy'mettertyd, namate jy dit kan bekostig, die basuese struktuur
wil uitbrei. Kosie verskil in verskillende dole van .dio lqnd. Dil
is int vmniwoonlelikheid om'jsekerie maak dell ly. die meesle
' a viriou subsidie-kry. a
'n Sosiale behuisingsubsidie word betaal aan 'n orga-
2 nisasie 5005 'n kerk of 'n spesiaal gevormde maatskappy. Dit'a
organisasie sal behuising kobp of bou wat hulle aan jou kan
uithuur indien jy normaalweg vir 'n subsidie sou kwalifiseer. Die huur
behoort laer te wees as wat die geval sou wees indien jy van 'n privaat '
verhuurder sou huur. '
Dit is ook moontlik om sosiale behuising op verskillende maniene te
koop. lndien dit die geval is, sal jou sosiale behuisingsorganisasie jou
meer hiervan kan vertel.
lndien jy verkies om in behuising onder die sosialesubsidie-skema
te bly, saI jy so Iank kan bly as wat jy wil - solank jy elke maand, soos
ooreengekom, jou huur betaal. lndien jy jou sosialesubsidie-behuising
nog nie jou kooperatiewe behuising gekoop het nie.
i dit?) groep vorm. Juis daarom het die tegering Behuisingsteunsentrums gestig; om jol'i
te help om jouself met behuising te help. By die? sentrums is daar mense
uit jou gemeenskap wat boumateriaal teen redelike pryse maak en verkoop. Daar is deskundi
ges wat jou sal help om te beplan en te bou. En jy sal daar
raad kry oor enigiets in verband met behuising; Die eerste Behuisingsteunsentrums sal dic
'e jaar geopen word.
0
O
. Baie mense is E arm om vir 'n huislening te kwalifiseer. Die regering voel sterk dat jy
ekstra hulp moet kry om jouself met behuising te help as jy deei van

0
O
O
KREDIET - WAT DIT IS, WIE DIT KAN KRY, EN DIE VER-
ANTWOORDELIKHEDE WAT DAARMEE SAAMKOM
. HOE HUIW
baie help. .ly moet egter onthou dat as jy ’n huisle-
ning kry, jy dit vir diesvolgende 20 jaar met rente
op dieselfde dag elke maand moet terugbetaal.
As jy nie elke maand betyds betaal nie. het die
.bank die reg om jou hof toe te neem. Die hof kan
jou beveel om uit jou huis uit te trek en die bank is
nie verplig om vir jou enige geld watjy reeds betaal
het. terug te gee nie.
Om ’n huislening Ie kry, moel iy ’n de-
posih van minsl’ens 5 persenl’ van die
kosl’e van die huis behul. As iy nie genoeg
lening wat jy skuld, PLUS ’n bedrag van die rente
wat jy moet betaal. .
Soms verander die rentekoers. Dit beteken dat
jou terugbetaling vir ’n ruk Iankmeer kan weesof E
vir ’n ruk Iank minder. wat ook al gebeur, jy moet
elke maand volgens die bank se rentekoers betaal.
Selfs al is jou paaiemente. soms laer omdat die
rentekoers laer is, kan dit beter wees as jy probeer
om aan te hou om die grater bedrag te betaal as jy
kan bekostig om dit te doen.
’ ’ Vir baie huiskopers sai dit makliker wees om elke
maand dieselfde bedrag te betaal. Sommige uitlenei’s
bied teeds hierdie tipe lening aan. Die regering en die
geld vir ’n deposiio Ilel nie, kan iy by ’n
bank se huisleningspaurskemc aunsluil.
Jy het ook geld nodig om die bankkoste, belas-
ting en regskoste te betaal - dis gewoonlik nog 5%
van die koste van die huis. ,
Bil is ook baie belangrik Ila! iy die
belekenisvmremevelslaan. Renfeiswcl
iy aan die uitlener beluul omdal Ily die
geld vir ion Ieen. Di! bel’eken dal iy meer
sol moet lerugbel’cul as die bedrag wul’
iy geleen het.
Wanneer jy ’n huislening kry, moet jy die lening
plus die rente terugbetaal. Die paaiement wat jy dus
elke maand betaal, sal bestaan uit ’n bedrag van die
banke is op die oomblik besig om samesprekings te
xihou en uit te vind of die banke dieselfde kan doen.
As jy vir krediet kwalifiseer. vra vir jou uitlener of
hylle ’n vastepaaiement-lening bied. Onthou, hierdie
tipg lening kos dikwels van die begin af meer, maar
jy hoef nie meer te betaal wanneer rentekoers styg
nie. Dink dus goed na of dic’e opsie reg i’s virjou.

AFRIIKAANS
VOORBEELD VAN 'N BEGROTING
macaw: Nuus 00R BEHUISNG - pm. 5
KANEK DIT BEKOSTIG cub vm 'N HUIs LEEN
7'77 l/II/I/IIZWWW/M/Wlll/l/WI/IM 77/7777777/777/7777777/7777777/77777777777777777/777777
777777777777/77/77/777777777777777777777777777777777/777777777/777
/
'7', INKOMSTE
77.7, ,,
7.
7, As iy die puuielnenie op iou huislening mis of Iaal is duurmee, kan
' iy iou huis verloor. Mack dus seker iy kan dit bekoslig om die bank
betyds elke maand ie betaal - en doen dil' Iiewer v66r iy by die
bank om 'n huislening aansoek doen.
Om uil ie vind of Iy 'n huislening kan bekoslig, moel iy iou beguiling
uiiwerk. Been dus gems die oefening hieronder en werk iou begu-
ling uil voor iy besluil of iy by die bank om 'n lening moet gcun
iucnsoek doen.
1. Tel die salarisse bymekaar wat jy en jou huweliks-llewensmaat elke maand verdien. .
Dit is julle huishoudelike inkomste. '
2. Tel dan julle maandelikse uitgawes op. Dit sluit die volgende in: aftrekkings soos
beiasting, kos, klere, vervoer, opvoeding, mediese koste, enige huurkooprekeninge
("HP") en telefoonrekeninge. -
3. Tel dan die koste van dienste 5005 water, elektrisiteit, vullisverwydering en ander
huishoudelike uitgawes by. Dit kan dalk munisipale tariewe insluit.
4. Voeg nou die koste van huishoudelike en lewensversekering by.
5. As jy nou al die uitgawes bymekaargetel het, trek dit af van die salaris wat jy/julle
elke maand verdien en kyk hoeveel car is. Dis bedrag, plus dit wat jy gewoonlik vir
behuising betaal, is wat jy kan bekostig om op 'n huislening terug te betaal.
Hou 00k in gedagte dat jy ekstra kontant gaan nodig h?! vir die trek en om jou elek-
trisiteit te laat aansluit, plus die telefoon indien jy een wil ha Jy wil dalk ook nuwe
gordyne of meubels, of dalk 'n heining rondom jou huis h(a.
U ITGAWES
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477,77 7,, 777'" rml'im 77""7'77 2777177 '1 . 77,7777 71 :77
2 300
1 7135
7:777 ,anmr 777777777 7777777 777777777777 7:7 '
Onthou, nie alle banke en uitleners is
dieselfde nie.
Soek bietjie rond vir die beste huisle-
ningstransaksie.
Of jy 'n huislening kan terugbetaal
of nie, is egter nie aI wat die bank. in
ag neem voordat hulle vir jou 'n lening
gee nie. _
Hulle wil ook die volgende hie:
I Bewys van 'n stabiele werks-
rekord van minstens drie jaar.
I 'n Aanvaarbare kredietrekord.
Die meeste mense het 'n skoon
kredietrekord,sonder enige vonnisse
teen hulle. Sommige mense het egter
dalk in die verlede nie altyd hulle
huurkooprekeninge of Ienings betaal
nie. As daar 'n goeie rede is hoekom jy

dit nie gedoen het nie, sal die bank dit
nie teen jou hou a's jy aan ai die an-
der vereistes vir 'n huislening voidoen
nie. Die bank sal egter vir jou meer in-
ligting hieromtrent kan gee.
I Jou en jou huweliks-llewensmaat se
salaris- of betalingstrokie.
I OF minstens 5% van die koste van
die huis as 'n deposito.
i OF 'n goeie spaarrekord by die bank
oor 'n tydperk van 9 maande om jou
'n deposito van minstens 5% te gee.
Vir baie mense is die spaar-
roele nu 'n huislening die besie
opsie. Dit gee die bank die
geleenlheid om ion In leer ken
en la verlrou. En Ierselideriyd
ruck iy duuraan gewoond om
elke maand 'n vasgestelde
bedrag in ion behuisingsreken-
ing in M betaal.

HOE SPAAR 'N MENS OM 'N ,HUISLENING TE KRY?

Nie almal het genoeg kontant om 'n huislening te betaal nie en nie almal het 'n aanvaarba re kredietrekord nie.

Jy kan egter steeds vir 'n huislening kwalifiseer deur te spaar - as jy kwalifiseer, sal die bank jou help om 'n spaarrekening by hulle te open. Hulle sal jou vra om elke maand, vir minstens NEGE MAANDE lanIg, 'n vasgestelde bedrag te spaar om vir hulle te bewys dat jy op 'n gereeldebasis huisle-ningspaaiemente kan betaal. Die geld wat jy s6 spaar, sal 'n groot deel van die deposito op jou huis vorm.

7 As jy nie by die banke vir 'n huislening kwalifiseer nie, kan jy dalk by ander uitlener s 'n lening kry. Dis uitleners het miskien ander vereistes en hulle is dalk bereid om 'n huislening aan aansoekers met 'n laer inkomste te gee. Voordat jy egter enig iets by 'n uitlener onderteken, maar seker dat jy jou huiswerk doen ' en verskillende uitleners met mekaar vergelyk. Sommige vra meer as ander; sommige sal jou 'n beter transaksie gee as ander. Kyk dus gerus rond en moenie bang weesomvraetevranie. . ...,. . H .. ..

KAN MY WERKGEWER MY HELP?

Baie werkgewers is bereid om jou met behuising te help. Vra dus gerus jou werkgewer of pe rsoneelbeampte of jy kwalifiseer vir hulp met 'n lening. Jy sal dalk uitvind hulle bied behuisingsvoordele - of jou werkgewer kan dalk aanbied om uit te vind 0ij vir 'n subsidie of banklening kwalifiseer.

'7. ATMOET ER WUETAiC sunk! D

Jy moet jou lening elke maand betyds betaal anders kan jy jou huis verloor. As jy geideli ke probieme het, is dit baie belangrik dat jy met jou bank gaan gesels voordal jy enige terugbetalings op jou huislening mis. As jy betyds met jou bank gaan pra at, gee jy vir hulle die geleentheid om die probleem te verstaan en hulle kan jou dalk hulp of raad gee. As jy die probleem ignoreer, gaan jy heel moontlik j ou huis verloor.

Mon m av IE AANSOEK me-z OM'N LENING 'N
sussm: GEKOPPEL Is - rm wit 5: 'N KREDIETGEKOPPELDE SUBSIDIE? ONTHOU -- DAAR
IS TWEE MANIERE OM 'N SUBSIDIE TE KRY WAT MN 'N BANKHUISLENING GEKOPPEL IS

As jy 'n huislening kan bekostig en deur 'n bank om 'n kredietgekoppelde subsidie ('n sub sidie met 'n huislening) wil aansoek doen, is daar twee maniere waarop jy dit kan doen: i

i 1. 'n Subsidie wat gekoppel is aan 'n huislening en 'n deposito: As jy aan al die vereistes voldoen en geld vir 'n deposito het, moet jy eers 'n huis kry, of 'n erf waarop jy 'n huis kan bou en 'n bouer om vir jou te werk - en dan moet jy 'n voorwaardelike koopaanbod maak of 'n aanbod aan die bouer om vir jou te werk. As jou voorwaardelike aanbod deur die verkoper aanvaar word, kan jy na 'n bank toe gaan en vir 'n kredietgekoppelde subsidie vra. Hulle sal vir jou vra om vir hulle bewys te gee dat jy minstens 5 persent kontant vir die deposito het, plus genoeg geld vir ander koste. Hulle sal ook jou kredietrekord nagaan.

Vir baie mense is spaar dalk die beste roete. As die bank jou as 'n spaarder aanvaar, wor d daar reeds vir jou 'n subsidie eenkant gehou.

WAT MOET EK SAAM MET MY BANK TOE N EEM?

Die bank het die volgende dokumente nodig wanneer jy om 'n huislening aansoek doen:

I Afskrifte van jou en jou huweliks-Ilewensmaat se identiteitsdokumente of afskrifte van jou en jou afhanklike kinders se identiteitsdokumente.

i 'n Huweliksertifikaat indien jy getroud is.

I 2. ’n Subsidie wat aan ’n huislening en ’n bankspaarskema gekoppel is: As jy glad nie die deposito het nie, maar wel ’n stabiele werksrekord vir minstens drie jaar en ’n aanvaarbare kredietrekord, moet jy na die bank toe gaan en die SPAARROETE NA ’N HUISLENING volg voordat jy na ’n huis of ’n erf kan begin soek.
Die bank sai jou vra om elke maand vir minstens nege maande iank ’n vasgestelde bedrag te spaar om te bewys dat jy gereelde terugbetalings kan bekostig.
I Dokumentfere bewys van beide inkomstes, insluitend ’n oorspronkiike onlangse’ betalingstrokie.
I Bewys van ’n stabiele werksrekord van minstens drie jaar.
i As jy in eie diens is, sal jy bewys van jou maandelikse inkomste nodig hie (bv. belastingopgawes en bankstate).
I’ ’n Gesertifiseerde afskrif van die voonNaardelike koopooreenkoms van die eiendom wat jy wil koop (dis nou as jy ’nie die spaarnoete na krediet volg nie). .
i ’n Gesertifiseerde afskrif van ’n permanente verblyfpermit indien jy nie ’n Suid-Afrikaanse burger is nie. s-

SOMMIGE GEMEENSKAPPE SAL NIE DADELIK VIR LENINGS KWALIFISEER NIE
Die regering erken toegang tot behuising as ’n basiese menseneg.
Die veldtog om Suid-Afrika se behuisingsagterstand uit te wis en om seker te maak dat daar aan mense se . behuisingsvereistes voldoen word, berus egter op ’n spanpoging van die regeringrdie gemeenskappe, die besigheidsektor asook die uitleners.
Die regering sal sy deel bydra deur middei van subSIdIes, behmsmgsentrums en die opgradering van infrastruktuur. Die banke het ingestem om hulle deel te doen deur geld aan mense in die laer inkomstegroepe te leen. Mini is dit die gemeenskappe se verantwoordelikheid om ook hulle kant te bring.
Die uitdaging vir gemeenskappe is om seker te maak datlmense vir hulle huise en dienste betaal, (In om na ’l’t ite soos skolef
EEMENSAPPE NIE ONMIVDDEILIVK LENINas KRY NIE?
klinieke, parke,swembaddens, sale en biblioteke om te sien. Dit is hulle verantwoordelikheid om met gemeenskapspolisieforums, kerke en ander organisasies saam te werk om wetsgehoorsaamheid te verseker. Net wanneer die betrokke gemeenskap dit ailes doen. sai banke voel dit is veilig om geld uit te leen. Die regering sal op plaaslike, provinsiale en nasioneie vlak -in die Infrastruktuur en genIeenskapsfasiiiteite beie.
Die regering het’ n verbintenis van _die banke gekry om geld uit te Ieen a in gebiede wat hulle (die banke) . voorheen vermy het.
Die regering sai egter nie banke kan oortuig om lenings toe te staan in gemeenskappe wat nie die Masakhane- uitdaging van betaling en gemeenskapsbetrokkenheid aanvaar nie. ..
KAN iN MEENSKA DE
OM lENINGS EN REGERINGSBYSTAND TE Lon?
Maak jou area aantreklik vir banke en b’esighede. Jou huis is net iets werd as mense jou eiendom wil k’oop of in jou .. area wii belie. Jy kan net’verkqop as i mense wii koop.
Moedig jou bura aan om jou voor- . beeld te volg en vir hulle behuising en dienste te betaal. Sluit by plaaslike polisieforums aan en help om jou buurt te beskerm en skoon’te maak an te ’hou. Vra plaaslike besighede om proiekte in jou gebied te ondersteun.. Maak seker dat die wet in jou gemeenskap toegepas kan word. Bespreek voorstelle saam as ’n gemeenskap. Die plaaslike regering het ook ’n rol om te speel. Maak seker dat daar ’nsraadis wat namens jou praat en op- _ . tree. Neem deei aan. plaaslike verkiesings om seker te maak dat jou plaaslike raad jc’u’I verteenwoordig.
Werk saam met jou bure en gemeen-

skapsgroepe om jou gemeenskap ’n
beter plek te maakom inite biy. ,

WAT MOET ’N GEMEENSKAP DOEN OM BELEGGINGS EN HUISLENHNGS TE LOK?

’n Gemeenskap moet aan die volgende vereistes voldoen om belegging van die banke en ander beleggers te lok:

I Daar moet ’n nie- I Daar moet ’n aan- ’ vaarbare en stygende vlak van betaling vir behuising en dienste wees.
rassige, verteenwoordigende plaaslike owerheid wees wat doeltreffend funksioneer. Die raad moet ’n rekeningstelsei hie wat dienste 5005 watertoevoer, vullisverwydering, paaie en ander fasiliteite in stand hou.

I Huise moet gekoop en verkoop ’ kan word. Die nuwe eienaarmoet sonder enige probleme kan intrek.

I Die gemeenskap moet teen geweld gekant wees en moet deur middel . van ’n aktiewe gemeenskapspolisieforum sorg dat die wet toegepas en

I Die gemeenskap moet respek vir die wet en hofbevele aanmoedig en hulle moet die balju in sy werk ondersteun.
gehoorsaam word.

I Die gemeenskap moet saamwerk en seker maak dat die plaaslike regering die dinge doen waarvoor hulle (die gemeenskap) betaal.

I Die gemeenskap moet die skepping van werksgeleenthede ondersteun.

Die regering op nasionale, prOvin- ’ siaie en plaaslike vlak glo dat ons nie langer nie-betaling kan aanvaar as ons almal Suid-Afrika wilaherbou en mense ,wil help om huise te kry nie. A! hoe meer gemeenskappe stem hiermee gens wet, toegelaat word 9m in ’n huis te biy waarVoor hulle nie betaal nie. Die howe sal optree teen mense wat-weier om te betaal vir wat hulle gebruik.

As’ Iy nie jou huisle’ning kan betaal . nie, gaan vra dadelik’ jou bank vir advies. Dit is dikwels die beste om jou huis op jou eie te verkoop en die bank terug te betaal as jy nie meer jou huis

kan bekostig nie; 56 sai jy heel moontlik 'n beter prys daarvoor kry. As huiseienaars eenvoudig ophou om hulle huislenings terug te betaal, kan die bank by die howe aansoek doen om die huise te herverkoop ten eind'e ' hulle geld terug te kry.
Hoewel dit die iaaste uitweg is, kan nie-betaling daartoe iei dat' 1y jou . I huis verloor. . .
saam: In die toekoms sal niemand, vol- v
OPLOSSINGS VIR MENSE WAT NIE HULLE LENINGS TERUGBETAAI. HET NIE
In die verlede kon alle inwoners nie altyd hulle lenings gereeld terugbetaal nie. Ander het aan 'n huurboikot deelgeneem en geweier om vir hulle huislenings te betaal. Sommige van die lenings was by banke en ander by die Suid-Afrikaanse Behuisingstrust (Khayalethu Home Loans). Baie mense het aangebly in huise waarvoor hulie nie betaal het nie - selfs nadat die hof hulle beveel het om dit te verlaat.
Nou het die regering en die banke egter ooreengekom dat mense nie in huise kan biy waarvoor hulle nie betaal nie. Spesiale planne is beraam om voorsiening te maak vir die probleme van die banke sowel as die probleme van mense wat in huise bly waarvan hulle nie die lenings terugbetaal nie. Baie mense sal gehelp word om in hulle huise te bly as hulle begin betaal. Ander sal gehelp word om te trek na goedkoper behuising wat hulle kan bekostig. As die betalingsprobleem eers opgelos word, sal dit ook die res van die gemeenskap help om lenings en belegging te trek.
In baie gevalle sal die banke kontak maak met klit-inte wat nie betaal het nie en vir hulle oplossings voorstel. 'n Nuwe maatskappy genaamd Servcon Housing Solutions is gestig om die probleme uit te sorteer van huisinwoners wie se huise ingevolge 'n hofbevel teruggeneem is. Die Suid-Afrikaanse Behuisingstrust (Khayalethu Home Loans) sal dieselfde beleid as die banke volg.
Daar sal 'n bekostigbare oplossing vir alle nie-lbetalende huisinwoners wees. Elkeen sal persoonlik besoek word deur 'n verteenwoordiger van 'n bank, Servcon of die Suid-Afrikaanse Behuisingstrust. Dic'e verteenwoordiger sal dan vir die nie-betalende huisinwoner verduidelik watter opsies vir hom cop is. Die hoofboodskap is:
I Indien huisinwoners dit kan bekostig om te betaal vir die huis waarin hulle biy, sal elke moontlike poging aangewend word om te keer dat die huis teruggeneem word. Die uitleners sal mense wat kan bekostig om te betaal, help om maniere te kry om hulle lenings op 'n gereelde maandelikse basis terug te betaal.
Mense wat dit kan bekostig, sal hulle huise wat vroeiir teruggeneem is, kan terugkoop. Indien hulle nie die leenpaaiemente op die huis kan bekostig nie, sal hulle gehelp word om 'n meer bekostigbare huis te kry. Dit sluit regeringshulp in.
Mensewat nie die hulp gebruik wat aangebied word of wat nie saamwerk nie, sal deur middel van 'n hofbevel uit huile huise verwyder word. Die nasionale en provinsiale regerings en die uitleners stem saam dat dit 'n regverdige oplossing vir almal is - die huisinwoners, die uitleners en die gemeenskappe.

Almal moet weet dat mense wat weier om deel te neem, ’n belangrike bron van hulp misloop.

ISIZULU

IZINDABA EZIMNANDI NGEZEZINDLU - ISIGABA I 25

IZINDABA EZIMNANDI wEZIVEI.A KUHULUMENI KANYE NAMABHANGE NGEZEZINDLU

Kunezindaba ezimnandi ngezindlu zemindEni ehola uR3 500 noma ngaphansi, ngenyanga. Kusukeia ngomhlaka 1 kn June 1995, uhulumeni uzosiza izinkuiungwa'ne zabantu unyaka nonyaka ngezezindlu.

Ekugxiieni kwaloluhlelo olusha kukhona ukuxhaswa ngemali okwamenyezelwa ngo May nguNdunankulu wezezindlu uSankie Mthembi Nkondo. Unyaka nonyaka. ukuxhaswa kwezinkuIungwane eziningi kuzotholakala ngokunialo, unyaka nonyaka abantu abaningi abadinga ukuxhaswa bazothola usizo. uhulumeni ubeke imali engu R2, 92 billion ezosetshenziselwa izindlu kulonyaka. . Imali yalonyaka yeve ngo 80 percent kweyonyaka owediule. ingxenye enkulu H yaleyomali izosetshenziselwa ukusizav abantu ekuthengeni noma ekwakheni izindlu ezijWayelekiie, ezinamanzi, amapayipi okuhambisa indie kanti futhi ngosizo lwabakwaEskom kutholakale nogesi. Kepha, akuyena kuphela uhulumeni ozoba nosizo. Usayine isivumelwano kanye namabhange avelele esibizwa ngokuthiwa yiRecord of Understanding. . Lokho kuchaza ukuthi amabhange asezotshelekisa futhi ngemali kubantu abaiisa ukuba nezindlu kodwa behola kancane. Kulabo abangakwazi ukuthenga ngesik'weletu kuzoba nokutsheiekisa okusha okungenanikwabangu 50 000 onyakeni wokuqala emuva komhlaka 1 ku June.1995.

, Ngaphansi komthetho we Association of Mortgage Lenders' Code of Conduct, amabhange avumile ukunikeza abathengi ukuvikelwa okwedlulele. Kulomthetho, amabhange ethembisa ukusebenza ngendlela eqotho futhi nesobala ngazo zonke izikhathi. Wonke umuntu ofaka isiceIo semali yendlu uzophathwa ngendlela I efanele ngaphansi kWemigomo ebeka ngokucacile _ukuthi ngubani onga: tshelekwa imali. Uma umuntu ofaka isice-' lo engaphumeleli, ibhange .lizomazisa ukuthi kungani enqatshelwe. Ngokunjaio bonke abaphumelele bazokwaziswa ngokucacile ukuthi ingabe kudingekani kubona uma beqaia ukukhokha ieyomaii futhi. Ngokuhlanganyeia nabakhi. amabhange kanye nohulumeni baye bavumelana futhi ngomunye umthetho obalulekile wokuvikela abathengi: i-Builders' Warranty Scheme. Abakhi abangeneia loluhleio bethembisa ukwakha ngokufanele futhi babe nesibopho ngalokho abakwakhile. Ukuze kuqinisekiswe inqubekela phambiii ngohlelo olusha Iwezindlu, kukhona inseleie ezobhekana nayo yonke imiphakathi ezweni. Yinselele yokuthi uwonke-wonke abe nesibopho ngendlu kanye nangomphakathi wangakubo. ukuze phela siishengise abezizwe ukuthi bangayitshala ngokuphephile imali yabo kulelizwe, ngokuthi basitsheleke

izimali zezindlu. bandise nemisebenzi.
Leyo yinseiele kaMasakhane.
Leliphephandaba lizokutshela konke
okufanele ukwazi ngezindlu eNingiziInu
Afrika. Lizokusiza ukuthi utholisise kahle
ukuthi ingabe ukufanele yini ukutshelek-
wa imali, noma kufanele uvele ufake isice-
Io sokuxhaswaisubsidy). Lifundisise kahle
ngaphambi kokuthi uye kwabaphethe
ehhovisi lomkhandiu wesifunda, Ekhasini
elingemuva. uzothola amagama ez-
inhlangano ezingakunikeza olunye usizo
futhi.
IZINDABA EZIMNANDI NGEZEZINDLU - ISIGABA 2
IZINDLELA EZIQONDE KWEZEZINDLU
Lelibhokisi iichaza kafishane ngezinto ezinhlanu okumele uzazi ngezezindlu. Ngaphambi kok
uthi uthenge. noma wakhe umuzi, fundisisa kahle lonke leliphe-
phandaba. Lizokutshela ngakho konke okumele ukwazi mayeiana nezinyatheio zokuqaia eziqond
e emzini othi wena.
INDLELA INDLELA YESITHATHU’ I:Rtgmmnf
VORUQAitOA: UKIgGIASWA UKUXHASWA I WANGAKINI
HLEI. KWEQEMBU lABANTU AWUKAKHWAI-IFAYI
OKWAMANIE
Ukukhokhelwa kwezindlu
nokusetshenziswayo kuse-
’ . phansi kakhulu, umthetho ,.
awunakwa, umphakathi v???
awusebenzingokubambisana.
Abaishali bezimali, abatshel-
ekisi nabathuthukisi angeke
batsheiekisane ngemali noma
bakhe. (Bheka ekhasini 30-31)
sekunokuthula. Ngakho abatshali bezimali, abatshelekisi kanye
Izinga Iokukhokhelwa kwezindlu nokus
nabathuthukisi bazimisele ukwakha kan
I’ 7 IZINDLU ZENH-
,. LALAKAHLE YABANTU
(SOCIAL HOUSING)
lnhl’angano ithola ukux-
haswa ukuze ithenge
f noma yakhe ukuze
’nikezele ngezindlu
, ebantwini abakhwali-
ayayo ukuxhaswa ngen-
tengo ephansi.
Wonke umndeni ohola uR3 500 noma ngaphan
ngaphandle kokuthi uma uthole isiza esiseIshe
zindiu. Uma ngabe uthole" Isiza esisethe
uma ngabe imali eholwa umndeni wakho’ Ingu
’ Kuya ngpkuthi uhola niaiini, ungase ukhwalifa
. . kwakho. Bhekisisa ukuthi ungakwazi yini ukuk
’iI’IIIe (Bheka ekhasini 29)
Akekho okhwalifayayo
ukutshelekwa imali yib- if
hange ngaphandle kokuthi ’
abantu bakhokhele izindlu
nabakusebenzisayo. Um-
thetho uyagcinwa kanti
nomphakathi uyaseben-
zisana. (Bheka ekhasini
30-31)
sizo lukahulumeni
a ukuxhaswa okugxilile
heka ekhasini 27).
ange kanye nokuxhaswa .
azonke zemali yomuzi oy- .
HOUSING)
olimende nyangazonke
Uni . ungaiIIIszz V 5ndela lokhu.
Xoxisana nabantu em-
phakathini wangakini

ngokuthi ningabakhut-
haza kanjani abanye
ukukhokhela izindlu
zabo nokusetshen-
UYAKWELETISWA
noma UKONGA hw IDIPHOZI noma UKONGA
Qonda ebhange un- Uzodinga idiphozi Qonda ebhange un-
IBIPHOZI
i. Uzodinga idiphozi
ewukheshi okun- genele uhlelo Iokon- ’ ewukheshi okunge- genele uhlelo iokon- lnhlangano ziswayo, umphakathi
giIsIIeIek genani engu 5% gela ukutshelekwa nani engu 5% wen- gela ukutshelekwa yezenhlai akaie yeze- wangakini ungaseben-
we- III!!!" ; wentengo yonke kwemaii yomuzi. tengo yonke yendlu. kwemaii yomuzi. zindlu i zofaka isicelo zisana kanjani ngoku-
, ’ yendlu. Uma un- Emuva kwezinyanga Uma ungenayo xox- Emuva kwezinyanga njengenhlangano . fanele futhi nokuthi
genayo xoxisana ezingu 9 uzokwazi isana nebhange ezingu 9 uzokwazi (Bheka ekhasini 28) uh loniphe umthetho.
nebhange ukufuna umuzi futhi ngendlela yokongeia ukufuna umuzi futhi (Bheka ekhasini 31)
ngendlela yokon- ukhwalifaye ukuthola ; isikweletu. (Bheka ukhwalifaye ukuthola
A gela isikweletu. ukutshelekwa imali ekhasini 29-30) ukutshelekwa imali Hlanganisa iz-
(Bheka ekhasini yomuzi. (Bheka yomuzi. (Bheka inhlangano esifundeni
ekhasini 29-30) ekhasini 29-30) sangakini _ amasonto,
_ izinhlangano zamak-
. INHMNGANO YEZEN hosikazi kanye na-
ele uthole uhlelo dinga’ukuthola HMMKAHLE YEZEZ’N’ manye nje amaqembu
ziwa umphakathi akuthenga indlu ES- Dlu (SOCIAL HOUSING) ukuze wenze ngcono
Okokuqala kufanele uthole inhlan-
gano enohlelo Iwezenhlalakahle
umphakathiwangakini. I
i noma eyakhiwayo
Cela izikhulu zendawo
yezezindlu bese
u. Wenze isivumel- yezindiu. Bazokusiza ukuthi uthole kanye nomphakathi.
indiu ekhokhelwa irente ngaphansi (Bheka ekhasini 31)
Uma Ukukhokhelwa
,Ekw I luhlelo.(Bhekaekhasm128)
kwezindlu kanye nama
Qonda ebhange ’ services kwenyuka nom-
HQondaebhange .. "e bahyeilibantu
. lakho, uzwe uku- Qonda ebhange Qonda ebhange . .. phakathi wangakini
iakho noma ko- thi ungaphumele- . lakho noma ko- lakho, uzwe "kUth’_ afisa ukwakha noma u sebenzisana, uzokwazi _
?OklftShEIEk? la yini ukuthola ?OklftShe’ek? ungaphuIIneleia ym’ ukuthenga’ njengeqem- uk uthatha eyodwa
thukisi uma Imali yOleUZ’ imali etshelek- "nah onnuZI ukuthgla mall at. ’ bu. Abaphathi b enda- ’ ’ yalezizindlela ezit-
ufuna UkUX- ukuze nlxoxe isanayo yomuzi, ukuze nIxoxe sheleklsanayo _ wo, izikhulu zesifu nda, shengiswe lapha
_ ’v haswa ngokuthi akut- ngaphambi koku- ngokuthi akut- yomuzi, ngaphambi noma ibhodi ye sifunda
:1; ng5phandle sheleke imali. thi ufune indlu sheleke imali. kokuthi ufune indlu . yezezi ndlu ingakuiuieka
V kokutshelek- Gcwalisa amafo- noma ufake isicelo Gcwalisa amafo- noma ufake isicelo ngen dlela engcono
wa imali. mu okuxhaswa sokuxhaswa mu okuxhaswa sokuxhaswa kanye yokubumba iqembu.
(Bheka ekhasi- kanye nawokut- kanye nesemali kanye nawokut. nesemali etshelek- (Bheka ekh asini 28)
ni 27-28) shelekwa imali. etshelekisanayo. sheiekwa imali. isanayo. (Bheka ,
. (Bheka ekhasini (Bheka ekhasini (Bheka ekhasini ekhasini 29-30) .
i I 29-30) 29.30) 29-30) v

NGAPHAMBI KOKUTHI UTHOLE UKUXHASWA (SUBSIDY) NOMA IMALI
ETSHELEKISAYO (LOAN) KUFANELE UKUTHI KUBE NENDLU NOMA UMHLABA
OZOWUTHENGA KANYE NOMAKHI OZOKWAKHELA
OQKOKUALA, CABANGA NGOMUZI WAKHO
Ukuba nendlu noma iflethi kungukuzibekela ingomuso. Cabangisisa kahle ngdmuzi wakho wango muso ngaphambi kokuthi uthathe isinqumo.
I Qala ngokucabangisisa ngobukhulu bendlu edi- I Cabanglisisa kahle ukuthi uthanda ukuhla la I Bheka izindawo ezinisha ezivulwayo ngabapha-
ngwa umndeni wakho kanye nendlu eninga- kuyiphi indawo. Zama ukuthola indawo onga- thi l-Jendawp noma! ngabakhi abazimele. Bheka
phumelela ukuyikhokhela. phumelela ukuyikhokhela. engaba nezikole, izi- neznnc1lu eZIkhag rgglswayo. .
Cabangisisa kahle ngalokho ozokukhetha: tolo, amakliniki kanye nentilasipoti eduze noma I ThqliSIsa ukgfhl mgal_)e leyondawo Inokythqla
clndlu encane ongayandisa uma-imah’ isikhona. kube yindawo ezoba nakho lokhu maduzane yin l nokuthi Ingabe mgalo yomthetho Iqlnlle
olndlu encane ongayandisa uma umndeni wakho ukhula. nje. yini.
oEnamakamelo amakhudlwana okuhlala kunokuba I Buza kumphathi noma kubhodi yezindlu esi- , namatounge esimanjemanje. ’ . lfundeni sangakini, kuMkhandlu Ophethe noma Usungaqala-ke u kufuna indlu noma
-Indlu encane kepha enamakamelo angcono, 1 , kubadayisi bezindlu lapho izindlu zitholakal a umhlaba uma usukucabangisise kahle
. njengekhishi. ’ khona. konke lokho.
UKUTHENGA INDLU
Uma usuwutholile umuzi noma umhlaba othanda ukuwuthenga, yazisa umdayisi ngesifiso sakho. Lokho kuchaza ukuthi uyavuma ukuyithenga indlu uma
ungathola imali yokuxhaswa yendiu noma-ke imali yendlu ongatshelekwa yona noma ibe neyoku kuxhasa. Yenza ukuthi isethembiso sakho sibencmba; I
ndela (conditional offer) ukuze ungakhokhi lutho uma kwenzeka ukuthi ukuxhaswa kwakho nom a isicelo sokutsheleka imali si’ngaphumeleli. Qaphtela, 1’ ’
- ungakhohliswa - siyanda kakhulu isibalo sabakhohlisi (bheka ebhokisini elingezansi). ’ V1
’ UNGAMTHOLA KANJANI UMAKHI .
’Uma ufuna ukutheng$ umhlaba bese uzakhela indlu noma uthenge indlu eyakhiwayo noma esazo kwakhiwa kunokuthi uthenge esiqediwe ukwakhiwa, ,
kumele ukuthi uthole umakhi onolwazi futhi nozimisele ukwenza igarahti ngomsebenzi wakhe.
I Buza ebhange noma kwinhlangano yabakhi bezezindlu ukuthi bakhona yini abakhi abaziwayo endaweni yangakini. . - ._
I Uma unomakhi, mbuze ukuthi ingabe ubhalisile yini noma ufake isicelo sokubhalisa njenge lungu leNational Home Builders Registration Council. Qinise-
ka ukuthi umakhi wakho uyasisayina isiqiniseko sesivumelwano kanye nawe futhi esamukeleki le ebhange. - .
I Bheka ezinye izindlu azakhile ukuze ubone ukuthi ingabe uzakhe kahle yini. ,
LUYINI UHlElO LOMAKHI LWEWARANTI
Lolu wuhlelo Iokuvikela abantu abathenga izindlu ezintsha noma abakhokhela abakhi ukuze b abakhele imizi emisha.
Uhlelo lweWaranti Yabakhi luchaza ukuthi bonke abakhi abangenele loluhlelo ngokubhalisa k uNational Home Builders Registration Council (NHBRC)
bethembisa ukwakha besebenzisa izinga elamukelekile nokugaranta umsebenzi wabo okungenani iminyaka engu 5.
. Kungumsebenzi wakho ukwenza isivumelwano esifanele nomakhi ofanele. Buza ukuthi uzokukh okhisa malini bese uyayihlolisisa nekhwalithi
’ yomsebenzi wakhe.
Uma udinga ukutshelekwa imali ebhange yokwakha umuzi wakho omusha, ibhange lizogcizelela ukuthi umakhi wakho asayine iNHBRC okuyi-
sivumelwano sewaranti kanye nawe kusukela ngomhlaka 1 ku June 1995, kodwa kufanele abe yi lungu le NHBRC kusukela ngomhlaka 1 ku No-
vember 1995. Uma unemali yokuxhasa nje kuphela, ungenayo oyitshelekwe yibhange futhi ubut handa ukusebenzisa umakhi othize, uphephile nokho
ukuqasha umakhi oyilungu le NHBRC lohlelo lwewaranti. Lokho akuphoqelekile kodwa kungakuv ikela kulabo abasebenza budedengu.
INGABE I-WARANTI YOMAKHI IKUSIZA KANJANI NA?
Uma umakhi wakho eyilungu leNHBRC. kufanele ukuthi akhe indlu yakho elandela izinga elith ize elibekiwe, futhi okungenani kufanele agarante
isizinda (ifawundeshini), izindonga kanye nophahla iminyaka emihlanu.
. _’ , Kuzoba no a96kuyivsipe$heli okuzpnijcezjxiva abantu :asebazifholafiziia ezilungisi n njengohielo Ihkahulumeni Iokusiza kweiezindlu, futl’i’i’bQiarhaphep’ha’ T? ’1?
_ . ; .1. afakaga; V 520 .ngezabo. LokhggkggghasWarkubizwa nquuthiyva i consolidationsubs idies. Ungathola kabanzi- ngalokho ekhas’inii’ZJ 0 ’
QAPHELA! UNGAKHOHLISWA UMA UTHENGA NOMA WAKHA UMUZI

1. Zonke izivumelwano zokuthenga lahlekelwe yizimali ngoba zethemba tsheleke yona - ukuthi kufanele ukho- siza noma indlu, nokuthi unelungelo
umuzi noma isiza kumele ukuthi zi- abantu abakhwabanisayo futhi khe malini njalo ngenyanga. Qiniseka yini lokukudayisa lokhu. Hlolisisa
bhalwe esivumelwaneni (contract). azitholanga amaresithi. Ungahlolisisa ukuthi utsheleka ebhange elineqiniso ukuthi ayikho yini imali ayikweletayo
Ungalinge usayine isivumelwano ukuthi ingabe umdayisi wezindlu noma enkampanini etshelekisa nge- kuBaphathi Bendawo.
ongasiqondisisi.ThoIa omunye umuntu usemmethweni yini ngokuthi ushayele mali eyaziwayo. Khuluma iqiniso nja- 5. Ungakholelwa kukho konke
omethembile ukuthi asihlolisise bese iBhodi Labadayisi Bezindlu ku (011) lo uma utshela. amabhange noma owethenjiswa kona ngabanye abantu.
ekuchazela. 883-7700. izinkampani ezitshelekisana ngemali Zitholele amaqiniso ngokwakho.
2. Khokha kuphela idiphozi noma imali 3. Qiniseka ukuthi uzokwazi ukukho- ukuthi uhola malini nokuthi kufanele 6. Uma unemibuzo, shayela kuHous-
kummeli noma kumdayisi wezindlu khela indlu kanye nezinye izindleko usebenzise malini nyangazonke. ing Consumer Protection Trust 0800
osemthethweni. Qiniseka ukuthi utho- zokusetshenziswayo (services). Buzi- 4. Hlolisisa kuMphathi Wendawo ya- 111-663 uthole iseluleko ngesihle.
la iresithi. Izinkulungwane sezi- sisa ebhange mayelana nemali abaku- ngakini _ukuthi umdayisi ungumnini-

’i KUSEBENZA KANJANI UkuxHASWA?
Lesiqephu sizochazela wonke umuntu ukuthi kuyini ukuxhaswa (subsidy). Sizobuye sikutshele ukuthi ungenzenjani uma ufuna ukuthola ukIIx-
haswa, ngaphandle kokutshelekwa imali yebhange ehambisana nakho. Uma kukufanele ukuthola ukuxhaswa kanye nokutshelekwa imali yaseb-
hange njengoba kuchaziwe esigabeni 5, ibhange lizokucebisa ukuthi wenzenjani ukuze uthole ukuxhaswa.
I(UYINI UkuxI-IAsWA (SUBSIDY)? ’
Ukuxhaswa kuyimali evela kuHqumeni yokukusiza ukuthi uthenge noma uzakhele umuzi wakho. U ngaphumelela ukuthola ukuxhaswa kanye kuphela.
Akuyona imali ekhokhwa ibe ukheshi. Uhuiumeni ukhokha ieyomali ngqo kuloyomuntu okudayise la indlu. noma okwakhela yona. Akumele ukuthi
ubuye uyikhokhe futhi leyomali.
Lukhona uhlelo lwekhompyuta oluzokuveza uma ngabe uke wakuthola ukuxhaswa kudaia, ngakho ungafaki esinye isicelo uma usuke wakuthola ukux-
haswa.
Ukuzama ukuthola ukuxhaswa okwesibili kuyicala elibi. Ungase ugqunywe nasejele uma uzama ukweni’a into enjalo.
NGUBANI OFANELE UKUTHOLA UKUXHASWA?
UkuxI-IASWA
(SUBSIDY) KUYIMALI ’ Uzofanela ukuthola ukuxhaswa:
EVELA KUHULUMENI I Uma imali eniyiholayo ekhaya’ Ingu R3 500 noma ngaphansi ngenyanga.
I Uma kungokokuqala ngqa uthenga umuzi .
AKUDINGEKI LE I Uma ungakaze uthole; ukuxhaswa kwendlu okuvelahktahlulumeni. k k kh hi I
I Un ashadile kodwa ukhona obondla o, noma us a ie, noma- e u ona osu a e naye
"RUTH. UBUYE isikhaqchi eside. y
UYIKHOKH E I insakhamuzi saseNingizimu Afrika noma uyisihambeli kepha unencwadi esemtheth weni
LEMALI kanye nekheli lokuhlaia kuleli.
I Ungaphezu kweminyaka engu 21 ubudala noma uma ushade ngokwesiko noma ngokusem-
thethweni.
INGABE NGIZOTHOLA LIPHI IZINGA LOKUXHASWA?
Ukuxhaswa kutholakala kuphela kule-
zozindlu ezibiza ngaphansi kuka R65 000.
Ukuxhaswa ozokuthola kuhambelana ne-
IMALI ENIYIHOLAYO EKUPHELENI KWENYANGA
mali eniyihoiayo ngenyanga Bheka NGAPHAMBI KOKUTHI IDONSWE KANYE NETENTELA
_’ kulelibhokiSI eiiseceleni ukuze ubone I R0,00 ukuya ku R800 ngenyanga
:ggithi ungathola ukuxhaswa okungaka- R801 ’00 ukuyu ku R1 500 ngenyanga
R1 501,00 ukuya ku R2500 ngenyangu
R2501,00 ukuycl ku R3500 ngenycmga
UkuxHASWA OKUGXILILE (CONSOLIDATION SUBSIDY)
Akubona bonke abantu abazothola izimali .
ezivezwe kulelibhokisana eiiseceleni. Abantu .
asebethole isiza esinengqalasizinda (serviced IMAM I’SIYONKE EHOLWA UMNDEN’
site) esiwusizo lukahulumeni ngenkathi edlule -
bazothola kuphela ukuxhaswa okugxilile
okutshengiswe kulelibhokisi eiiseceleni. Ku- ’ I R0,00 URUYA K" 3800 NGENYANGA
zokusiza ukuthi wakhe indlu efanele kuleso- 3301 UKUYA KU R1500 NGENYANGA
siza sakho. Lemali incane kunaleyo oxhaswa V .
ngayo ngokugcwele - kepha yindlela elungile , UKWEDLULA RU R1500 NGENYANGA
ngoba nabantu abathola ukuxhaswa
ngokuphelele kusafanele ukuthi bakhokhele
isiza kanye nokusetshenziswayo. Ukux-
haswa okugxilile kutholwa kuphela
wuhlelo olwakhela abantu abaningi.
LUYINI UHLELOLORUXHASWA NGOBUNINGI (PROJECT llNKED SUBSIDY)?
Lokhu ukuxhaswa okunikezwa umphakathi ofisa ukwakha izindlu ezinin- Yezezindlu (Provincial Housing Board) sokuxhaswa kwabo bonke aban-
gi njengeqembu, ngosizo lomakhi omkhulu. Umakhi omkhulu angaba tu abazothola izindlu kulo lohlelo. Kodwa-ke ukuxhaswa kuzoba segameni
yinkampani ezimele, abaphathi bendawo noma-ke lowo otsheiekisana Iakho, kuzoqinisekisa ukuthi uthola umuzi othi wena.
ngezimali. Umakhi omkhulu ufaka isicelo esisodwa kuBhodi Yesifunda
NGINGASIFAKA KUPHI ISICELO SOKUXHASWA
Uma kukufanele ukuthola ukuxhaswa ngaphandle kokutshelekwa imali, faka isicelo sokuxhaswa ehhovisi leBhodi Yesifunda Yezezindlu (Pro-
vincial Housing Board). Ungathumela isicelo sakho ngeposi. (Bheka kudirectory ekhasini elingemuva). Umthuthukisi (developer) uzokusiza uma
ukhetha uhleio lokwakhelwa kwabantu abaningi.

Uma ufaka isicelo sokuxhaswa kohlelo lokwakhela abantu abaningi. ebhange (Project-linked scheme) ibhange lizokusiza ngokufaka Iesosicelo.
Ungathola amafomu okufaka isicelo sokuxhaswa kuBaphathi Bendawo (local authority) yangaki ni noma igatsha Iehhovisi Lomkhandlu Wesifu-
nda (Provincial Administration).
WONK’UWONKE ANGALUTHOLA 5’ SIZO LWEMALI
YOKWAKHA (SUBSI DY) s

KUNGAKANANI U KUXHASWA OKUTHOLAKALAYO?
lmali ekuxhaswa ngayo abantu njalo ngonyaka ivela kwisabelo semali yezindlu esivela kuhulumeni noma ephalame_nd_e. Nakuba_nje i?abelo gemali siphezu-
lu kakhulu kulonyaka kunakuqala, akubona bonke abantu abazothola ukuxhaswa ngaso Ieso sikhathi, kuzothatha Immyaka emmmgl ukuthi bonke abantu
baseNingizimu Afrika abadinga usizo kwezezindlu baluthole. Nakuba kunjalo kuzoba namathuba amaningi okuthola ukuxhaswa:
I Ukuxhaswa kwezezindlu kuzonikezwa kane ngonyaka
I Alukho uhla Iwabantu abalindile.
I Ungafaka isicelo njalo emva kwezinyanga ezintathu, ukuze ube nethuba elisha uma kuhlungwa labo abazothola ukuxhaswa.
BU , IZINDABA EZIMNANDI UKUTHI UHULUMENI UZINIKELE EKUNIKEZENI USIZO KWEZEZINDLU
KHUM- EmNYAKENI EMININGI EZAYO. UNYAKA NONYAKA, IMALI YOKUXHASA IZOBA KHONA.
NGINGAFAKA KANIANI ISICELO SOKUXAWAHS
Uma kufanele ukuthi uthole ukuxhaswa ngokuya qgokulindelwe nguhulumeni, thatha lezizinyathelo ezilula:
Yenza isethembiso Qonda kwiBhodi Yesi- Uma uthefnga indlq
2 esinombandela (con- 3 funda Yezezindlu ohlelwem oluvunyl-
Thola indlu noma
Uma ufuna ukux-
iflethi noma-ke isiza haswa okunemah
odinga ukusithenga ditional offer) kumda- (Provincial Housing we futhi un_gafuni yokuBhelekyva, qondg
kanye nomakhi okumele yisi, sokuthenga Iokho aku- Board.) uyofaka khona isice- ukutshelekw_a lmali, _ ebhangg, bazokusuza ukuthl
ukuthi akwakhele. dayisayo. (Lokho kusho lo sokuxhaswa noma-ke umthuthukis: uzoku5Iza. ufake Isucelo.
ukuthi uzokwazi ukuthenga
Iokho okudayiswayo uma
nje ungathola ukuxhaswa.)
ubathumele incwadi yakho
yesicelo. Khumbula, uku-
xhaswa kunikezwa labo’ aba-
fake izicelo kuqala.
YINI EDINGEKAYO UMA NGIYOFAKA ISICELO SOKUXHASWA?
Kunezincwajana ezimbalwa ezidingwa yiBhodi Yesifunda Yezezindlu uma wena nowakwakho niyofaka isicelo sokuxhaswa ngokwendlu. Lezoz-
incwajana ezidingekayo: I Amakhophi Omazisi benu nobabili
I Amaphepha awubufak’azi benu bemali eniyiholayo kanye nepayslip entsha.
I lkhophi ewubufakazi futhi ebeka umbandela wesivumelwano salokho ofisa ukukuthenga.
I lkhophi ye-permanent residence permit uma ungesiso isakhamuzi saseNingizimu Afrika.
INGABE UKUXHASWA KUZONGITHENGELANI NA?
Konke ukuxhaswa kusiza ukuthi ube nethuba cane unomphela. Ukuxhaswa okuphelele kufanele sikhashana uma ungakwazi. Ukubiza kwezinto
lokuba nendlu ezolingana lemali oyiholayo. lm-
vamisa Iokho kuchaza ukuthi okungenani uba ne-
siza esithi wena futhi esinamaservices abalulekile
kanti esikhathini esiningi ukwazi ukuba nendlu en-
ukuthi kukuthengele indlu ozohlala kuyo unom-
phela esizeni esinamanzi ahlanzekile, amaphayiphi
athutha indle kanye nogesi ngokunjalo. Kukuwe-
na-ke ukuthi wandise leyondlu yakho emuva kwe-
kwehlukile ezweni lonke. Kungumsebenzi
wakho ukuqinisekisa ukuthi uthola
okuningi ngemali oxhaswe ngayo.
Ukuxhaswa kwabantu abayiqembu sekusemaphethelweni, kuzonikeza wena kanye nabanye abantu ithuba lokuba nezindlu. Ukujoyina abanye kungase kuku-
size ukuthi uthole olunye usizo ngendlu yakho njengokutshelekwa imali yibhange noma ukusizwa umqashi wakho, okuwusizo obungeke uluthole uma ngabe
ubuzifakela isicelo ngokwakho.
KUNEZINHLOBO EZIMBILI ZOKUXHASWA I(WENINGI:
izindlu zenhlalakahle yomphakathi
ukuthi lithenge noma lakhe iphrophathi lihlangene. Abaphathi Be-
sifunda bangaluleka leloqembu ukuthi lisungulwa kanjani leloqem-
bu labantu elizibumbile. Kungase kwenzeke ukuthi nidinge usizo Iommeli.
Emuva kokusungula iqembu lelo ngosizo Iwebhodi yesifunda yezezind-
Iu, nizokwazi ukufaka izicelo zokuxhaswa kanye nolunye usizo futhi ni-
nonke. lqembu lenu kuzofanele ukuthi lifake isicelo kuBhodi Yesifunda
Yezezindlu ukuze Iixhaswe. Faka isicelo solunye usizo lwezimali ebhange

noma komunye umtshelekisi. Lezozindlu zizoba ngezeqembu Iihlangene ngamanye amagama, ninonke nihlangene. Amalungu eqembu azokwazi ukuthenga izindlu zabo ngobuningi uma nje lonke iqembu Iinquma ukudayisa ezinye izindlu ngokwehlukana emalungwini aleloqembu.

1 Ukuxhaswa kweningi kunikezwa iqembu labantu elizibumbayo

Ukuxhaswa kokusiza

2 kukhokhwa kuqondiswe enhlanganweni enjengeSonto noma ke enkampanini eyisipesheli ebunjiwe. Lenhlangano izothenga noma yakhe izindlu engakurentisa zona uma ukhwalifaya ukuthola ukuxhaswa. lrenti kufanele ukuthi ibe ngaphansi kwaleyo obuzoyikhokha kumninimuzi ozimele. Kungenzeka futhi ukuthi ukwazi ukuthenga izindlu zezenhlalakahle ngezindlela ezehlukene. Uma Iokho kungaphumelela, inhlangano yakho ebhekene nezezindlu zenhlalakahle izokwazisa ngokugcwele ngalokho. Uma uzikhethela ukuhlala endlini exhaswe ngohlelo Iwabantu abaningi, uzohlala isikhathi eside ngokuthanda kwakho uma nje usaqhubeka nokukhokhela indlu yakho nyangazonke njengoba kuvunyelenwe. Uma uyishiya indlu yakho exhaswe ngohlelo Iwabantu abaningi, uzovunyelwa ukuthi ufake isicelo sokuxhaswa ngokwendlu kwenye indawo uma nje ungakayithengi indlu yakho oyithenge ngohlelo lwabaningi.

UHUlUMENI UHLELE OLUNYE USIZO FUTHI ’KULABO ABANQAQHHMELELI UKUTSHELEKWA IMALI KODWA ABANGATHOLA UKUXHASWA RUPHELA

lningi labantu liyazihluphekela futhi angeke Iikwazi ngisho nokutshelekwa imali. Uhulumeni ubona kunesidingo sokuthi kufanele uthole olunye usizo ukuze nawe uzisize ukuthola indlu yakho uma nawe ukuleloqembu elinjalo. Yingakho nje uHulumeni ethula amaHQusing Support Centres (lzindawo Zokukwesekela Ngezezindlu). Ezindaweni Zokukwesekela Ngezezindlu uzothola abantu abaphuma emphakathini wangakini benza noma bedayisa izinto zokwakha ezingabizi kakhulu. Uzothola ochwepheshe abazokusiza ukuhlela noma ukwakha indlu. Uzobuye uthole nokunye ukwelulekwa ngalokho okuphathelene nezindlu. lzindawo zokukwesekela ngezezindlu zokuqala zizovulwa kulonyaka.

WONK’ UWONKE ANGALUTHOLA USIZO I.WEMALI YOKWAKHA (SUBSIDY) . . .

ISIKWELETU- SIYINI, UBANIONGASITHOLA, KANYE
NEZI BOPHO EZIPHATHELENE NASO
Uma utsheleka imali ezokusiza ekwakheni noma I
ekuthengeni indlu, ibizwa ngokuthi yihome loan
(imali yomuzi otshelekwa yona). lmali yomuzi ot-
shelekwa yona ingaba wusizo olukhulu kakhulu,
kodwa kubalulekile ukukhumbula ukuthi uma ut-
shelekwa imali yomuzi ebhange, kumele ukuthi
ubuye uyikhokhele isinenzalo, ngasuku lunye
zonke izinyanga kuye kufike eminyakeni engu 20.
Uma ungakhokhi ngesikhathi esifanele zOnke
izinyanga. ibhange Iinelungelo Iokukuyisa enka-
ntolo. lnkantolo ingase ikugunyaze ukuthi uphume
kuleyondlu, kanti ibhange aliphoqelelwe ukuthi
Iikubuyisele yonke leyomali obusuyikhokhile.
ukuze ubhelekwe imali yomuzi, kufanele
ukuthi okungenani ukhokhe idiphozi
engaba ngamaphesenti angu 5 emali isiyo-
nke ofisa ukuyitsheleka. Uma unge-
nadiphozi ’ eyanele, ungaioyina uhlelo
lokonga lwasebhange Iokutshelekwa
ISIKWELETU INZALO
Okubalululeke kakhulu, kumele uyiqondi-
sise kahle incazelo yenzalo. Inzalo yi-
Ieyomali okufanele uyikhokhele ono
okutsheleke imali. Lokho kuchaza
ukuthi uzokhokha imali engaphezu kwa-
leyo oyitshelekile.
Uma utshelekwa imali yomuzi, kufanele ukuthi
est rate) siyashintsha. Lokho kuchaza ukuthi imali
oyikhokhayo inganyuka kanti kwesinye isikhathi
yehle. Noma ngabe kwenzekani, kufanele ukuthi
ukhokhe nyangazonke futhi ngokulandela isilin-
ganiso senzalo sebhange. Noma ngabe imali
oyikhokhayo ingaba phansi ngezinye izikhathi n’go-
ba nesilinganiso senzalo siphansi, kungangcono
ukuthi uqhubeke nokukhokha imali ephezulu uma
ungaphumelela ukukwenza lokho.
Kubathengi abaningi bezindlu, kungabalula
ukukhokha isitolimende esifanayo nyangazonke.
Abanye abatshelekisana ngemali sebeyakuvumela
ukuthi umthengi akhokhe isitolimende esifanayo
nyangazonke. Uhulumeni kanye namabhange
basaludingida loludaba lokuthi nabo bangaqala
yini ukwenza lokho. Uma ukufanele ukuthola isik-
weletu, buza kuloyo okutshelekayo ukuthi an-
gakuvumela yini ukuthi ukhokhe inzalo engehli
iphinde yenyuke. Ukhumbule Ioluhlobo lokut-
4
imali yomuzi. (Home loan saving scheme) ukhokhe imali oyitshelekile kanye nenzalo. lsitol
i- shelekwa imali Iuvamise ukubiza kakhulu, ngakho
Kufanele ukuthi ubuye ube nemali yokukho- mende osikhokhela nyangazonke sihlanganisa caba
ngisisa kahle ukuthi ingabe lokho kukulungele
khela izindleko zebhange kanye nezimali zaba- imali otshelekwe yona kanye nemali eyinzalo
oyi- yini.
mmeli- okuvamise ukuthi kube ngamanye ama- kweletayo.
phesenti angu 5 emali yendlu isiyonke. Ngesinye isikhathi isilinganiso senzalo (inter-
Uma uphuthelwa ukukhokhela isikweletu sendlu noma mhlawu- A.
mbe ukhokhe emuva kwesikhathi, kungenzeka ulahlekelwe ind-
lu yakho. Ngakho ngaphambi kokuthi ufake isicelo sokutshelek-
wa imali yendlu, qiniseka ukuthi ungakwazi ukukhokhela ibhange
ngesikhathi esifanele njalo ngenyanga.
Ukuzewazi ukuthi ungakhona yini ukukhokhela imali yend-
EYOMUZI
lu otshelekwe yona, kumele ukuthi ukwazi ukuhlela kwakho (ib- Eyouupm goo
hajethi). _
Landela lesibonelo otshengiswe sona Iapha bese wenza EYEZINGUBO 60 2
eyakho ibhajethi ngaphambi kokuthi unqume ukuyotsheleka EYEZITHUTHI 150 w
:malli ebhaqge; I’ k kh _ Th I (_ EKADOKOTELA so 0
. angamsa me I wena nowa wa 0 mm 0 eye, umyenI,
unkosikazi noma abahlalisene) nyangazonke. Leyo-ke yimali EYEZ’KWELETU 340 ;

yenu ephelele (household income). EYEMFUNDO . 130 F
2. Hlanganisa imali eniyisebenzisayo ngenyanga. Ubale intela yen- EZOSETSHENZISWA ENDLINI 150 O
tengo, ukudla, izingubo zokugqoka, intilasipoti, imfundo, uk- VI
welashwa, izikweletu zeHP, ama-akhawunti kanye nocingo. ERHI$HWA EMHOLWEN' III 1,
3. Bala nemali yezinto ozisebenzisayo njengamanzi, ugesi. "JENGENTELAYENTENGO 250 w
ukuthuthwa kukadoti kanye nezinye izindleko zasendlini. EZINYE IZINDLEKO I
Lezozindleko zingabala nezimali ozikhokhela umasipala. UMASIPALA 7o ' Z
4. Bala futhi wengeze nomshwalensi wendlu kanye nowempilo. III
5. Emuva kokuhlanganisa zonke. lezozindleko, khipha leyomali AMASERVICES NOGESI . 60 'I
yalezozindleko emalini oyiholayo bese uyabheka ukuthi kusele I EYOKUGCINA IKHAYA so I
malini. Leyomali kanye naleyo oyikhokhela indlu, iyona-ke on- -
UMSHWALENSE WENDLU 20
gakhona ukuthi uyikhokhe ebhange uma bekutsheleka imali.
IMALI YE-MORTGAGE
25

Ukhumbule ukuthi uzodinga enye imali yokuthutha,eyokuxhuma ugesi kanye nocingo uma ulufuna. Kungenzeka ufune amakhethini amasha, ifenisha noma udinge ukubiyela indlu yakho.

Ukhumbule, amabhange kanye nalabo abatshelekisana ngemali abasebenzi ngokufana. Bheka isikhashana ukuze uthole lowo ongezwana naye kangcono. Ukubona ukuthi ungakwazi ukukhokhela isikweletu sakho sendlu akuyona kuphela into ebhekwa yibhange ngaphambi kokuthi bakutsheleke imali. Bazothanda nokuthi uveze iziqiniseko zezinto ezithize:

I Ukusebenza endaweni eyodwa iminyaka emithathu. _

I lrekhodi lakho elihle lokuthenga ngesikweletu. lningi labantu linerekhodi elihle lokuthenga ngesikweletu. Abanye kungenzeka ukuthi bake behluleka ukukhokha izikweletu zeHP noma izimali ababetshelekwe zona ngaphambilini. Uma ngabe kunesizathu esizwakalayo lokho angeke kuwathikabeze amathuba akho uma unakho konke okunye okudingayo ukuze ube sezingenivlokuthola ukutshelekwa kwemali yomuzi. lbhange lingakwazi ukukunikeza eminye imininingwane.

I Iholo lakho noma isiliphu seholo lakho kanye nowakwakho.

I Okungenani amaphesenti angu 5 emali ephelele yendlu njengediphozi.

I NOMA irekhodi elihle lokonga ebhange lezinyanga ezingu 9 ukuze uthole okungenani amaphesenti angu 5 ediphozi.

Kwiningi labantu, indlela yokongela (savings route) ukutshelekwa kwemali yomuzi iyona elungile. Lendlela isiza ibhange ukuthi likwazi futhi Iikwetllembe. Ngokunjalo, ungcina usujwayele ukufaka imali ethize kwi-akhawunti yakho yendlu nyangazonke.

.r._. . , a...
imibuzo.
Uma.) ungaphumeleli ukuthola imali etshelekis5yo emabhange,
INGABE WONGA KANJANI UKUZE IBHANGE LIKUTSHELEKE IMALI?
Ababaningi abantu abanokheshi owanele ukuze bakhokhele idiphozi futhi batshengise amarekhodi amukelekile okuth_enga nge?ikwele1_:u. Kusenok:
wenzeka ukuthi ukufanele ukutshelekwa imali yendlu ngokuthi wena uzongele - uma kunjalo, amabhange azokusnz_a_ukqthl uvulg I-akhawuntl
yokonga nawo. Uzocelwa ukuthi wonge isamba esithize njalo ngenyanga IZINYANGA EZINGU 9, lokho kwenzelwa ukuqmlseklsa ukuthl ungakhokha
izitolimende ngokufanelekile. lmali ongayonga ngalendlela ingaba ingxenye enkulu yediphozi yendlu yakho.
kungenzeka uthole imali kwabanye abatshelekisanayo, abanezidingo ezithize futhi abazimisele
ukutshelekisa ngemali yabo kulabo abafake izicelo futhi abahola kancane. Ngaphambi kokuthi usayine amaphepha aloyo oquguthelgka, qinise_ka ukuthi
uyaqathanisa. Abanye bangase babize imali enkulu kunabanye, kanti abanye ningase nivumelane ngokungcono. Zama ukubhekISIsa futhl ungesabl ukubuza
Iningi labaqashi liyathanda ukukusiza ukuthi utshelekwe imali. Buza kurpqashi noma kophethe abasebenzi emseben_zini wakho ukuthi ungal_uthola yini
usizo. Ungase uthole ukuthi lukhona usizo lokuxhaswa ngezindlu khona emsebenzini wakho. Umqashi, wakho angakuSIza ukuthi ubheke ukuthi ukufanele
yini noma cha ukuthola ukuxhaswa kanye nokutsheleka imali yasebhange.
Kufanele ukuthi ukhokhele isikweletu sakho ngesikhathi esifanele nyangazonke ngoba kungenzeka ulahlekelwe yindlu yakho. Um? unezi'nkipga ngemali,
kubalulekile ukuthi ukhulumisane nebhange lakho ngapllambl kokuthi uze wehluleke ukukhokhela isikweletu sendlu yakho ngesnkbathl esnfanele. N90:
kwemenjalo, unikeza ibhange ithuba lokuthi liyiqondisise inkinga yakho futhi kungenzeka ukuthi bakwazi ukukucebisa noma ukukusnza. Uma ungaymakl
-
1W:-
izikweletu zakho.
vr-zkaw-sz A
f
V:
Lezo zincwaiana:
UHulumeni uyakwamukela ukuthi
ukutholakala kwezindlu kuyilungelo
lwabantu. Kepha umkhankaso woku-
qeda ukusweleka kwezindlu eNingi-
zimu Afrika nokuqinisekisa ukuthi
izidingo zezindlu kuhlangatshezwana
nazo, usemahlombe kahulvumeni,
. iminhakathi; ambhizinisfkanye nalabo
abatshelekisamngezimaii; ,
Wumeni uzokwenza umsebenz'r
ophathelene nokuxhasa. Izmdawa
leyonkinga, kungenzeka ukuthi ulahlekelwe yindlu yakho.
Uma uphumelela ukuthola ukuthelekwa imali yendlu (home Ioa
sidy) ebhange, zimbili izindlela ongazilandeIa:
I 1. Ukuxhaswa okuxhumene nemali oyitshelekele umuzi
kanye nediphozi: Uma uphumelela kuzona zonke izidingo futhi
unemali yokukhokha idiphozi, kufanele ukuthi uqale ngokutho-
la indlu noma isiza lapho uzokwakha khona kanye nomakhi
ozokwakhela, base wenza isethembiso esinombandela (con-
ditional offer) sokuthenga. Uma umdayisi esamukela isethem-
T ' biso sakho esinombandela, ungabe sewuqonda ebhange ucele
ukuxhaswa okuhlangene nemvume yesikweletu (savings route
to a- home loan). Bazocela ubatshengise ubufakazi bediphozi
ewukheshi okungenani amaphesenti angu-S kanye nemali
eyanele yezinye izindleko. Bazoyihlola nendlela okhokha ngayo
Ezisekelayo Ngezezindlu, kanye
nokukhUshulwa kwezinga lengqala-
sizinda. Amabhange nawo avumile
ukutsheleka abantu abahola kancane
izimali. Manje sekumele ukuthi no-
mphakathi ubambe iqhaza ngoku-
fanele. lnselele emphakathini ukuthi.
kuqinisekiswe ukuthi abantu bakho-
khela izindlu kanye nalokho abakuse-
benziSayo, ukunake'kelwa kwezintoI

zomphakathi ezifana nezikole. ama-
NOMA
n) kodwa ube uthanda ukuxhaswa okuxhumene nokuthenga ngesikweletu (aedit-linked sub-
E 2. ukuxhaswa okuhlanganiswe nemali oyitshelekwayo yend-
lu (home loan) kanye nohlelo lokonga imali lwasebhange (Bank
savings scheme). Uma ungenayo idiphozi kodwa ubukade
usebenza endaweni eyodwa okungenani iminyaka emithathu
futhi unerekhodi lokuthenga ngesikweletu elamukelekile. ku-
fanele ukuthi uye ebhange uqale UKONGA OKUQONDE EKU-
TSHELEKWENI KWEMALI YOMUZI (savings route to a home loan)
ngaphambi kokuthi ufune indlu noma isiza. lbhange lizokucela
ukuthi wonge imali ethize njalo ngenyanga ezinyangeni ezingu
9 ukuze kuqiniseke ukuthi ungakwazi ukukhokha njengoba ku-
fanelekile.
kliniki. amapaki, amahholo kanye na-
malayibrari. Kusemphakathini-ke
ukusebenzisana namaqembu abhekene
nezomthetho womphakathi, amason-
to kanye neziny’e izinhlangano
ukuqinisekisa ukuthi umthetho
uyahlonishwa. Uma umphakathi
uziphethe kahle. amahhange angathola
kuphephile ukushelekisana ngemali.
Uhulumeni ezivn-g’em’ Iesiflmda kanye
nasezingeni lezwe uzofaka imali
"kuzongeia imali (savings) kungaba Indlela engcono kwiningi Iabantu. Uma lbhange likwamukela niengomunye wabagcini
bemali kulona, kuzoba nemali yokuxhasa ebekelwe wena.
YINI OKUFANELE NGIYIPHATHE UMA NGIYA EBHANGE?
Kunezincwajana ezimbalwa ezidingwa yibhange uma ufaka isicelo sokutshelekwa imali yomuzi.
I Amakhophi kamazisi wakho kanye nowakwakho, noma amakhophi kamazisi wakho kanye nababantwana bakho.
I Ikhophi yesitifiketi somshado uma ushadile. ’
I Amaphepha awubufakazi benu bemali eniyiholayo kanye nepayslip entsha.
I Ubufakazi bokuthi ususebenze endaweni eyodwa iminyaka emithathu.
I Uma uzisebenza, kuzodingeka ubufakazi bemali oyitholayo ngenyanga (isibonelo, amaphepha entela (tax returns)
nezitatimende zasebhange).
I Ikhophi awubufakazi futhi ebeka umbandela wesivumelwano salokho ofisa ukukuthenga. (ngaphandle uma ulandela
indlela yokongela isikweletu (savings route to credit)).
I Ikhophi ye-permanent residence permit uma ungesiso isakhamuzi saseNingizimu Afrika.
kwingqalasizinda kanye nasezintweni
zomphakathi. Uhulumeni uthole ukuzi-
nikela kwamabhange ukusheleka ezin-
daweni lapho kade engatshelekisani
khona. Kepha u’hulumeni angeke ak-
wazi ukugunyaza amabhange ukuthi
atshelekisane ngezimali emphakathini
ongayithathi inse-lele kaMasakhane -
ukukhokhela izindlu nama services
kanye nokuzimbandakanya kom-
phakathi. I

ISIZULU
'Yenza indawo yakini ibahehe aba-
maVbhange kanye nabamabhizinisi.-
Ngoba uma abantu bethanda ukufaka
izimali noma. ukuthenga okuthize
(iphrophathi) endaweni yangakini,
indlu yakho iba nobungakho obed-
lulele (more value). Uyakwazi uku-
dayisa uma nje abantu bethanda
I Nomthetho
wokuphatha inda-
wo ongakhethi
bala futhi oqhube-
kayo nokusebe-
nzela abantu. ,
Umkhandlu une-
ndlela yokukho-
khisa abantu nge-
zinto ezisetshen-
ziswayo. Ugcina
ukuhanjiswa kwa-
manzi, ukuthu-
thwa kukadoti
noma kwendle,
imigwaqo kanye
nezinye izinto
ezisetshenziswayo
zisesimweni
esikahle.
I Kunezinga
lokukhokhela
izindlu ne-
Uhulumeni wezwe, wesifunda kanye
nowendawo uthi ukungakhokhi
.akwemukelekile uma sonke kufanele
ukuthi siphinde sakhe iNingizimu
Afrika futhi sisize nabantu ukuze
bathole izindlu. lmiphakathi eminingi
iyavumelana ngalokhu. Ngokuzayo,
ngokusemthethweni, akekho ozovu-
Ekuqaleni abanye abantu bo-
mphakathi kade bengakwazi uku-
khokhela izikweletu zabo. Abanye
bangenela umkhankaso woku-
ngakhokheli amabhondi, benqaba
nokukhokhela izimali abazitshe-
lekiwe zezindlu zabo. Ezinye izimali
ezitshelekiwe zaziqhamuka ema-
bhange, kanti ezinye zazivela kwa-
South African Housing Trust (Kha-
yalethu Home Loans). Abanye
abaningi bazihlalela kulezozindlu
nangemuva kokuthi bevele ezi-
nkantolo kwanqunywa ukuthi ku-
fanele baphume kulezozindlu.
Manje uHulumeni nalabo aba-
tshelekisana ngemali bayavumelana
ukuthi abanfu angeke bahlale
ezindlini kodwa bangazikhokheli.
Kunamaqhinga asenziWe okuxazul-
ula Iezozinkinga zamabhange kanye
elikhuphukayo
sikusebenzisayo.
KANYE NOSIZO lUKAHULUMENI?
ukuthenga.
' Khuthaza omakhelwane bakho
ukuthi balandele isibonelo sakho
sokukhokhela izindlu kanye nalokho
abakusebenzisayo.
Joyina amaqembu ezomthetho
emphakathini, usize ekuvikeleni kanye

nasekuhlanzeni indawo yangakini.
Celani osomabhizinisi bangakini
ukuthi baxhase izinto enizenzayo.
Qiniseka ukuthi umthetho uyasebenza
endaweni yangakini. Xoxisanani
ngeziphakamiso emphakathini wa-
ngakini. Uhulumeni wendawo naye’ _
uneqhaza angalibamba. Qinisekisani
ukUthi kunomkhandlu onikhulume-

YINI OKUMELE YENZIWE UMPHAKATHI UKUZE UHEHE UKUFAKWA KANYE
NOKUTSHELEKWA KWEZIMALI ZEZINDLU?

I Izindlu ziya-
thengwa futhi zi-
dayiswe. Umnini-
muzi omusha
angangena endli-
ni ngaphandle
kwezinkinga.
umthetho
I Umphakathi
awuhambisani
nobugebengu
kanye nodlame
futhi uyawugcina
ngokusebenzisa

Ukuze umphakathi uhehe ukufakwa kwezimali ngamabhange kanye nabanye abatshali bezimali, k
ufanele ukuthi uhlangabezane nezidingo ezifana:

I Umphakathi
ukhuthaza
ukuhlonishwa
komthetho kanye
nokwenza okud-
ingwa yizinkanto-
lo. Uyamsekela
iqembu umphathi omkhu-
eliphapheme lu wamaphoyisa
- lamaphoyisa emsebenzini
omphakathi. wakhe.

nyelwa ukuhlala endlini engayi-
khokheli. lzinkantolo ziyobhekana
nalabo abenqabayo ukukhokhela
1 lokho abakusebenzisayo.
Uma uzithola wehluleka ukukho-
khela isikweletu sendlu ’ yakho,
kumele ukuthi uqonde ebhange
lakho ukuze bakweluleke. Esikhathi-
nalabo bantu abahlala ezindlini kod-
wa bengazikhokheli izikweletu zez-
imali abatshelekwe zona. Iningi lal-
abobantu bazothola usizo uma ben-
gaqala ukukhokhela lezozindlu
manje. Abanye bazothola usizo
lokutholelwa izindlu ezishibhile
abangakwazi ukuzikhokhela. Uku-
lungisa lerikinga yokukhokha kuzo-
siza wonke umphakathi ukuthi uhe-
he ukutshelekwa kwezimali kanye
nokutshalwa kwazo. Ezinkingeni
eziningi, amabhange azoxhumana
namakhasimende awo angakhokhi
ukuze azame ukuxazulula lezo-
’ zinkinga nawo. Lapho-ke abanikazi
bendlu sebekhishwe yizinkantolo
kulezozindlu, inkampani ehtsha
ebizwa ngokuthiwa yiServcon Hous-
ing Solutions isisunguliwe ukuze
ibhekane nalezozinkinga.

UTHINI UMBONO wENIhiZ’IZJMU AFRIKA ENTSHA NcouuucAKHom-m

ni esiningi, kubangcono ukudayisa’
indlu yakho bese ukhokhela ibhange
uma sewuhluleka ukukhokhela isi-

kweletu sakho ngoba ungase uthole
imadlana engcono ngokwenzenjalo.
Uma abanikazi bezindlu be-
ngasazikhokheli izikweletu zezindlu
zabo, ibhange Iingafaka isicelo enka-
UKUXAZULULWA KWEZINKINGA ZALABO ABABENGAKHOKHELI IZIKWELETU ZABO
l-South African Housing Trust
(i- Khayalethu Home Loans) nayo
izolandela Iowomthetho njenga-
mabhange.
’ Kuzoba nesinqumo okuzovu-
nyelwana ngaso kubona bonke aba-
ngakhokhi. Bonke abantu bazo-
vakashelwa mathupha ngabase-
mabhange, abakwa SERVCON noma
abakwa South African Housing
Trust abazochaza ukuthi yini
engenziwa kubantu abangakhokhi.
Umlayezo osemqoka yilona:
I Uma abanikazi bendlu benga-
yikhokheli Ieyondlu abahlala
kuyona, yonke imizamo izokwe-
nziwa ukuthi bangakhishwa
endlini. Abatshelekisi bezimali
bazosiza abantu abangenza
imizamo yokuthi bakhokhele
izikweletu zabo zinyangazonke.
I Umphakathi
uyasebenzisana uyakuxhasa .
futhi uyaqinisekisa ukwakhiwa kwa-
ukuthi Uhulumeni mathuba
wendawo ukwe emisebenzi.
nza konke
abakukhokhelayo.

UMPHAKATHI UNGENZENJANI UKUHEHA UKUTSHELEKWA IZIMALI
Iayo futhi nonisebenzelayo. Bamba
iqhaza okhethweni lomphakathi uku-
qinisekisa ukuthi umkhandlu wa-
ngakini yiwona ozomela umphakathi
wangakini. Bambanani nomakhe-
lwane kanye namaqembu omphakathi
ukuze nenze’ umphakathi warigakini
ube yindawo engcono yokuhlala.
I Umphakathi
ntolo ukuthi liphinde lidayise
lezozindlu ukuze kutholakale imali
yebhange. Nakuba lokho kuyinto
yokugcina, ukungakhokhi kungenza
ukuthi ugcine usulahlekglwa invdlu
yakho.
I Uma abantu bephumelela, bazo-
kwazi ukuthenga futhi lezozind-
lu ebezithathwe yibhange.
Uma behluleka ukukhokha leyo-
mali abayitshelekele umuzi
wabo, bazosizwa ukuthi bathole
indlu abangaphumelela ukuyi-
khokhela. Lolosizo luyomba-
ndakanya nolukaHulumeni.
Abantu abangavumi ukusebe-
nzisa lolosizo bazokhishwa ezi-
ndlini ngokomthetho.
Uhulumeni wezwe, wesifunda
kanye nabatshelekisana ngezimali
bayavumelana ukuthi Ieso yisi-
nqumo esifanele kulabo abasezi-
ndlini, abatshelekisana ngezimali
kanye nemiphakathi. Bonke abantu
kufanele bazi ukuthi Iabo abenqaba
ukubamba iqhaza bazophuthelwa

amathuba abo okuthola usizo.

WHERE CAN I APPLY FORA SUBSIDY ORA SUBSIDY WITH A HOME LOAN OR GET HELP WITH HOUSING MA1TERS?
KHAYALETHU HOME LOANS Gauteng Provincial Housing Board: Eastern Cape Provincial
W: ABSA BANK KWAZULU FINANCE CORPORATION Private Bag x14 JOHANNESBURG 2000 Housing Board:
VOLKSKAS BANK MgggiSK/IS M Blackburn House 51h Floor 77 Juta Street Private Bag X6005
i MERCANTILE SAVIN BRAAMF
UNITED B ANK GS hmmmg ONTEIN 2001 PORT ELIZABETH 6000
AND LOAN -------- North West Provincial 55 Clevedon Road
TRUST BANK & TRUSTBANK NBS B ANK LTD lE-IS - Housing Board: PORT-ELIZABET H 6001
ALLIED BANK ALEIEALKQI? Private Bag X38 MMABATHO 8681 Northern Cape Provincial
NEDCOR BANK..LTD: 2nd Floor East Gallery Mega City. Housing Board:
MMABATHO 8681 Private Bag X5005 KIMBERLEY 8300
_ avg.
BANK OFTRANSKEILTD smxoztfomxui NEDBANK ($NEDBANK
Eastern Transvaal Provincial J S du Piooy Building 9 Cecil Sussman
BOLAND BANK LTD m% ’ PERM Am - _ HousIng Board: Road KIMBERLEY 8301
BOPHUTHATSWANA P O Box 520 WITBANK1035 KwaZulu-Natal Provincial
BUILDING SOCIETY SAAMBOU Piet KQomhof Building Justisie Street Housing Board: .
g BANK m) Saambou Bank. WITBANK 1035 P 0 Box 1224 DURBAN 4000
CAPE OF GOOD HOPE BANK C.pmuoooHorE ’ ’
. am _ . N h i v - - l 3rd Floor Malgate BUIIdIng
THE AFRICAN BANK LTD ort ern Transvaa Provmaa
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(CASHBANK) , THE STANDARD Private Bag X9322 PIETERSBURG 0700 Free State’Provincial
CITIZEN BANK LTD tzgpggu BANK OF SA LTD 2nd Floor TPA Buiiding 28 Market Street Housing Board:
yI, TRANSKEI NATIONAL rans e, a m PIETERSBURG 0700 PO Box 517 BLOEMFONTEIN 9300
a COMMUNITY BANK ACOMMUNITYBANK BUILDING SOCIETY (ILCIIGITBuImI’fag goglely’ Western Cape Provincial , Room 652 Head office
FIDEL’TY BANK LTD -- VENDA BUILDING SOCIETY W Housing Board: Eiomggfgggmem Bu’ld’ng
-; mmwm Private Ba X9058 CAPE TOWN 8000 -
_ FIRST NATIONAL BANK LTD 3rd Fl 3 . C t 2 R _ BLOEMFONTEIN 9301 i
. I With time, more lenders will register , 00’ ommunIcare en re 0999 /
GBS MUTUAL BANK , to offer home loans with subsidies. baaI Square Coen Steytler Ave Foreshore v .I
INVESTEC BANK LTD INVESIEC Ask your lender if they are regiS- CAPE TOWN 8012)
tered.
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PROTECTION TRUST PROVINCIAL HOUSING HOUSING OFFICES Private Bag X10 W
Tel; 0800-1 1 1-663 BOARDS ’ Benmore 2010 1st Hloor’ Loveday House
’ . (See directory B1) ’ Tel: (011) 883-7700 15 Loveday Street
Johannesburg 2000
Tel: (011) 630-2776
Fax: (011) 833-6388
i SHOULD INFORMATION VARY BETWEEN LANGUAGESI’THE ENGLISH SHOULD BE READ FOROFFICIAL CORRECTCMEANINGANDCONTENT: ’