**Izindleko zeHhovisi eliseKhaya**

Yini entsha?

**26 Ntulikazi 2023 – Inzalo kubhondi njengengxenye yezindleko zehhovisi elisekhaya – unyaka wentela 2023**

* Inzalo yebhondi yokubanjiswa kwempahla kukhokhwe isikweletu kuqala yayivunyelwa njengezindleko eziyibanjelwantela njengengxenye yezindleko zehhovisi elisekhaya. Kodwa-ke, selokhu kwashicilelewa izincazelo zakamuva ze-Note 28 mhla zizi-4 kuNdasa 2022, ukubhekana nokubanjelwa kwezindleko zehhovisi elisekhaya abantu abangene kuzo ngenkathi besaqashiwe noma unehhovisi, **kwacaciswa ukuthi kusukela ngonyaka wentela wezi-2023 lezi zindleko azisabanjwa.**  
    
  Ngakho-ke, uma usebenza noma unehhovisi ube uhlangabezana nezidingo zokufaka isicelo sokukhokhelwa izindleko zehhovisi elisekhaya kunyaka wentela wezi-2023, awusavumelekile ukufaka isicelo sokukhokhelwa inzalo kubhondi yokubanjiswa kwempahla kukhokhwe izikweletu kuqala.

**9 kuNtulikazi 2021 – USARS usingathe iwebhina mayelana 'Nezidingo kuNtela yeHhovisi eliseKhaya’:**

* Uma kungukuthi awukwazanga ukubukela, sekukhona ungakwazi ukubuka lapha.
* Izethulo okwaxoxwa ngazo kuwebhina nazo uyakwazi ukuzithola lapha noma uzidawunilode.
* Imibuzo esemqoka ebuzwe ngesikhathi sewebhina kushicilelwe lapha.

Kunini lapho ngizokwazi ukufaka isicelo sokukhokhelwa izindleko zehhovisi elisekhaya?

Uma uyisisebenzi esisebenzela ekhaya futhi unegumbi olibekele ukuthi ulisebenzise njengendawo "yokuhweba", ungase uvunyelwe ukuba ubambe izindleko ezithile ozithwale ngesikhathi ulungisa ihhovisi elisekhaya, ezizobalwa ngokwe-pro-rata:  Inqobo uma uhlangabezana nezidingo ezibekwe eMthethweni weNtela Yemalingeniso, isigaba 11(a) sifundwa ndawonye nezigaba 23(b) no-23(m). Bheka ngezansi ngolwazi olwengeziwe ngesigaba 23 (b).

Yiziphi izidingo zokufaka isicelo sokukhokhelwa izindleko zehhovisi elisekhaya?

Isigaba 23(b) soMthetho weNtela yeMalingeniso sithi ukubanjelwa kwentela kwezindleko zehhovisi elisekhaya kuzobhekwa kuphela:

1. Uma igumbi livamise ukusetshenziswa **futhi lisetshenziselwa uhwebo kuphela**, isib. umsebenzi; futhi **lenzelwe lokho ngokukhethekile.** Ngakho-ke, ihhovisi elisekhaya kumele libekelwe ukuhweba kwakho kuphela; kanti **futhi**
2. Uma umholo wakho uneholo elilodwa lengeniso kanye neminye imiholo, imisebenzi yakho kumele **yenzelwe** kulengxenye yekhaya. Ngakho-ke kusho ukuthi kumele imisebenzi yakho engaphezulu kwengama-50% yenzelwe ehhovisi elisekhaya; noma
3. Uma umholo wakho **ongaphezulu kuka-50% uhlanganisa ikhomishini** noma izinkokhelo ezihlukene ngokomsebenzi owenzayo, imisebenzi engaphezulu kuka-50% kumele wenzelwe ehhovisi olinikwa umqashi wakho.

[Ukuze ubone ukuthi uyafaneleka na ukufaka isicelo sokukhokhelwa izindleko zehhovisi, cofa lapha.](https://www.sars.gov.za/types-of-tax/personal-income-tax/filingseason/home-office-expenses-questionnaire/)

Yini eyenza izindleko zehhovisi elisekhaya?

Ngokuvamile, izinhlobo zezindleko zehhovisi elisekhaya okukhulunywe ngazo esigabeni 23(b), yilezo ezixhumene namagceke, okuyilezi:

* irenti yamagceke;
* izindleko zokulungiswa kwamagceke; kanye
* nezindleko ezimayelana namagceke, okubandakanya:
  + izintela;
  + izindleko zokuhlanza igumbi; kanye
  + nogesi.

Enye imalinsebenzo evamile engase ikwazi ukufaneleka ukubanjelwa okuzimele mayelana nokulungiswa kwehhovisi elisekhaya, ibandakanya:

* ukuguga okuvamile ezintweni ezisetshenziselwa ukuhweba ehhovisi;
* izimpahla zasehhovisi, ifenisha kanye nokufakiwe, kanye nokulungiswa kwakho;
* izingcingo;
* i-inthanethi;
* izincwadi zokubhala.

Qaphela ukuthi izinhla ezimbili ezingenhla azivezi izindleko ezibanjelwayo. Izinhla ziveza kuphela izinhlobo zezindleko ezingase uzithwale ngokwemvama mayelana nokulungiswa kwehhovisi elisekhaya.

Ngizibala kanjani izindleko zehhovisi elisekhaya?

Ngokuvamile, izindleko ezimayelana nerenti, izindleko zokulungisa futhi zimayelana namagceke, zibalwa **ngokokwaba**. Kungase kube nezimo lapho uhlobo lwezindleko lungangeni ekwabiweni futhi, isibonelo, azingeni nhlobo noma ziyangena kulezi zindleko (bheka okwengeziwe ngezansi). USARS uyavuma ukuthi indlela yokwaba eyiyo yokubala ukwabiwa kwezindleko ezingaphansi kwamagceke ngenhloso yokuhweba, yabiwa kubhekwa ububanzi bephansi legceke (iyunithi yamamitha esikwele yendawo yehhovisi elisekhaya uma kuqhathaniswa neyunithi yamamitha esikwele sendawo yekhaya lakho).

Iyiphi indlela yokubala izindleko zehhovisi elisekhaya?

Uma kwenzeka ufaneleka ukubanjelwa ngokwenzindleko zehhovisi elisekhaya, inani kumele libalwe lisekelwe yilokhu okulandelayo: A / B x izindleko zizonke, lapho:

* A = iphansi lendawo nge-m² yengxenye elungiselwe ngokukhethekile futhi esetshenziswa njalo futhi isetshenziselwa kuphela ukuhweba (okuyilokhu, ihhovisi elisekhaya elifanelekayo)
* B = iphansi lendawo nge-m² lendawo yokuhlala (kubandakanya nanoma yiziphi izakhiwo nendawo kanye nephansi elisetsheniselwa ukuhweba endaweni yokuhlala)
* Izindleko eziphele = izindleko ezithwaliwe ezixhumene eduze namagceke (ezifana nerenti, izintela, ukulungisa, kanye nogesi), kungafakwa izindleko eziyimali.\*

\*Qaphela ukuthi izindleko ezimayelana namagceke kuphela okumele zabiwe ngokwephansi lendawo (isibonelo, irenti, izintela, ukuhlanza igceke, njll.). Izindleko ezingaxhumene namagceke (ukuguga okufana nalokhu ezimpahleni nafenisha okusetshenziselwe ukuhweba) azidingi ukwabiwa ngokwephansi lendawo.

Yikuphi lapho engizofaka khona isicelo sezindleko zehhovisi elisekhaya kuFomu Lemininingwane Ngentela Yemalingeniso (i-ITR12)?

Uma kwenzeka ufaneleka ukubanjelwa ngokwehhovisi elisekhaya; faka inani elibaliwe eduze kwekhodi yomthombo 4028 (Izindleko zeHhovisi eliseKhaya) endaweni “Okunye Ukubanjelwa” kuFomu Lemininingwane ngeNtela yeMalingeniso.

Ngifuna ukugcwalisa izindleko zehhovisi elisekhaya kodwa aziveli kuhlamibuzo lwefomu ku-wizard?

Lapho ugcwalisa ifomu le-wizard kuFomu Lemininingwane Ngentela Yemalingeniso (i-ITR12), phendula umbuzo “Ngabe kukhona izindleko ozithwalile ofisa ukufaka isicelo sokukhokhelwa ukubanjelwa okungakhulunywanga ngayo embuzweni owedlule?” (Khetha ‘Yebo’ noma ‘Cha’). Uma uthi yebo, kuzobe sekufakwa isigaba ‘Okunye Ukubanjelwa’ efomini lakho.

Yini umthelela kuNtela Yenzuzomali uma ngithengisa indlu yami ingxenye yayo esetshenziselwa uhwebo?

Lapho ingxenye yekhaya lakho isetshenziswa njengehhovisi elisekhaya, leyo ngxenye ithathwa "njengethintekile" endaweni yokuhlala engafakwa ngenhloso ye-CGT.

Uma indlu isithengisiwe, yonke inzuzomali noma inzuzolahleko kuzomele kwabiwe phakathi kwezinto ethintekile nezingathintekanga. Lokhu kwabiwa kwenziwa ngokubheka ingxenye yekhaya esetshenziselwa ibhizinisi njengehhovisi elisekhaya (ngokubheka iphansi lendawo) nesikhathi leyo ngxenye ebisetshenziswe njengehhovisi elisekhaya. Ukungafakwa kuka-R2 million wendawo yokuhlala ingalinganiswa nenzuzomali noma inzuzokulahlekelwa yengxenye engathintekile. Ingxenye ethintekile yenzuzomali kumele elethwe ngokuphelele ku-akhawunti. Ngemininingwane eyengeziwe, cofa lapha.