



51 THE JOYS OF BUYING A HOUSE

50 KIT HOMES,
POPULAR AND
AFFORDABLE

54 WHAT YOU NEED
FOR A HOME
LOAN

52 GADGETS,
FURNITURE &
TRENDS FOR
HOMEMAKERS

54 NEW HOUSING
DEVELOPMENTS

SHOP AND BE REWARDED!



BECOME A MEMBER TODAY
AND GET MORE WITH THESE SHOPS



www.cpl.com.pg



EASY-BUILD HOMES

BY CARMEL PILOTTI / PHOTOGRAPHS: GODFREEMAN KAPTIGAU

Kit, modular and prefabricated homes have been a blessing for many Papua New Guineans over the years.

With the high cost of living, the ease of obtaining your dream home with these quicker building options at a lower cost is attractive.

They have also suited the common trend in the country of buying blocks of land and building later.

Also attractive is the wide range of designs that can be modified to one's preference or to suit the number of family members, or type of family.

Home buyers with access to builders are opting for kit homes, and many more who do not are going for factory in-built modular homes that take just over a month to assemble.

Atlas Steel kit homes are solid and built to last. You can see them on display.

Atlas Steel's very popular modular and kit homes come with steel frames, which the company says give homes a longer and maintenance-free life, with steel being fire resistant, durable and impervious to termites and the elements.

The lavish interiors are fitted with timber. The cabinetry is done by Fletcher Morobe, with glass

“

The construction of prefab homes takes place on a factory floor, which is quality controlled.

from Quality Glass & Aluminium.

Atlas Steel also provides a variety of kit homes for different budget ranges, even village-style low-set homes, which are now on display at the company's Cameron Road display site.

For homebuyers who prefer all-wood structures, the PNG Forest Products NiuHomes range is the most extensive, with a whopping 30 models to choose from.

Three kit home categories cater for differing budgets, with the Residential at the top of the range, Suburban for affordable urban living, and the Haus Ples variety for rural or village living.

Rhodes PNG offers prefabricated homes, which have the bonus of being easily assembled without qualified builders.

But worry not about your house falling apart: with prefabrication, it is easy to maintain high construction standards.

Rhodes General Manager, David Cusick, reinforced this assurance at a Hausples Real Estate show where he said that most of the construction of prefab homes takes place on a factory floor, which is quality controlled.

THE JOYS OF BUYING A HOUSE

BY RUBY GAMOGA | PHOTOGRAPHS: DANIEL WALA

Ten years after starting cake and catering business Tapioca Delight, couple Sioni and Ginia Sialis now have something else to their name: a beautiful three-bedroom home in the peaceful suburb of Edai Town.

The drawbacks to living at Edai are proximity to work, security and cleanliness. Adds Ginia: "Visitors aren't allowed into the residential, gated area if occupants don't notify the guard." Guards patrol regularly, so there is little worry of people breaking in and stealing – a marked difference to life in the city.

Another contrast is the lack of *buai* corner markets, an eyesore on many urban streets. "You can have a home-based business, but it must be inside the house. No stalls are allowed outside," Ginia explains. This adds to the quietness, because residents can be assured there will be no rowdy crowds around their premises.

The new homeowners moved in last September, 11 months after they paid a refundable deposit. Their Edai unit has become their sanctuary and place of rest after a hectic workday.

"It's just a relaxing feeling – unlike living in the same property with the business in Boroko," says Ginia. "The business was always there. I would work until 2am the next day just preparing orders. It never stopped. Now there is that cutoff."



Top: Sioni and Ginia Sialis outside their three-bedroom home in Edai Town. **Left:** The compact kitchen and dining area of the home. **On the 'Home' section cover:** Sioni and Ginia Sialis in their lounge area.

Of course, the couple doesn't regret putting in the time to grow Tapioca into a successful business, with almost 25,000 followers across social media.

The business success allowed them to save for their house. In 2018, they committed to living debt-free, paying off all outstanding loans and cutting back on unnecessary expenses so they could start planning for their home.

They were, as a result, able to pay the 10% equity upfront under the BSP First Home Ownership Scheme. "The three secrets to our

success are our Christian faith, doing what we love, and financial discipline," says Sioni.

Their open-plan unit came fully furnished with brown and white goods, but they added, among other things, floor-to-ceiling oatmeal-coloured curtains, air-conditioning, and a back patio.

Century 21 Siule, their real estate agent, was important in this as they arranged inspections to help them get precise measurements for furnishings.

The new residents have plans to decorate further and want to add paintings to the off-white walls.

HOME DECOR

10 HOT ITEMS

BY RUBY GAMOGA | PHOTOGRAPHS: DEAN AREK & SUPPLIED BY BRIAN BELL & FAIRPRICE

In a world where the home has become a place of rest, work and play, Papua New Guineans have been eager to make their houses work for them with everything from luxe furnishings to smart cooking appliances.

“They are buying bigger and smarter because the price point allows them to,” says Bill Doa Neill, Business Development Manager of Brian Bell Group, which has a good range of economical home brands.

PNG Now also talks to other companies in the home decor space, such as FairPrice Furnishing and Electrical, houseplant supplier Kako Cleaning and Beautification Services, and paint manufacturer and supplier Dulux to see what’s trending with the PNG homeowner market.



01 SOFT FURNISHINGS

Linen sheets, throws and floral-patterned pillows remain popular, but rugs have been the star performer, says Neill. “They have really picked up,” he says. Christopher Elphick, a director at FairPrice, agrees that rugs are a popular seller.



02 BEDROOM FURNITURE

While the iconic K99 mattresses at FairPrice are still a hit, customers are also now going for bed ensembles that include headboards and nightstands. Neill says: “Ensembles really give you that full look.” While Brian Bell sells them as a kit, FairPrice gives you the option to customise your bedroom – whether that’s a TV cabinet, a wardrobe or bedside table – to the same colour as your bedframe. Middle-income Papua New Guineans are increasingly blending style and comfort, even if it costs more.

03 INDOOR PLANTS

Indoor plants not only improve air quality and ventilation, but they can also help people feel more connected to nature. Winsome Nenewa, owner of Kako, says the crawling philodendron, the curiously named mother-in-law’s tongue, the shade-loving polycias and the arrowhead-shaped alocasia are in right now.



04 EXERCISE GEAR

The pandemic has highlighted the importance of health. According to Neill, treadmills are “flying off the walls” at Brian Bell. He says the company had to start sourcing treadmills from an alternative international supplier because regular suppliers could not keep up with demand.



05 SMART COOKING APPLIANCES

It is no secret that Papua New Guineans love their food, and now they are also embracing modern kitchen gadgets such as air fryers. “They aspire to go to the kitchen and have the right products, at the push of a button,” Neill says. Brian Bell is meeting this demand with home brands such as Haus and Integrity.



06 SMART DEVICES

Other home brands Brian Bell has introduced are Starvision TVs and Staraudio boomboxes – both of which cater strongly to the increasing clamour for home entertainment options. “Our 19-inch (Integrity) TVs, at K375, are the most popular,” says Neill.





07 WORK-AT-HOME EQUIPMENT

FairPrice says there has been an increase in sales of sewing machines (from K899) and chest freezers (from K899). "People have bought freezers to make and sell block-ice and sewing machines to make meri blouses or facemasks," Elphick says. Office desks have been another popular item for the home during the pandemic.

08 SHOE RACKS

Shoe racks are a surprise big seller at FairPrice. "Sometimes we are surprised by the popularity of home variety items we trial," Elphick says. FairPrice shoe racks retail for K89.



09 BABY RANGE

The first world may have experienced a baby bust during the pandemic, caused by greater anxiety around futures and jobs, but if FairPrice's baby furniture range Sweet Cherry is anything to go by, the story is different in PNG. There has been big demand for toy cars, baby bouncers, prams and cot playpens from FairPrice.

10 PAINTS

Dulux says that classic, muted off-white is a popular choice for interior walls, internal and external doors, trims and handrails. Off-white is versatile because it goes with many decoration options. This domestic trend is also consistent with commercial clients.



Some photos used in this article are indicative only. Check in-store for actual styles and models.



A company built on a solid foundation.

From building and construction materials to water solutions, you can count on Monier to build with confidence.

Section 32, Allotment 42 | Saraga Street,
6 Mile | PO Box 734 | Port Moresby
Phone: +675 325 3344 | +675 711 11674 | +675 720 00674
Email: admin@monier.com.pg | sales@monier.com.pg
www.monier.com.pg



NEW HOUSING IN THE PIPELINE

BY CARMEL PILOTTI | PHOTOGRAPH: GODFREEMAN KAPTIGAU

This year may be the start of a good period for potential home buyers in Port Moresby, with more housing developments in the pipeline.

Hausples General Manager, Tom Snelling, tells *PNG Now* that the National Housing Commission's affordable homes project, Duran Farm, is back on track, with an MoU signed last December with five developers.

Snelling says there will be about 2000 allotments at the K7 million development at 8 Mile, with home prices ranging from K200,000 to K500,000.

Another 2200 houses will be coming onto the market over the next few years with the Tuhava



New housing developments, like the already-established Edai Town, are on the way for Port Moresby.

Town development at Napanapa, with prices ranging from K299,000 to K550,000.

"All houses are built with steel frames using modern materials. Tuhava Town is a community based project which has a pool, bar, restaurant and beach front (among other facilities), and will have its own shops," Snelling says.

Located on the Napanapa Road, a 30-minute drive out of Port

Moresby, the area is surrounded by retail shops and residential areas, making it safe and convenient.

Valkyrie Estate, at 8 Mile, has proved to be a hit, with properties already sold out – phase two is set to come online in the second quarter of this year.

Popular with small PNG families is the K480,000 two-bedroom high-set house on a 396 square metre plot. A three-bedroom high-set houses on a 396 square metre plot is K575,000.

WHAT YOU NEED TO GET A HOME LOAN

BY CARMEL PILOTTI

Mortgage broker Nou Asigau, of Asigau Mortgage Brokers, says there are three standard requirements to qualify for a home loan: security, serviceability and equity. If these requirements are met, lenders will look favourably on approving a loan.

"For a first-time home buyer, it is advisable to maintain your borrowing below K500,000," he says. "This qualifies borrowers for first-time home loan rates

from lenders, and also exempts borrowers from stamp duty obligations within the confines of IRC's approval."

He says, for assessment against income, it is banking standard not to exceed 40% of your net income.

The minimum equity requirement for residential or personal occupation home loans is 10%.

Asigau says it is advisable to put in a little more in equity than required, as this reduces

the debt so that you can clear the loan quicker.

Home loan sources include BSP and Kina Bank.

BSP's First Home Ownership Loan is the lowest fixed rate per annum at 4%, with a 10% equity requirement. A 1% establishment fee will also be charged by the bank.

Kina Bank has two loans suitable for first home buyers. The standard home loan has a variable interest rate of 5.95% and the fixed home loan has a fixed rate of 5.47% for the first three years.



BRIAN BELL HOMECENTRES

IT'S A MUM-BELIEVABLE MOTHER'S DAY!

UP TO
K60,000 IN
PRIZES TO
BE WON!

OVER 350
CHANCES
TO WIN!

BIG BRANDS
SCRATCHY
GIVEAWAY!

WIN UP TO
K1,000 IN GIFT
CARDS!

IT'S MUM-
BELIEVABLE

SCRATCH & MATCH
ANY 3 IDENTICAL
PRIZE ICONS
TO WIN THAT PRIZE!

SCRATCH & MATCH TO WIN!

Everyone wins with your scratchie giving you 20% off your next purchase.

WINNING AT BRIAN BELL HOMECENTRES HAS NEVER BEEN EASIER!
SPEND K50 OR MORE AT ANY OF OUR 8 LOCATIONS ACROSS PNG
TO RECEIVE YOUR SCRATCH AND WIN CARD.

Blooming With
Mother's Day
Gift Ideas!

OUT
NOW!

Visit homecentres.brianbell.com.pg for full Terms & Conditions.



BACKED BY
**BRIAN BELL
WARRANTIES**
QUALITY. SERVICE. VALUE

PEACE OF MIND

Know no other for over 60 years we have provided
great quality products that the whole family can enjoy.

**Brian Bell
HOMECENTRES**
KoroKoro, KoroKoro
KoroKoro

www.brianbell.com.pg
Copyright © 2019 Brian Bell HomeCentres. All rights reserved.
This document is the property of Brian Bell HomeCentres. It is to be used for internal purposes only.
It is not to be distributed, copied, or otherwise used without the prior written consent of Brian Bell HomeCentres.