

Gardening calendar

September

- Sow seeds of carrots, parsnip, beetroot, silverbeet, peas, swede and turnips directly into the soil.
- Sow seeds and plant seedlings of: Ageratum, alyssum, aster, begonia, chrysanthemum, Californian poppy, carnation, coleus, cosmos, dahlia, dianthus, everlasting daisy, geranium, gerbera, gypsophila, honesty, impatiens, marigold, petunia, nasturtium, phlox, salvia, snapdragon, statice, sunflower, sweetpea, verbena, viscaria and wallflower.
- Prolong the blooming of early spring flowers such as cineraria, pansies, poppies and primulas by removing faded blooms.
- Complete pruning of fuchsias.
- Repot and feed houseplants.

October

- This is a month of rapid growth. Keep your garden well watered and keep the weeds under control.
- Vegetables to sow include: beans, peas, carrots, radish, sweetcorn, beetroot, silverbeet, spinach, and parsnip.
- Sow directly into the soil or in trays: eggplant, lettuce, cauliflower, cucumber, courgettes, peppers, pumpkin and tomatoes.
- Plant new herb plants, including parsley.
- Prune spring flowering shrubs after flowering.
- Deadhead rhododendrons.
- Feed acid loving plants like camellias and azaleas after flowering.
- Sow seeds of flowering annuals including alyssum, Californian poppy, statice, marigolds, cosmos, nasturtium and sunflowers. Sow in trays for transplanting later; carnations, dahlia, livingstone daisy, petunia, salvia and gerberas.
- Plant perennial and summer flowering bulbs such as dahlia, begonia, gladioli and calla lily.
- Plant hanging baskets and terracotta pots with flowers for summer colour.

November

- Plant herbs, tomatoes, cucumbers, capsicums, eggplant, lettuce, sweetcorn, gherkins, spinach, spring onions, watermelon, rockmelon, beetroot, celery and cabbage.
- Plant basil with tomatoes to improve flavour.
- Plant main crop potatoes.
- Sow seeds of: beans, peas, pumpkin, courgettes, carrots, beetroot, parsnip, radish and sweetcorn.
- For continuous harvesting make sowings at three weekly intervals, such as lettuce, beans and sweetcorn.
- Plant summer flowering annuals like cosmos, petunias, lobelia, impatiens, marigolds, phlox, verbena, larkspur, alyssum, portulaca and many more.
- Plant chrysanthemums and dahlias.
- Sow in trays for transplanting later; carnations, dahlia, livingstone daisy, petunia, salvia, gerberas, celosia, phlox and geranium.



ACKNOWLEDGMENTS:

Front cover banner photo supplied by Ministry of Social Development.
Design/production by CatzDesign Ltd. Printing by Lithoprint Ltd.

Close to Home

Issue No. 7 – September 2005

WELLINGTON/HUTT VALLEY

Helping Pacific people into home ownership

An education programme aimed at informing Pacific people about home ownership has helped 11 Pacific families in Wellington into home ownership.

The Pasefika Pulse Trust, in partnership with Housing New Zealand, has piloted a series of educational workshops for Pacific people in Wellington.

The programme aims to educate people about all aspects of home ownership, so they can make an informed decision about their housing goals, says Housing New Zealand home ownership project manager Iain Duncan.



Pictured from left: Tina Simcock of Housing New Zealand; Sue Ah Young, Pasefika Pulse Trust Acting Programme Coordinator and Fitu Ah Young, Trust Chair; Paula Snowden, Housing New Zealand's General Manager Housing Innovations and Iain Duncan, Housing New Zealand Project Manager Home Ownership.

"The workshops cover financial budgeting, home loan options, house inspections, valuations and life insurance. It includes ongoing support and advice to help Pacific people into home ownership.

Iain says the Wellington pilot has gone very well.

"In 14 months, 11 Wellington families achieved home ownership. Fourteen have consolidated their debts with a view to buying their own home and a further six have had loans approved and are looking for a suitable home."

The Wellington pilot ends 30 June 2006.

For further information contact Pasefika Pulse Trust on (04) 238 2454 or visit the website www.pasefikapulse.co.nz

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More help for people wanting their own home

More people are now eligible for help with buying their first home.

Welcome Home Loans were introduced in July. They are based on the mortgage insurance scheme piloted through Kiwibank – but have different eligibility criteria and are available through new lenders.

Housing Minister, Steve Maharey said the *Welcome Home* Loan is an important step to help more New Zealanders achieve the Kiwi dream of home ownership.

With a *Welcome Home* Loan people can borrow most or all of the cost of a house. For houses up to \$150,000, eligible borrowers do not need a deposit. For houses costing more than that, people need to contribute a five per cent deposit (and this can be gifted from a relative). Depending on their ability to meet repayments, up to \$280,000 can be borrowed to buy a home.

Welcome Home Loans are available for households earning up to \$85,000 a year, or up to \$120,000 if there are three or more borrowers in the household (these thresholds have been raised from \$65,000 and \$100,000 respectively). Applicants must have a good credit history and live in the house they buy.

While the pilot scheme was available only through Kiwibank, *Welcome Home* Loans are offered by other home loan providers. Two new lenders – TSB Bank and the Nelson Building Society – have already signed on with Housing New Zealand to deliver *Welcome Home* Loans.

Over time other lenders will join. To find out who is offering *Welcome Home* Loans call us on 0800 801 601.



Reminiscing of the bygone days



In the year we reflect upon 100 years of state housing, Hutt Valley tenant, Mrs O'Malley reminisces about her life in a state house.

"We moved into our home in July 1940 – a day when rent was just 25 shillings a week – that was a lot of money back then."

The Waiwhetu area is now completely built up. Sixty-four years ago the land across the road was just bare land.

It was a popular play area for our children. There were lots of white lilies – the children used to pick them and bring them home. We always had flowers in the house," she said.

"My husband and I used to work at the New Zealand Slipper Company in Railway Avenue – that doesn't exist any more."

Mrs O'Malley and housing services manager Neal Uitendaal.

Readers corner

One Wellington tenant was thrilled to be a winner in the gardening competition. She said there was only a kowhai tree when she moved in. Below is a vegetarian recipe from one of our award-winning gardeners.

Lentil Croquets

8 oz of red lentils
4 oz grated cheese
2 Tablespoons of peanut butter
2 oz fresh breadcrumbs
2 teaspoons of parsley
squeeze of lemon juice
2 teaspoons of marmite
salt and pepper

Rinse the lentils through a sieve, cover with water, add a little oil and cook until mushy.

Let it go cold, then add the remaining ingredients.

Mix together and shape into rissoles. Dip in beaten egg and then breadcrumbs. Put in fridge until firm.

Informed and ready to act

– Sue Croft

Hayden, a Porirua tenant, knows more about buying a home, now that he's completed a one-day course with Pasefika Pulse Trust.

"The course was great. We learnt about the process of buying a home, the different options available, who can help you – like mortgage brokers – and the legal jargon you're likely to encounter," says Hayden.

"It was helpful to have people explain about the importance of getting a land information memorandum (LIM) report and to know that you can ask for a builder's report as well.

"The course had good information to help people considering home ownership," says Hayden.

"And from my perspective, it helped me realise that buying a home was a better option for me, rather than renting. I've completed the application forms for a home loan, and am now awaiting the outcome.

"My aim is to find a home that is affordable and big enough for my family."

Healthy Housing initiative wins Supreme Award



Tamara Edmonds, who hasn't had to use her asthma inhaler for two years. In the background is Chloe, 3, and Kayla, 10.

An initiative in parts of Auckland and Northland, aimed at reducing the risk of diseases associated with overcrowding has won the Supreme Award at the 2005 New Zealand Health Innovation Awards, in June.

Healthy Housing is a joint project between Housing New Zealand and Counties Manukau, Auckland, and Northland district health boards.

It targets specific areas with high health needs and with high concentrations of Housing New Zealand properties. It aims to assist families with high rates of hospital admissions for preventable infectious diseases.

About 2,800 families have benefited from Healthy Housing.

Looking for information?

We've got a new range of information sheets and brochures.

So if you're looking for information whether it's home ownership options, income-related rent, reviewing Housing New Zealand decisions and making complaints, safety in your home or our housing inspections, visit your neighbourhood unit or call us anytime on

0800 801 601.

