

A new pathway from renting to owning for working women in Canberra

Live securely. Pay less rent. Save for your future. Own your own home.

The Women's Housing Initiative (WHI) in the suburb of Strathnairn is the first Build to Rent to Buy (BtRtB) of its kind in the ACT. Providing a stable and secure 10-year pathway for working women, from affordable renting to home ownership based on projected savings, Strathnairn includes 22 brand new one, two and three-bedroom townhouses.

Why This Works

The Strathnairn Women’s Housing Initiative is the first Build to Rent to Buy program of its kind in the ACT.

It is designed to directly address the widening affordability gap faced by working single women who have stable employment but are unable to save a sufficient deposit or meet strict lending requirements to buy their own home.

Instead of offering a short-term fix, the program takes a disciplined, sustainable approach to home ownership, one that builds capability, confidence, and lasting financial stability.

Your pathway from renting to owning:

01

Rent is set at below 75% of market rate

Affordable rent is below 75% of the market rate so you can live affordably and safe faster.

02

Secure tenancy for 10 years

As long as you remain eligible and meet your tenancy requirements, you have secure, stable housing for up to ten years to build your savings through affordable rent.

03

Save the difference

With the affordable rent providing financial breathing room, you are expected to save about three quarters of the gap between the market rent and your discounted rent, while keeping total housing costs below 30 per cent of your gross income.

04

First right to buy from Year 6 up to Year 10

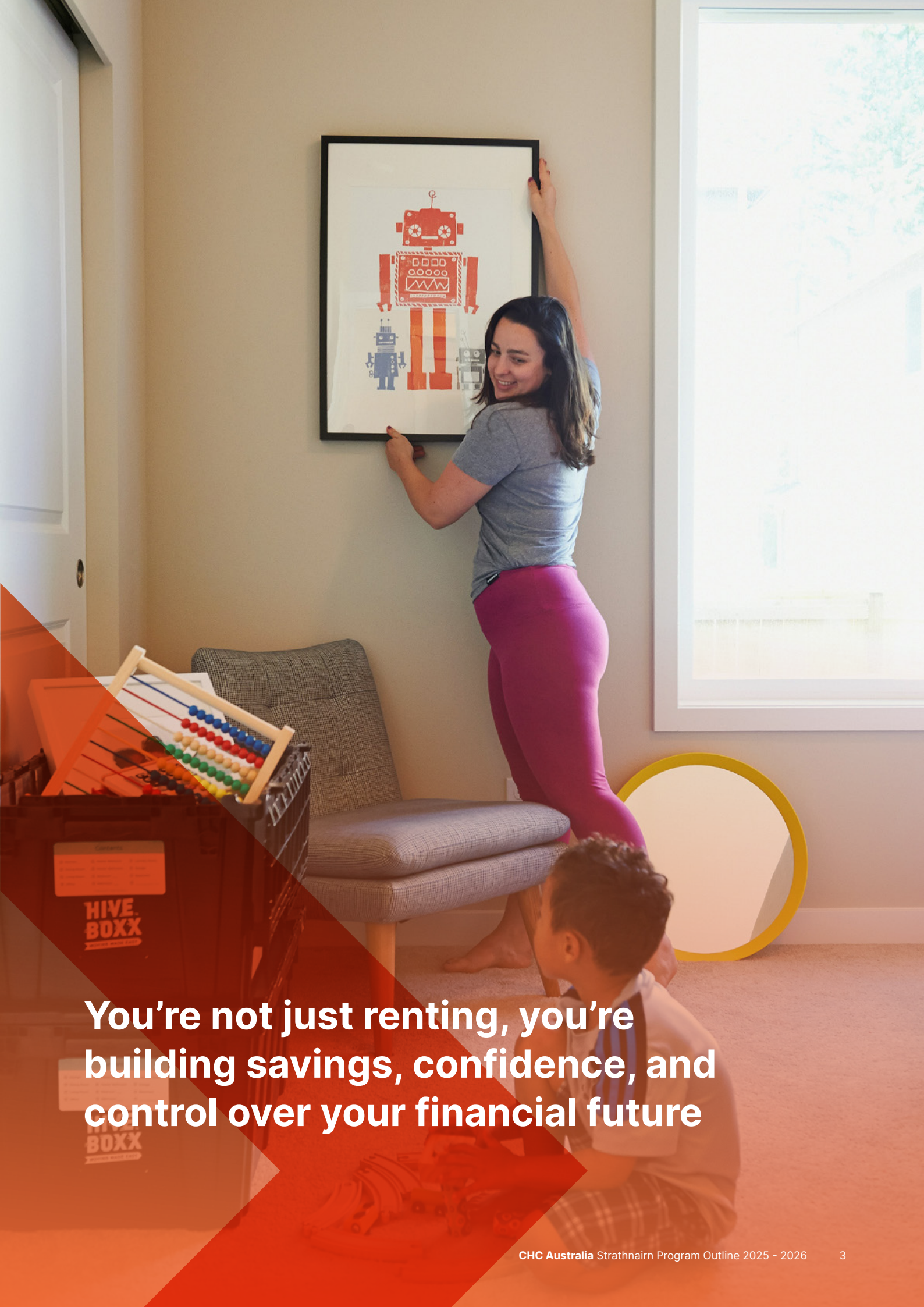
You’ll have the first option to buy your home (subject to meeting specified savings targets and other requirements) and to work with your lender of choice to make sure your purchase is affordable and sustainable.

05

Extra support if needed

If you’ve saved steadily but still need a bit more help to buy, CHC is willing to explore other potential home purchase options such as using part of the increase in the home’s value to reduce the market price to make your purchase more achievable.

Please note: Any future share in the property's value is not guaranteed. The way this value is shared or applied depends on the program rules at the time you purchase. Participants should review the full program terms to make sure they understand how the model works and what may or may not apply in their situation.



You’re not just renting, you’re building savings, confidence, and control over your financial future

Sophie gains three clear benefits:

- ✓ Lower rent and long-term stability
- ✓ A solid savings foundation made possible by the financial breathing room in her rent
- ✓ A potential \$82,000 affordability boost that could make buying achievable



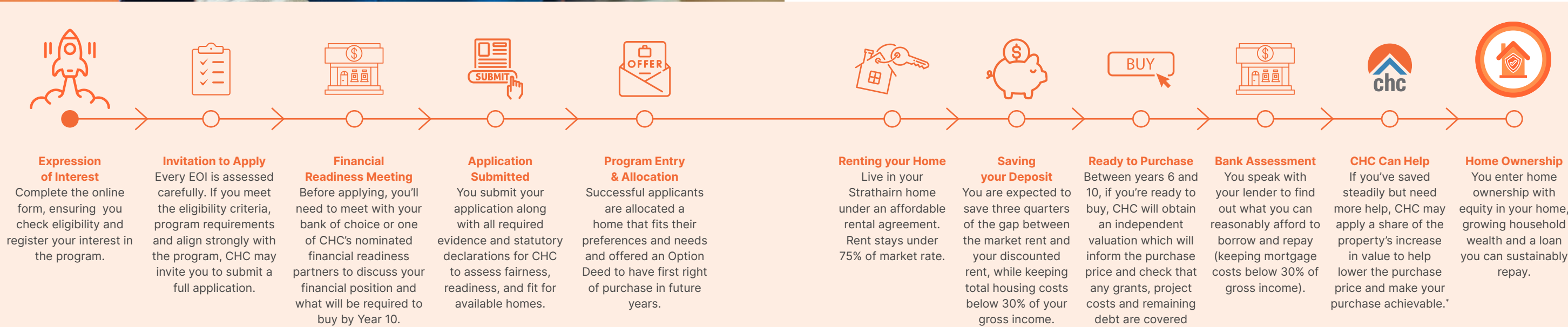
Meet Sophie

Fictional Case Study: Sophie is an enrolled nurse working in Canberra Hospital. She earns an average of \$80,000 per year, just enough to get by but she spends more than 30% of her gross income in rent alone and is in rental stress; paying \$500 a week in rent makes it tough to build a deposit.

Sophie's Journey to Owning Her Home

Stage	What Happens	Simple Explanation
1. Program Entry	Sophie moves into a 1-bed home and pays \$350/week instead of \$470/week .	She pays cheaper rent. About three quarters of the \$120 she saves each week becomes her deposit plan.
2. Rent & Save	Sophie saves about \$4,700 each year from her rent discount.	She builds up good savings while living comfortably.
3. After 10 Years	Sophie has saved \$58,000 . Her income has grown to \$110,000* .	After 10 years, she has a strong deposit.
4. What the Bank Will Lend	The bank says she can borrow \$475,000 based on her mortgage payments not exceeding 30% of gross income.	Her savings + loan = \$532,000 total she can spend.
5. Home's Market Value	The home is worth \$614,000 in Year 10.	She can afford \$532,000 , but the home costs more.
6. CHC Can Help	If Sophie has met the program requirements, CHC may apply \$82,000 of the capital growth to bridge the gap between the market price and what Sophie can afford.	CHC uses part of any increase in the home's value to bring the purchase price to Sophie's affordable price.
7. Final Purchase	Sophie buys the home for \$532,000 .	She buys the home using \$58,000 in savings, a \$82,000 capital growth contribution and a \$475,000 loan. Together, the savings and shared growth give her \$140,000 in equity when she becomes the owner.

Figures are indicative only and reflect modelling based on current market settings, typical wage growth, and a standard 30-year principal-and-interest loan structure. Actual outcomes may/will differ.

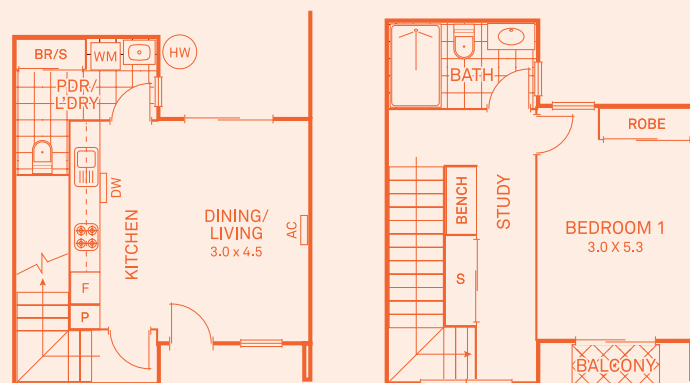


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1 Bedroom Townhouses

Perfect for single women ready to live independently, these modern one-bedroom homes offer secure, low-maintenance living with affordable rent and the opportunity to build savings toward ownership.

Car Spaces: 1



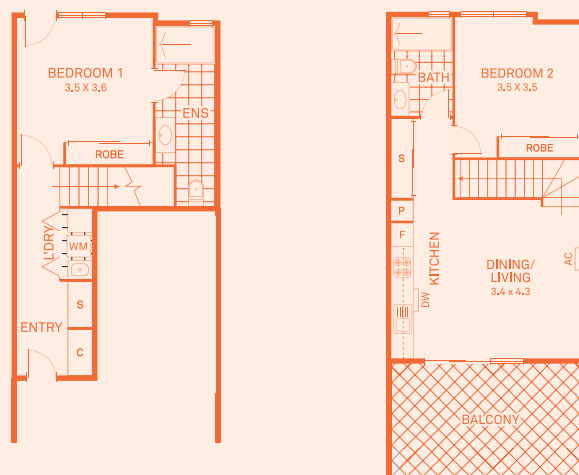
Ground Floor

First Floor

2 Bedroom Townhouses

Designed for single women with one child, these bright, energy-efficient homes balance space and comfort, providing stability and a clear pathway to buy in the future.

Car Spaces: 1 or 2



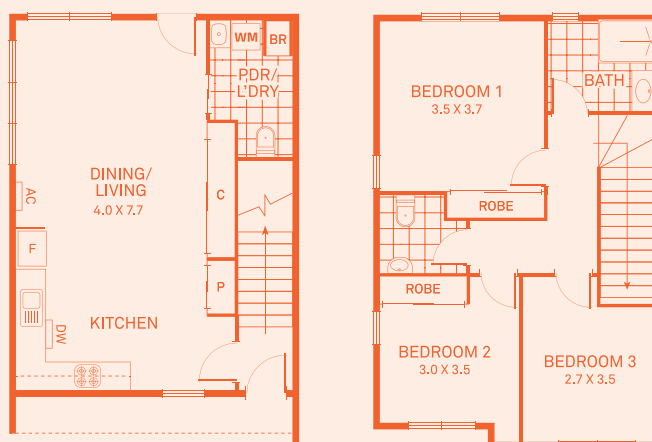
Ground Floor

First Floor

3 Bedroom Townhouses

Spacious and family-friendly, these three-bedroom homes give single mothers with two or more children the security of long-term affordable rent and the foundation to own their home within a decade.

Car Spaces: 2



Ground Floor

First Floor

Plans are indicative only

Am I eligible?

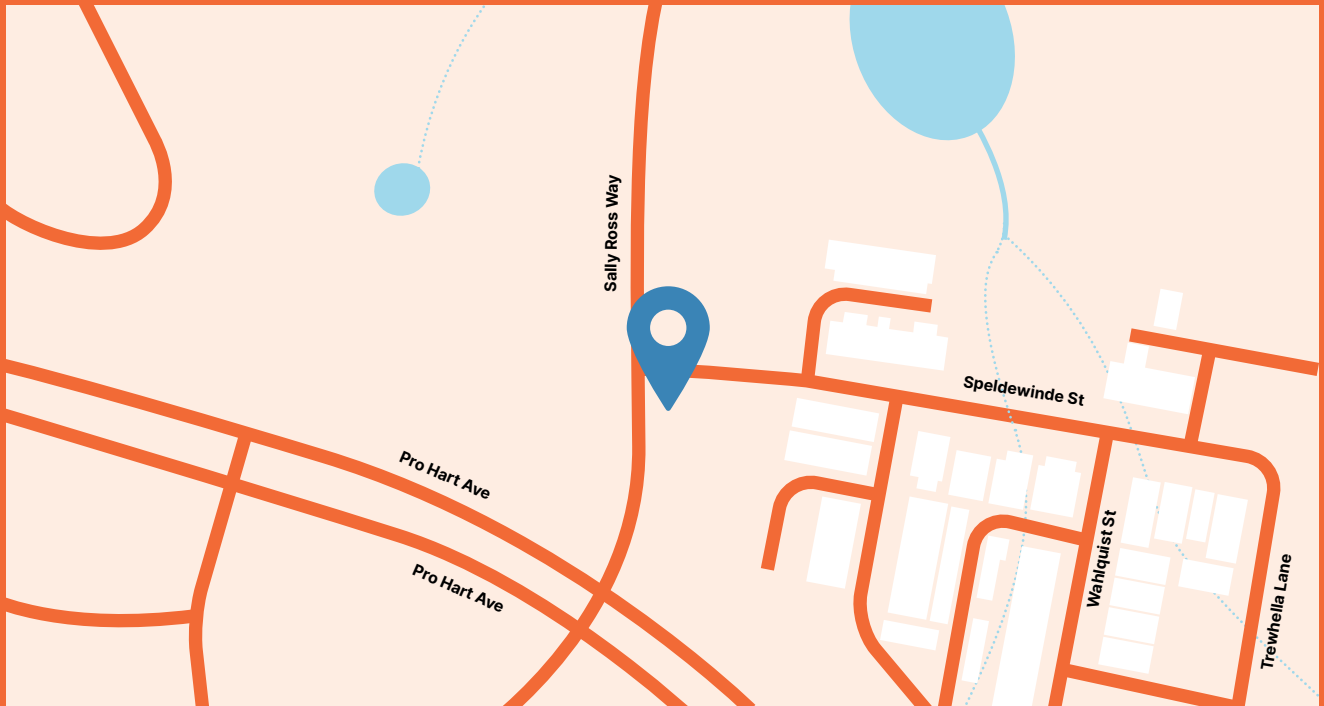
You may qualify if you:

- ✓ Are an Australian citizen or permanent resident
- ✓ Are a single woman aged 25–45 (with or without dependent children)
- ✓ Don't own property or have assets or savings that could already meet your housing needs
- ✓ Have lived in the ACT for at least 6 months
- ✓ Can sustain a tenancy and demonstrate capacity to save
- ✓ Meet the income eligibility requirements



Women's Housing Initiative in Strathnairn

Cnr Sally Ross Way and Speldewinde St , Strathnairn ACT



Local highlights

- **Located directly opposite Ginninderry's first local centre**, anticipated for completion in 2027 (subject to town approvals).
- **Just 800m from the new Strathnairn Early Childhood to Year 6 Primary School**, catering to more than 600 students (planned opening, 2026).
- **Less than 50m from a bus stop** with free Ginninderry bus services to Kippax.
- Properties due for completion early 2026.

Scan here for more information,
full FAQs and to submit your
Expression of Interest



Contact us

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