



MEDIA RELEASE

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ACT's first Build to Rent to Buy program to help working women break into the housing market

Community Housing provider [CHC Australia](#), with support from the ACT Government, today launched an innovative new housing project aimed at providing single women on moderate incomes with a clear pathway to homeownership.

The Strathnairn Women's Housing Initiative will deliver the ACT's first Build to Rent to Buy project, offering secure, affordable rental housing with a structured transition to ownership within 10 years for single women — including those with children — who are struggling to buy in Canberra's increasingly unaffordable market.

CHC Australia CEO Nathan Dal Bon said: "With cost-of-living pressures, many Canberrans — particularly financially vulnerable women — are struggling with day-to-day expenses, let alone building a deposit to break into the housing market. This pilot initiative seeks to disrupt that cycle supporting participants to steadily build savings through reduced rent, while also giving them the opportunity to share in the property's capital growth."

The project, backed by a \$4.5 million ACT Government seed grant, will deliver 22 one-, two- and three-bedroom townhouses in Strathnairn, part of the exciting new Ginninderry development.

Under the concept, eligible participants pay an affordable rent set at just below 75 per cent of market value, creating the financial room to save a deposit. The programme offers up to 10 years of tenancy stability, with a flexible window to purchase the home between years six and ten.

When ready, tenants can use their accumulated savings as the deposit and, where needed, CHC can also apply a share of the property's capital growth to help the tenant access financing to purchase the home.

The process is fair, transparent, and supportive, giving working women a genuine, structured pathway to home ownership without overextending financially.

The program welcomes women aged 25 to 45 years and typically on low to moderate incomes such as those in the ACT's essential workforce including emergency service workers, nurses, educators, early childhood, aged and disability care workers.

Participants can access early financial health checks and receive practical advice on saving and loan readiness from their own bank or with support from program partners NAB and ServiceOne. Income limits are set based on home size to help keep the program accessible and the mortgage manageable.

Financial readiness is a cornerstone of the pilot, with prospective tenants encouraged to seek financial advice to understand loan requirements. The early financial health checks are designed to set tenants up for success.

"Our intent is simple and ambitious, to reduce housing stress for women and their children and create a clear, supported pathway to build assets and intergenerational wealth," Mr Dal Bon said.

"If the pilot is successful, we intend to replicate the model through future rounds of Build to Rent to Buy housing."

CHC has opened the Expression of Interest process for the Strathnairn pilot. Prospective tenants can complete a self-qualification form via CHC's website, confirming eligibility for citizenship, income, tenancy suitability, and intent to save.

The new homes are under construction with completion expected in the first quarter of 2026. Images, floorplans, and program information are available online.

The homes are being built by independent local contractor, Renaissance Homes.

For more information and to complete an Expression of Interest, visit
chcaustralia.com.au/strathnairn

About CHC Australia

CHC Australia is dedicated to enabling more people to live in safe, quality and affordable homes. The Tier 1 registered Community Housing Provider, operating for more than 25 years, is the largest provider of affordable and social housing based in Canberra. CHC Australia delivers tenancy management, property management, client services, community development and affordable home ownership.

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MEDIA BACKGROUNDER

FAQ's on Build to Rent to Buy and the Strathnairn Women's Housing Initiative can be found at chcaustralia.com.au/strathnairn

For potential applicants:

How It Works

CHC's Build to Rent to Buy model provides a structured, affordable pathway to home ownership for working Canberrans.

1. **Affordable Rent** – Homes are leased at just below 75% of market rate, allowing tenants to live affordably and save faster.
2. **Long-Term Security** – Tenants can stay in the same home for up to 10 years, providing genuine housing stability while they build financial readiness to buy.
3. **Disciplined Saving** – Participants commit to saving at least three-quarters of the difference between market rent and their discounted rent, keeping total housing costs under 30% of household income.
4. **Pathway to Ownership** – Tenants hold the first right to purchase their home any time up to year ten, supported by affordability assessments and lender engagement to ensure repayments remain sustainable.
5. **Support to Buy** – For households who have saved consistently but still face a shortfall, CHC may apply a share of the property's capital growth to reduce the purchase price and make ownership achievable.

This model helps close the gap between what the tenant can borrow and what the property is worth without compromising the financial sustainability of the program.

Who It's For

- Single women aged 25–45 (with or without children)
- ACT residents for at least 6 months
- Women who do not currently own property
- Women ready to sustain a tenancy and save towards ownership

Income Thresholds Apply