

## Case Study

# Dream home found in Culcairn southern NSW

This case study will inspire many who have dreamed but yet to achieve home ownership; it can be done with just *a few big steps*.

Meet Sandra.

Having a dream and a 'plan' to achieve home ownership, Sandra purchased her dream home in Culcairn southern New South Wales in Spring 2019.



Sandra was determined to own her own home and so started saving early in her working career to achieve her goal.

And on her own, Sandra was prepared to move out of Sydney to an affordable location, like Culcairn in Greater Hume Council area. She did it with her two dogs.

Sandra found a job and then got a housing loan.



**Sandra "this is my home"**



Sandra's journey to this point can inspire many, it's a great case study to share as encouragement to all who want to escape the rental market.

Sandra and her family immigrated from Argentina when she was very young, and spent her formative years moving around Sydney, including Bankstown and Westmead suburbs.

Her mum, head of the family, instilled strong family values and work ethic to her three children including Sandra. Their family bond remains strong.

Culcairn as it turns out is an ideal location for Sandra's plans. Her mum and siblings visit via the train as the Main Southern Railway Line between Sydney and Melbourne passes through Culcairn. Her dream home was an ideal base with four bedrooms, there was room for everyone in her family to come and visit.

Culcairn is a highway town as the Olympic Highway passes through it, and has a number of well preserved early buildings and heritage streetscape. Culcairn is located just a 30 minute commute from the provincial centre of Albury/Wodonga.

With a working background in hospitality, and the beauty industry, Sandra was successful in obtaining a catering position at the Culcairn Multipurpose Service, the new hospital that serves the local community.

Sandra says that she is the first in her family to achieve home ownership, something she is immensely proud of (and rightly so).

For Sandra, everything has fallen into place. She is finding new friends in the community and receives ongoing support from her work colleagues, "everyone has been very supportive" says Sandra.

**For those inspired by this case study, Culcairn's residential median price in 2019 was \$182,500 in 2019 according to RealEstate.com.au**

[mihd.health.nsw.gov.au/our-facilities/culcairn-multipurpose-service](http://mihd.health.nsw.gov.au/our-facilities/culcairn-multipurpose-service)

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^ Culcairn Multipurpose Service



^ The clock and the roundabout Balfour Street, Culcairn