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WHAT'S

NEXT STEP FOR HAVILAH





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A NEW FUTURE



HOMAGE TO HISTORY



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WHAT'S A **MORTGAGE BROKER?**



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TAKE A VIRTUAL TOUR



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n \$8 million expansion is nothing to be sniffed at, and as Havilah's latest extension comes to a close the aged care provider sets its sights on the next addition to its facilities.

Construction of Havilah's new residential aged care facility, known as The Terrace, has recently finished, adding a further 24 aged care beds in Palmerston Street the organisation's existing 142 aged care places.

It builds on Havilah's commitment to provide quality residential aged care at affordable prices, a mantra the organisation has held firmly to since its formation in 1995.

Each unit has its own unique flavour, with some rooms larger to accommodate for couples. The units also feature their own private balcony or outdoor earea for quiet relaxation or creating a private garden for any areen thumbs.

The Terrace itself looks out over the historic cityscape of Maryborough, providing a homely feeling to locals, with a communal lounge ideal for functions, family gatherings or catching up with new - and old friends.

The additional aged care spaces come as a result of the organisation's



desire to meet the needs of the community's ageing population and with the dust still settling on the new build, Havilah has already turned its attention to its next project.

works Preparatory have already beside commenced Havilah's other Maryborough campus in Harkness Street, where a similar \$8 million build partly funded by the Australian Government will add 24 more aged care places.

The new facility will be a double storey, supportive accommodation unit based around multi-tasked care staff to facilitate independent living.

The development includes designs for specific family areas, balconies which are accessible and can be enjoyed by both residents and their families as well as on-site parking and access to private and communal outdoor space.

Expected to be take around 12 months, the new build will further establish Havilah's capacity to satisfy the need for residential aged care in the community.





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SELLING STYLE

ith many years of interior design experience, the team at The Décor Room know how to make the most of your home when it comes time to sell. They have kindly put together a few tips to consider before you start to style your home, and welcome anyone to pop in to the store for expert advice.

- **1.** Take your time, know the style or look you are going for:
 - add the key pieces to get the balance in the room.
 - rugs can anchor the room when placing bigger pieces of furniture without filling the room with too much.
- **2.** Mix up textures and materials. For example, metal and wood are very popular at the moment; cushions also bring colour and texture when styling a sofa.
- **3.** Mirrors can give the look of a bigger space; glass tops can also add a look of spaciousness and look lighter in the room.
- **4.** Always accessorise the spaces, not with personal things, keep it streamlined not cluttered.
 - Adding flowers and plants adds a nice personal finish for open homes.

OPEN HOUSE CHECKLIST

First impression

Ensure the front of your property is tidy and free of weeds.

Trim any shrubs and bushes, mow the lawn and remove any dead or dying plants.

Add colour to your front garden with seasonal flowering

plants.

Make sure the fence, windows and doorways are free of dirt and cobwebs.

Ensure your property is sparkling clean

Go room-to-room to dust and clean every surface and nook.

Vacuum and mop the floors.

Dust the walls and remove cobwebs high on the ceilings.

Fix the obvious issues

Replace any chipped or broken tiles and regrout if needed.

Cover and patch any holes on your walls. Replace cracked mirrors or glass.

Depersonalise and de-clutter

Remove your family photos and personal knick-knacks. Arrange the furniture to maximise space.

Ensure the beds are made.

Arrange the rugs nicely.

Allow in light and air

Open all the shutters, blinds and curtains.

Air out your home for at least an hour before the inspection.

Remove any heavy drapes or blinds.

Style your kitchen

Remove anything that doesn't absolutely need to be on the counter.

Only leave a couple of nice appliances on display.

Wipe down all benchtops.

Remove everything from the fridge door and wipe it down Add some flowers or a bowl of fresh fruit on the kitchen bench.

Lux up your bathroom

Ensure the bathroom is sparkling clean, including the grout. Remove all clutter from the top of the vanity.

Add some luxury items such as fresh plump towels, some handmade soaps, a candle, plant or fresh flowers and some boutique bath products.

Create a mood for your room

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HISTORY REVEALS ITSELF IN CARISBROOK

Rebecca and Michael peel away layers of Carisbrook's

Carisbrook have noticed the old white bakery building at 9 Bucknall Street has been slowly coming back to life over the past two years.

Rebecca Barnett and Michael Newton took over the property in mid-2021 and have been busy undertaking an extensive renovation of the building to ensure that it remains a part of Carisbrook's long and rich history.

"We were attracted to the property because it's a heritage building and we just really like the location and the history that went with it, as well as the building itself. We saw the potential in it," Michael said. Self-confessed 'history nerds', Rebecca and Michael have uncovered and documented a variety of fascinating objects, architectural and design through each section of their



"Our aim is to have it looking pretty ready to go in. We have all the light much in keeping with around the turn of

"It's very hard to find fittings from that As the couple undertake more period but we're getting as close to that renovations, the history of the building is

fittings but it's not quite time for them to

slowly revealing itself.

furnishings and so on, they are all sitting uncover the words Carisbrook Bakery counter

high on the eastern side of the building, and another sign — 'Meals and Beds 1 shilling' — suggests it was once a boarding house for passing travellers.

Built around 1866, the floor of the front room of the building has indentations in the wood which may have been from the "I've already collected quite a lot of Rebecca has climbed a ladder to weight of the original bakery shop

1800s bakery to uncover fascinating history



Two large arched fireplaces would have once held the bakery's ovens, with the underground cellar providing cold storage for perishables and a cooler place (away from the heat of the ovens) to make pastry.

Oddly, there was no staircase built to the upstairs of the of these buildings."

house, with access apparently gained via a ladder to one of the second-floor windows. Michael and Rebecca have since added a staircase which many people assume is part of the original design.

Like any major renovation, the Bucknall Street building is taking shape slowly, and Michael hopes they will move in permanently later this year.

"At this stage we are renovating it to live in," he said.

"It's a fantastic building and the history is there. We want to respect the heritage but have a nice comfortable, airtight, mouse-proof

"It is hard to know how far to renovate and how clean to make it. I'm quite happy to leave a lot of the walls showing the layers and stress of its age — how to do that in such a way that it's not clunky and

"We're realising there is a great sense of responsibility to the rest of the community when you own one







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KEEPING THE GLAMOUR OF THE GOLD RUSH ALIVE

Take a peek inside Whiskey June's latest addition,

orking as a real estate agent for nearly two decades, David Graham knows a thing or two about buying

But even he admits that when it comes to bringing older homes back to their former glory, he recognises the value of consulting professionals.

"You pay people for their professional advice and service every day of the week and don't think about

"I have studied architecture and have 17 years of working in real estate behind me, so should have enough experience to think I can get my hands dirty.

"But just as you wouldn't service your own car, if you haven't done renovations before don't practice on your biggest asset. For a minimal investment employ somebody that does it for a living."

David and partner Simon Thomson run Whiskey





an accommodation provider that has established itself as offering high-end, contemporary accommodation that encapsulates the opulence of the gold-rush era.

Following the successful opening of Gilbert last year, Whiskey June is just weeks away from opening their latest B&B, Ruby.

With two renovations under their belt, the pair are well versed in dealing with unexpected surprises found in older homes.

"I would suggest with the older houses whatever you think it's going to cost — double it," David



surface you find so much more that needs to be done

sheets, we found major structural issues resolved.

"We've had to re-stump and re-

"Once you start to scratch the frame some rooms, and we've adding on a second bathroom."

"With Ruby, when we started Having set the standard with underpinning and getting the incorporating the convenience of modern livina.

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Ruby, encapsulating the opulence of the gold rush era

art deco design would have been considered cutting-edge for the times. Although not quite finished, more than a century later the 'new Ruby' is already breathtaking, with striking design features and that elusive 'wow' factor as you enter

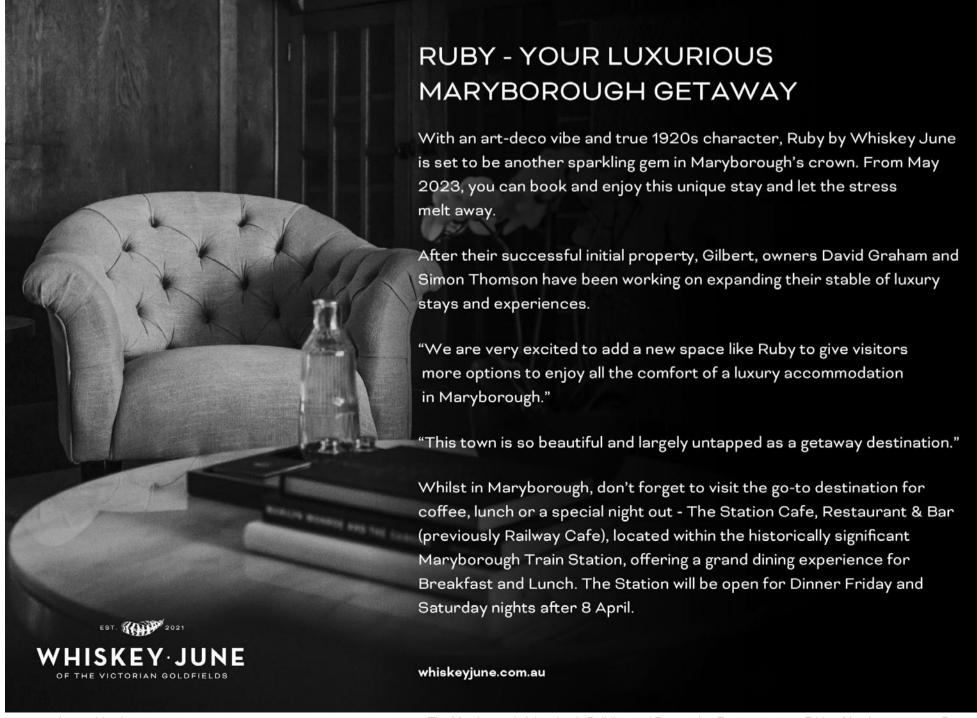
Gilbert, which is designed for couples, friendship groups and families," David said.

"Ruby has that 'after five' vibe. Think cocktails and getting ready to go for a night on the town — maybe the piano bar — people want something different. It's not going to be everyone's cup of tea but we didn't want it to be." As well as employing tradespeople (David and Simon have once again used local firms for their work) David suggests anyone about to undertake a renovation consider the services of a professional stylist.

"Built at the start of the roaring '20s, Ruby's "You might see something you love in another house but need to ask yourself 'is it going to work in this one?" David said.

"Sometimes, people will start a renovation with a lot of different ideas, put it all together and realise it doesn't work, which can be a very expensive exercise. A professional will come up with mood Ruby is intentionally very different to boards for colours, carpets and window furnishings to make sure it all ties in together and makes sense





A NEW FUTURE FOR A HISTORIC HOME

Take a look at the history behind one of Dunolly's

or many people, buying a home is the culmination of months of scouring websites and newspapers, attending open for inspections and working out

For Rachel Buckley, the process of buying her home — a 19th century former hotel in Dunolly — was much easier. According to Rachel, she had no choice — the house chose her.

"When I saw this house there was no question, no doubt, no hesitation," she

"If you want to believe in a bigger force, it was almost spooky. It was like the house grabbed hold of me and said 'come here, I want you'. It was such a strong feeling that it took any fear away. There was no hesitation at

Dunolly's Junction Hotel was originally built in the early 1860s by former convict William Wigham and his wife Anne. Sadly, William died just before the hotel opened, and it was left to his widow, pregnant with their fifth child, to run the business.

The Widow Wigham (as Anne became known) became the licensee of the



Buckley of Dunolly herself - Rachel Buckley.

Wigham's Junction Hotel, January 1910.

hotel, which was a hive of activity during the booming gold-rush era as a central site for lucrative trade as a Cobb & Co staging post and providing accommodation for Gooseberry Hill Mine prospectors.

It was also the site of many balls and social activities in the goldfields at the time.

De-licensed in 1910, the triple brick, double storey building became a private home to generations of the Polinelli family until it was sold in the 1970s.

A series of owners followed until 11 years ago when Rachel Buckley, an opera singer and theatre performer, happened to drive past and noticed a 'For Sale' sign.

Recently widowed and living comfortably in Alphington, Rachel knew she had found a new

"Some well-meaning friends were a little horrified at my decision," Rachel said.

"I was told I should downsize at my age, but a fivebedroom, triple-brick hotel with ballroom and cellar could hardly be called downsizing.



oldest and most iconic buildings

In spite of the reservation of the hub of social life in the friends, Rachel set to work making her dream a reality

"I am a great believer in getting the experts and this for security and peace of

"The first thing I did was to engage an architect to give the hotel an inspection; I wasn't signing my life away without some idea of what was in store. I was given a detailed report of what needed to be tackled.

"It was a daunting venture, but he told me the property had stood for 150 years and would last another 150 years — it had good

"I put a lot of energy into basic things like guttering and wiring, sensible things like a new switch board. I put in the ceiling with sound proofing and fire proofing, new wiring and then painted that myself and painted all the walls."

In over a decade of hard work Rachel has achieved her dream of bringing music and social events back to the building that was once goldfields.

Garden tea parties and musical performances at Buckley's of Dunolly are regular fixtures on the local social calendar, and few without the appearance of Rachel or her alter eao.

As for Rachel, she is in no doubt that she is where she is meant to

"Every day I bless my stars and with others. say how lucky I am, I know that I "Whenever I return home, I come have something special," she said. "There is a sense of ownership in house and my heart sings — I still country towns for their old don't take it for granted."



buildings and the church and the halls, it is part of the identity of the community. This building holds important memories for so many, and I love the chance to share it

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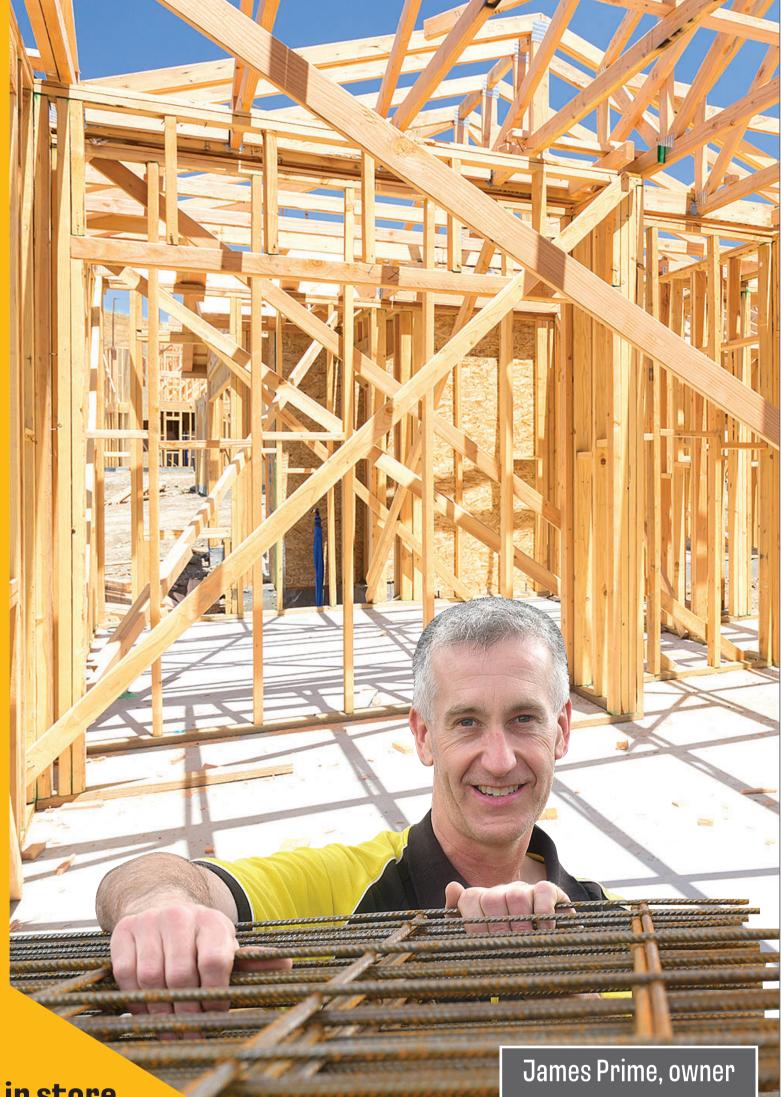
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ince the 1950s, American company Pantone has established itself as the world-wide expert on colour scheme in fashion

According to Pantone, the colour of the year for 2023 is Magenta. This

powerful and vibrant shade of red is bold and fearless, yet it adds an element of joy and glamour to your interior.

Design website The Nordroom recently discussed the story behind the colour

'Viva Magenta' examines the balance of our digital and physical lives and states that, in recent years, while we were locked into our homes, we have experienced a greater pull toward the natural world. Magenta reflects our pull toward natural colours and the movement surrounding climate change, sustainability, and protection.

Our love for nature is also reflected in our homes, not just with paint colours but by adding plants, florals, and living walls to our interiors.

And by paying more attention to our outdoor spaces.

How can Viva Magenta be incorporated into your home? Its

bold colour can be a statement piece, such as a feature wall or a

It can also be added as a pop of colour with cushions, rugs or flowers. Either way it certainly add warmth and drama to any room in the house.



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THE SIMPLE LIFE

Bold colours, simple and clean designs for 2023

√ he Block's interior designer expert Shaynna Blaze says sustainability, minimalism and bold colours are here to stay in 2023, with the focus on simplicity and clean designs.

Sustainable living can include switching to environmentally friendly building materials to everyday changes like using recyclable fabrics, reducing waste and improving natural light to reduce energy costs.

Curves and textures such as arched doorways and organic shapes have been a huge trend for sofas and furniture for the last few years

Popularised in the '70s, curves are used indoors to soften a space and break up straight lines throughout the home.

Minimalist decors typically use clean lines, simple layouts and minimal colour palettes, with strong colours and statement furniture and lighting as accents.



Multifunctional spaces will continue their dominance as an essential feature in Australian homes. With work-fromhome setups a mainstay for most

> homeowners, interior designers are finding new ways to transform living rooms, spare bedrooms and entertaining areas into multi-functional

Think home offices in living rooms and open-plan kitchen and dining rooms, saving space and creating two-forone rooms.





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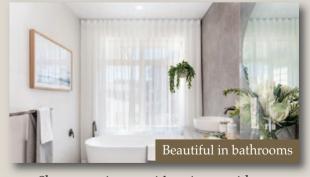
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A SPACE FOR INSPIRATION AND COMMUNITY PRIDE

The new-look Central Goldfields Art Gallery —

ne of Maryborough's oldest buildings, the Central Goldfields Art Gallery, has undergone a transformation, emerging with a breathtaking blend of curved, light filled, inviting spaces which pay homage

The gallery was locked away for nearly 18 months as the \$2 million refurbishment got underway, before reopening in February this year revealing a completely transformed gallery - large glass entryway and smooth, curved walls now invite visitors into the space.

Alongside the modernised entrance, the exhibition space was extended, a new reception area added, lighting upgraded, improved access, and other behind the scenes additions such as environmental

The gallery is housed in what was originally Maryborough's fire station, constructed in 1861 on

The fire station was built to house the original horse-drawn fire engine and cost £250 to build.

The iconic fire tower which can be seen from around town was built in 1888 — after the new town hall was constructed next door, the sound of the fire bell no longer carried effectively so a higher tower was needed.



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to the renovations, gallery coordinator Helen Kaptein said.

"This is a homage and an acknowledgement of the layers of history to this building," she said.

"It is one of Maryborough's oldest buildings and the

After the fire brigade relocated to Napier Street, the really important to acknowledge that history, and to gallery was opened in 1996 and since then has connect the various elements of the building — how provided a space to showcase local, national and they could be united, how the authenticity of the building is maintained."

Preserving that long history was vital when it came Elements of the original building have been expertly blended with the new to highlight the old fire station.

"When we're in the main gallery space, you can see that the building is made out of brick but for the purpose of a modern contemporary gallery, we have the state of the art walls made out of plyboard thinking around the redevelopments was that it's that increase the hanging space for art," Helen said.



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no covering up — this is the original material of the really allow space for alternate stories and alternate building.

"When you look up, you'll see the 1861 rafters there, they're just beautiful and they were hidden by a false ceiling — the architects knew that they were there and wanted to display them. They are quite cathedral-like so they give this sort of soaring sense to the space."

Nervegna Reed architect Toby Reed, who designed the gallery renovation alongside Anna Nervegna, said art gallery buildings often become focal points within the community, and the Central Goldfields gallery is no exception.

Toby said the challenge was to design a space that highlighted the colonial building while adding a modern twist, and acknowledging the land's traditional owners, the Dja Dja Wurrung People, with an Indigenous garden soon to be added.

"The interesting thing is that the gallery is a colonial building, and I suppose maybe 15 years ago people would have wanted to just restore it exactly how it would have been originally," he said.

"But I think Australians have moved on, and particularly Maryborough has moved on from that, and everyone's more interested in revealing not just the history of the colonial settlers but really the history, alternative histories of everyone, especially the original inhabitants — Dja Dja Wurrung.

"I think the building had to be opened up in a way

"That's a really hard thing to work out — how do you do this with architectural form and space and walls, how do you somehow communicate this idea and how can you provoke ideas with architecture."

Accessibility and connection with the outside world were key aspects of the design.

"The design at first was a matter of trying to open things up so we were designing through subtracting," Toby said.

"We wanted everything to be accessible so we've made a kind of new circulation system through the middle of the building, which is where the ramp is with the half circle walls, and that ramp connects all the different levels within the building.

"We wanted to also connect the inside with the outside — you can stand outside or inside and look right through. There's this really strong connection with the inside and outside."

The sky lights are a stand out element of the space, creating a connection to the fire tower.

"Looking up through the skylights, it's like time travelling. We were really happy with how they worked," Toby said.

"When you were in the gallery before, you never noticed the tower, you felt really separate. So we decided to cut these two skylights through the roof, and aim them at the tower."





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ortgage repayments and interest financial politicians speculate on what this might mean, it is those impacted the most who often have little or no understanding of how the money market works.

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Rather than try to understand and negotiate the vagaries of lending policies and mortgage repayments, brokers are skilled at working out the best deal for individuals and families.

We asked local broker Adam Balzan of LPM Finance nine questions you should ask any potential mortgage broker

How experienced are you as a mortgage broker?

I have been doing Lending now for the past 12 years My career started at CommBank before moving to NAB and then to Bendigo Bank.

I started broking 12 months ago and the difference between working for one bank to broking is extreme As a broker you have access to over 100 banks offering all different products ranging from Home Loans, Business Loans, Personal Loans and low

Page 32— The Maryborough Advertiser's Building and Renovation Feature 2023 — Friday, March 31, 2023



If you have a need for any form of debt a broker will be able to find you the right product to suit you and

What other fees will I incur as part of my home loan?

Banks may charge an upfront application fee as calculators so I will be able to find the right bank to

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When purchasing any home, you will also need to pay stamp duty, land transfer fees as well as registration fees of the property.

These costs will depend on how much you're paying for your new home. Its best to talk to your lender/broker or conveyancer to get an understanding of how much you will need to cover

What procedure will I need to follow to secure a loan and then a property?

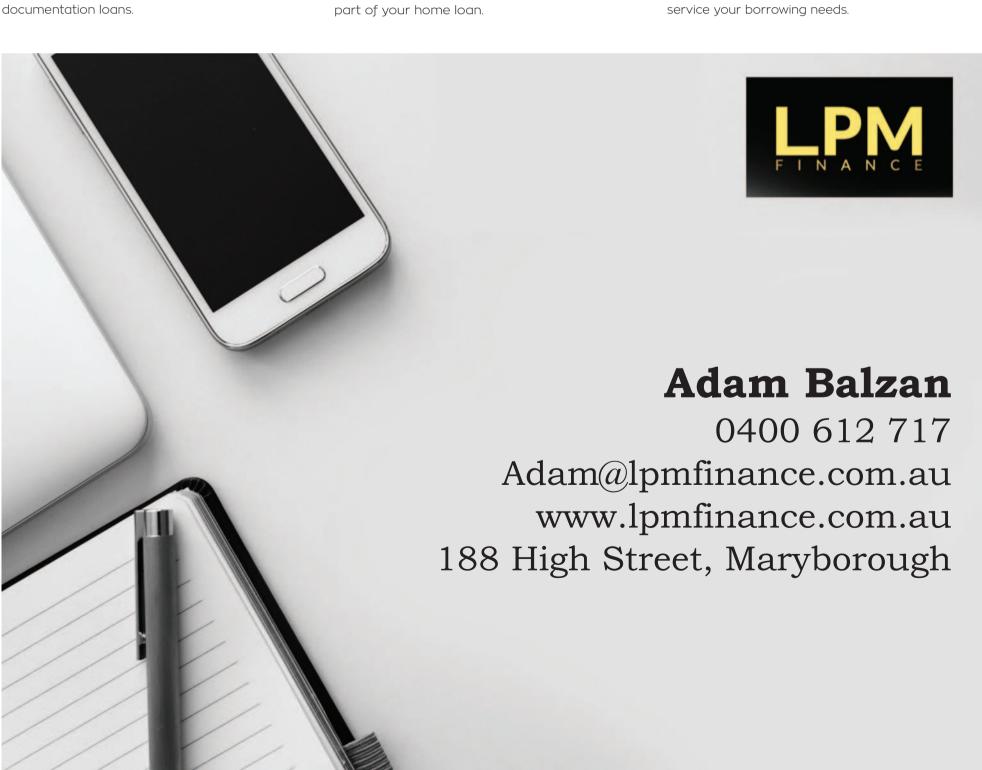
Every home loan application is different.

I am yet to see two applications the same, as different people have different circumstances when they are applying for a loan.

If you feel you're reaching that time to purchase your first home or next home it's best to talk to your bank or broker first to get an understanding on what your borrowing capacity will be.

All banks have different levels of borrowing capacity

As a broker, I have access to all banks servicing



MAKING SENSE OF BROKERS AND HOME LOANS

mortgage broker? We've asked one local broker all these questions and more

How much will my deposit be?

This will depend if vou're a first home buver or not. If you're a first home owner you could be home owner deposit schemes which can see five percent deposit.

If you're not a first home buyer there are some banks now that will lend up to 85 percent of the mortgage insurance.

What do the different rates mean?

There are two options when you take out a home loan — fixed rate or variable rate.

period of time determined by you and the bank. Variable rate is a rate set by the banks that then can change if the Reserve Bank changes the official cash rate

bank's discretion.

How does refinancing work if I ever wanted to go down that path?

eligible for one of the State Government first bank for being a loyal customer. Banks will offer much cheaper interest rates for new bank you purchase your first home with as little as a customers to get them to refinance their loans to their bank. Most banks now will also pay you an incentive to change banks. This could be as

value of the property without paying lender's On the back of 10 consecutive rate rises I can guarantee that most loans will be higher than they should be if they haven't been repriced in the last six months. As a broker we reprice our client's loans every six months to ensure they are on the lowset rate possible.

Fixed rate means you fix the same rate for a Should I consolidate my loans into

Every customer is different. If you are starting to feel the pinch on the back of the aggressive rate rises then consolidating all debts into one These rates can also change at any time at the could be a great option to help relieve cost of living pressures. All lending should be reviewed every six months be that home lending or

Unfortunately, you're not rewarded by your

personal lending.

Home loans at a glance...

Government subsidies

Check if you're eligible for one of the State Government's first home buyer grants: www.vic.gov.au/ourplan-help-first-home-buyers

Fixed vs Variable

Fixed rate: You keep the same rate for a period of time determined by you and the bank.

Variable rate: A rate set by the banks that may fluctuate over time.

Refinancing

Exploring the option to/or moving your existing home loan to another bank to get the best rate for you.



What is a mortgage broker?

A mortgage broker (or broker) is a financial specialist who can compare multiple banks and home loan products, helping prospective home buyers explore and compare loan options.

What documents must I have?

This will depend on your bank. All banks have different policies and procedures they will require from you to gain home loan approval. As a broker I can tell you what you will need before we apply for the loan.

Why is this loan right for me?

Having access to over 100 banks I will be able to find the right loan to suit your needs.

Everybody has different lending needs and by staying with one bank you may not be in the right loan for your needs



Refinance, renovate or just re-evaluate

With interest rates on the rise, there's never been a better time to review your home loan.

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Roy Morgan Single Source (Australia), December 2022. All loans are subject to the bank's normal ending criteria. Fees, charges, terms and conditions apply. Please consider your situation and read he Terms and Conditions, available online at www.bendigobank.com.au or upon request from any Bendigo Bank branch, before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (1676698-1734981) (05/22) OUT_28597221, 24/03/2023



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Take a written and virtual tour of Maryborough's new

year on from shovels first hitting the ground, the Maryborough District Health accommodation building is providing a home away from home for healthcare students and a funnel for potential new staff — encapsulated in a modern design with a look that pays homage to the landscape of the town.

The new accommodation, situated next to the Maryborough Hospital on the corner of Clarendon and Nightingale streets, contains 20 bedrooms for healthcare students completing studies and placements, and complements the hospital's ongoing \$100 million upgrade.

The site has been a point of interest since it was cleared and construction began, not just for the community but also for Victorian Premier Daniel Andrews who has visited Maryborough three times over the building's progress — just this month returning to officially open the completed build

The initial plans were announced in 2018 and some minor delays meant the building design was being finalised at the height of the pandemic — a unique challenge, MDHS executive director infrastructure, technology and experience and deputy CEO David Edwards said, but one that led to some unexpected

"It's definitely unique in its design and development," he said

"We had a few challenges getting the project started and a few re-thinks about where it would be located as part of the master plan for the hospital upgrade, and then we hit COVID.

"At the time we were designing it, we were living with COVID and thinking about the impacts of a major pandemic. We ended up having another look at the





original design and reconsidered if it was fit for

"What we ended up building is quite different. In the initial design, some elements would've made dealing with COVID more challenging. For example it had a lot of shared facilities, but after COVID we were able to alter the plans to have more ensuites and less

"If COVID and the delay hadn't happened, that might not have been part of the story."

Two months on from the first students taking up residency, Mr Edwards said the building provides dual benefits for students and the health service.

"There's a whole range of students — allied health, doctors, nurses and dental — supported through this



LOOK INSIDE: STATE OF THE ART STUDENT HOUSING

accommodation for health care students



student accommodation build

"This is definitely one of those really big solutions that helps us differentiate and be a little bit ahead of other health services that are equally looking to fill gaps in the workforce."

Creating a space that linked living and learning was "We've got two rooms that are fully an important element of the design for the health service and designers — Harmer Architecture Pty Ltd principal and design director Philip Harmer said.

"The whole idea of this big home was that it's like a miniature university campus. The hospital wanted a bit of a landmark, not just an ordinary house," Mr

"Students need to be able to work and live in the key. hospital environment so there's a strong link between learning and living.

"The building was very much a response to the site.

We had to think about the context of where it was located, it's opposite an older church and a pub.

"It had to address being on a corner which is why there's two wings with entrances off both Nightingale and Clarendon streets. The wings contain the rooms and the living areas are the links between the wings. That explains the big curved wall which gives some protection from the busy intersection. It's a nice soft curve which makes a nice gesture on the corner rather than a sharp point."

Each wing contains bedrooms on the ground and first floors, with 14 of the 20 rooms featuring an ensuite.

accessible for people with disabilities, and the bathrooms have different configurations to cater for all cultures, religions and genders," Mr Harmer

Keeping with the look of the town, Mr Harmer said material choices were

"The town planners had strict rules about the right colours to use. Most of it is brick work, which responds to the



brickwork of the surrounding buildings," he said.

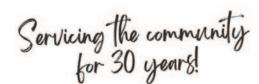
"We didn't want it to have a big hightech hospital look, it was more a residential palatte of bricks and Colorbond which are materials everybody is familiar with."

While the building is now fully operational, there's still some way to Harmer said will create a greei

Take a virtual tour of the new student accommodation building by scanning the QR code:







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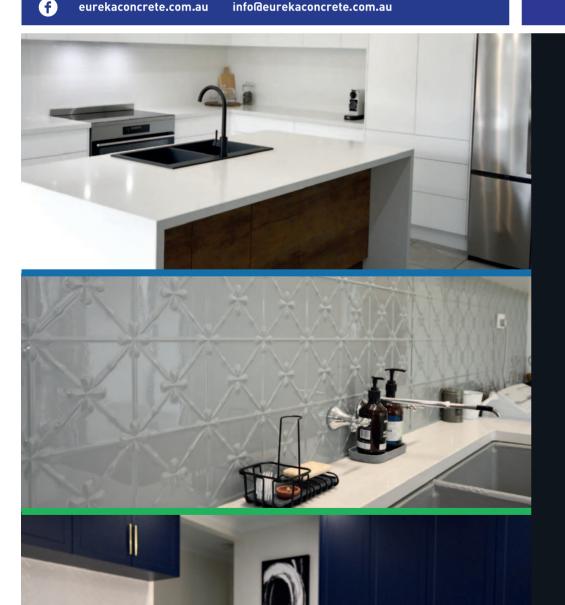


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