

# Cost of accommodation



Aged care home financial information and key features statement snapshot

## 1. Basic daily fee

The basic daily fee is payable by all residents. It is currently \$63.57 per day, and is indexed by the Commonwealth government each March and September.

## 2. Means tested fee

The Means Tested fee is a fee payable by some residents. It is calculated by the Commonwealth Government based on both your income and assets.

The fee is capped at the means-tested amount or the cost of your care, or the annum cap, whichever is the lesser. The fee is subjected to a lifetime cap.

The fee is reviewed each quarter by the Commonwealth, based on income and asset information held by Centrelink or Veteran's Affairs. Although this fee is collected by Baptcare it is paid to the Commonwealth.

For your Means Tested fee to be calculated correctly, please complete a Request for Income and Asset Test for Aged Care form, available from Centrelink or the Baptcare Website. It is not compulsory to complete this form, but if you do not you may be asked to pay the full cost of your care.

You will be advised of the correct Means Tested fee by the Commonwealth shortly after your admission. If we do not have sufficient information at admission to calculate the Means Tested fee, we may charge an estimated fee in the interim.

### Financial Planning for Aged Care

Baptcare encourage you to seek independent advice from a financial planner with expertise in residential aged care in regards to your personal circumstances.

ROOM NAME	WATTLE ROOM	WATTLE SHARED BATHROOM
Maximum Refundable Accommodation Deposit (RAD) (per resident)	Wattle Rooms have a nominal price of \$350,000	Wattle Shared Bathrooms have a nominal price of \$350,000
Maximum Daily Accommodation (DAP) (per resident)	\$80.74	\$80.74
Example of combination payment of 50% Refundable Accommodation Payment (RAD) and 50% Daily Accommodation Payment (DAP)		
If you pay a Refundable Accommodation Payment (RAD) of...	\$175,000	\$175,000
Your Daily Accommodation Payment (DAP) will be...	\$40.37	\$40.37
Pricing Approval*	N/A	N/A
Is the room offered on an extra service basis?	No	No

\*Aged Care Pricing Commissioner Pricing Approval.

This information is current to 20 Mar 2025

Baptcare

### 3. Accommodation payment

We encourage potential residents or their families to contact us to discuss their situation. Residents can choose to make their accommodation payment in one of three ways:

1. A Refundable Accommodation Deposit (RAD). You can pay the room price in full as a lump sum amount. This amount is held by the home for the duration of your residency, and is fully refundable to you when you leave, unless you choose to have any of your fees and charges deducted from the RAD.
2. A Daily Accommodation Payment (DAP). You can choose to not pay the lump sum amount, but a daily interest equivalent amount added to your monthly fees. Please see below for examples of this payment method.
3. A combination of RAD and DAP. You can pay any portion of the RAD lump sum amount, and pay the remaining balance as a DAP equivalent. Please see below for examples of this payment method.

You can elect to pay the DAP as an additional fee each month, or to have it deducted from a RAD lump sum if you are making a combination payment. If deducted from the lump sum, this will reduce the RAD refund paid to you when you leave. If the DAP or other fees are deducted from the RAD lump sum, you will be levied an additional interest charge. Please see table for an example of this payment method.

As a faith-based, not-for-profit organisation Baptcare is committed to providing quality aged care to all, regardless of their financial circumstances. This includes ensuring quality aged care accommodation is available to those with low assets or income. The accommodation payment fees published here are a maximum accommodation price for comparison purposes. Actual fees charged can be less depending on your circumstances. We encourage potential residents or their families to contact us to discuss their situation.

Any Accommodation Payment is due at the date of admission. If you choose to pay the RAD after admission, you will be charged interest on any unpaid amount. The interest rate is currently 8.42% per annum. The DAP is calculated using the same interest rate.

### Can I afford a room without having the room price available?

You have the option of paying the room price by choosing a combination payment. For example, if the room price is \$350,000, you could pay a RAD of \$150,000 and a DAP equivalent for the \$200,000 balance of \$46.14 per day. You can choose to not pay the DAP each month, but instead have it deducted from the RAD balance. Whatever way you choose to pay for your accommodation, it is advisable to obtain independent financial advice before making a final decision.

### Supported or Low Means Residents

If your combined income and assets are below the current limits specified by the Commonwealth, the accommodation payment is calculated according to a government formula. The government then reviews your accommodation price quarterly.

This amount is called an Accommodation Contribution. *It is possible that this amount may be more than the advertised room rate.*

Information on completing an assessment can be found at:

<https://www.myagedcare.gov.au/income-and-means-assessments/>

*This information is current to 20 Mar 2025*

Baptcare

## Room and communal area features

ROOM NAME	WATTLE ROOM	WATTLE SHARED BATHROOM
Room category	Single room + private ensuite	Single room + shared ensuite
Maximum occupancy	1	1
Room Numbers	All rooms except K7 – K10	K7 – K10
Quality, condition and amenity of room	<p>Wattle Rooms are very comfortable and in very good condition, with high quality fixtures, fittings, and furniture and are air-conditioned. Rooms include lockable storage.</p> <p>The Northaven building is well designed and is in very good general condition. The facility is set within lovely established gardens. Some rooms offer direct access to outside areas.</p>	<p>Wattle Shared Bathrooms are very comfortable and in very good condition, with high quality fixtures, fittings, and furniture and are airconditioned. Rooms include lockable storage. The Northaven building is well designed and is in very good general condition. The facility is set within lovely established gardens. Some rooms offer direct access to outside areas.</p>
Size of room (excluding ensuite)	Approx. 14.5 m <sup>2</sup>	Approx. 14.5 m <sup>2</sup>
Quality, condition, size and amenity of common areas to which a person living in this room would have access	<p>The common areas in Northaven are of a very high standard and well maintained. They are light and spacious, air conditioned, with high quality furniture, fixtures and fittings. Common areas include: resident lounges, TV community room, activities room, indoor bowling area, cafe, day room, and kiosk. These common areas total approx.: 1,150 m<sup>2</sup>.</p>	
Any additional care or services offered at no additional cost	<ul style="list-style-type: none"> <li>– Quality meals with focus on taste, presentation, and nutrition are provided by chefs. There are a variety of menu choices that are reviewed by dieticians to ensure nutritional needs are met.</li> <li>– Full laundry service is provided.</li> <li>– There are allied health care services such as podiatry, physiotherapy and diversional therapy.</li> <li>– Pastoral care including social and spiritual support.</li> <li>– Regular entertainment and exercise activities.</li> <li>– A bus is available to transport residents on regular outings.</li> <li>– 24 hour a day nursing led care:                             <ul style="list-style-type: none"> <li>– Baptistcare Aged Care home managers are registered nurses.</li> <li>– Registered nurses are on duty 24 hours a day 7 days a week.</li> <li>– Registered nurse Unit Managers for consistency of care and communication.</li> </ul> </li> </ul>	

Baptcare Northaven Community  
84-86 Shadforth Street, Kerang, Victoria 7310  
Phone: 03 5450 8500