

# 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 \$63.82 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 ROOM                                    | HUON ROOM                                    |
|--|--|---|--|
| Maximum Refundable Accommodation Deposit (RAD) (per resident)  | Wattle Rooms have a nominal price of \$580,000 | Wattle Shared Rooms have a nominal price of \$290,000 | Huon Rooms have a nominal price of \$790,000 |
| Maximum Daily Accommodation (DAP) (per resident)   | \$123.63                                       | \$61.81   | \$168.39                                     |
| 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...  | \$290,000                                      | \$145,000   | \$395,000                                    |
| Your Daily Accommodation Payment (DAP) will be...  | \$61.81  | \$30.91   | \$84.19                                      |
| Aged Care Pricing Commissioner Approval  | N/A  | N/A   | Yes  |
| Is the room offered on an extra service basis?   | No   | No  | No   |

Prices current to: 19 Sep 2025

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### 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.

### 4. Living Well Additions

The Living Well Additions package offers premium additional meals & dining, lifestyle, administration and technology services packaged at an affordable \$35.00 per day. Refer to the brochure or your resident agreement for additional details. The fee may differ for certain residents.

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 7.78% 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 \$580,000 and you might pay a RAD of \$330,000 and a DAP equivalent for the \$250,000 balance of \$53.29 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 according to any changes in your financial situation. This amount is called an Accommodation Contribution. *It is possible that this amount may be more than the advertised room rate.* This can be from \$0.00 to \$69.79 per day. Otherwise, you will be asked to pay the advertised rate.

Information on completing an assessment can be found at:

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

## Room and communal area features

| ROOM NAME                              | WATTLE ROOM  | WATTLE SHARED ROOM   | HUON ROOM  |
|--|--|--|--|
| Room category                          | Single room + private ensuite  | Shared room + shared ensuite   | Single room + private ensuite  |
| Maximum occupancy                      | 1  | 2  | 1  |
| Room Numbers                           | 1-9, 32-34, 43-53, 56-65, 78-79, 82-93   | 20-21, 54-55, 66-67, 80-81   | 10-19, 22-31, 35-42, 68-77   |
| Quality, condition and amenity of room | <p>All rooms at Baptistcare Karana Community have the following features as standard:</p> <ul style="list-style-type: none"> <li>• Ensuite bathroom with handrails and anti-slip flooring,</li> <li>• Electronic, adjustable bed with pressure relieving mattress,</li> <li>• TV and telephone points,</li> <li>• Nurse call bell and points,</li> <li>• Quality bedroom furniture including lockable side table, built-in robe and resident armchair.</li> </ul> <p>All residential suites have had a recent (completed 2016) refurbishment that has included new LED lighting, window film and new curtains. New carpet and repainting has further elevated the decor.</p> | <p>All rooms at Baptistcare Karana Community have the following features as standard:</p> <ul style="list-style-type: none"> <li>• Ensuite bathroom with handrails and anti-slip flooring,</li> <li>• Electronic, adjustable bed with pressure relieving mattress,</li> <li>• TV and telephone points,</li> <li>• Nurse call bell and points,</li> <li>• Quality bedroom furniture including lockable side table, built-in robe and resident armchair.</li> </ul> <p>All residential suites have had a recent (completed 2016) refurbishment that has included new LED lighting, window film and new curtains. New carpet and repainting has further elevated the decor.</p> | <p>In addition to the features described to the left, the Premium (Huon) rooms have preferred positions within the facility, offering premium views and access to amenities within the facility. The position of these rooms delivers premium natural light, and attractive outlooks with visual stimulus. They more closely reflect at-home settings and accommodation in the surrounding suburb.</p> <ol style="list-style-type: none"> <li>1. Ground floor courtyard facing (rooms 10-19; 34-42) <ul style="list-style-type: none"> <li>• Landscaped internal courtyard outlook;</li> <li>• Easy access to courtyards' outdoor spaces;</li> <li>• Easy access to recreation area, dining room, and chapel areas.</li> </ul> </li> <li>2. Ground floor facing Brougham Street, (rooms 22 - 31) <ul style="list-style-type: none"> <li>• Ground floor community street-scape views for visual stimulus;</li> <li>• Easy access to recreation area, dining room, and chapel areas.</li> </ul> </li> <li>3. First floor facing Brougham Street (rooms 68-77) <ul style="list-style-type: none"> <li>• Street-scape and tree-line views that provide visual stimulus;</li> <li>• Easy access to upstairs dining and recreation areas.</li> </ul> </li> </ol> |

| Size of room (excluding ensuite)   | Approx. 18 m <sup>2</sup>   | Approx. 30 m <sup>2</sup> | Approx. 21.7 - 22.5 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 heart of Karana is the stunning dining area: residents enjoy elegantly the finished spaces that features quality furnishings, as well as attractive art and decorative elements.</p> <p>Other common areas across Karana are spacious and presented to a high standard. There are 540.14 square metres of common areas, or approximately 5.8 square metres per resident. They include a dining and recreation room (240.3 sqm); multipurpose room/Chapel (95 sqm); and, four resident sitting rooms located in each of the four wings of the facility. (204.8 sqm).</p> <p>In addition, all residents have access to four landscaped internal courtyards. These separate courtyards have attractive plantings and comfortable seating and give residents the choice of quieter outdoor areas, or more social and active areas, depending on their preference.</p> <p>Karana was constructed in 2002 and its maintenance program sustains a consistent and high quality of presentation and safety.</p> <p>A series of improvements that were completed in 2016 in the common areas include</p> <ul style="list-style-type: none"> <li>- a new exterior facade and refurbished entrance/lobby area that has significantly elevated the look and experience the facility for residents and their guests.</li> <li>- former office and storage space has been renovated to create a new café bar, function room and library area, and extended sun lounge have added new attractive new common areas for residents to enjoy and entertain their guests.</li> <li>- painting and new carpet tiling across the whole service, together with a new range of coordinated furniture has created a fresh, modern and welcoming appearance.</li> <li>- new paving, pergola, seating and landscaping have significantly improved the main courtyard in the facility.</li> </ul> |                           |                                    |
|  |   |                           |                                    |

### Statement of Compliance

*I certify that the prices published here have been determined having regard to the relevant legislation, to Section 7 of the Fees and Payments Principles 2014. In particular, I certify that the prices take into account the standard of accommodation and other facilities available and have been determined having due regard to the list of factors specified in subsection 7(2) of the Fees and Payments Principles 2014.*

Signed: Silvia Alberti

Position: Chief Operating Officer Service & Operations

Date: 25 November 2024

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