

# 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 Veterans' 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	BANKSIA ROOM	WATTLE ROOM	HUON ROOM	EUCALYPT ROOM
Maximum Refundable Accommodation Deposit (RAD) (per resident)	A Nominal Price of \$459,000	A nominal price of \$584,000	A nominal price of \$694,000	A nominal price of \$750,000
Maximum Daily Accommodation (DAP) (per resident)	\$97.84	\$124.48	\$147.93	\$159.86
If you pay a Refundable Accommodation Payment (RAD) of...	\$229,500	\$292,000	\$347,000	\$375,000
Your Daily Accommodation Payment (DAP) will be...	\$48.92	\$62.24	\$73.96	\$79.93
Pricing Approval*	n/a	Yes	Yes	Yes
Is the room offered on an extra service basis?	No	No	No	No

\*Aged Care Pricing Commissioner Pricing Approval.

This information is 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 or to your estate. If the DAP or other fees are deducted from the RAD lump sum, you will be levied an additional interest charge. Please see below for examples of this payment method.

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.

If you have less than the full accommodation payment in spare assets you could still pay the room price by choosing a combination payment. If the room price is \$584,000 you might pay a RAD of \$350,000 and a DAP equivalent for the \$234,000 balance starting at \$49.88 per day. You can choose to pay the DAP each month along with your basic fees, or have it deducted from the RAD balance.

However you choose to pay for your accommodation, it is advisable to obtain independent financial advice before making a final decision.

*If your combined income and assets are below the current limits specified by the Commonwealth that you qualify as a supported or low means resident, the accommodation payment is calculated by Services Australia. The government will review this 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.*

You must provide a current income and asset assessment for residential aged care that shows your eligibility for an Accommodation Contribution. 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/>

## 4. Living Well Additions

The Living Well Additions Package offers premium additional meals & dining, lifestyle, administration and technology services packaged at an affordable \$10.00 per day. Refer to the brochure or your agreement for additional details. The fee may differ for certain residents.

### Financial Planning for Aged Care

Baptcare strongly encourages you to find an advisor that you are comfortable with and to check their qualifications, fees and references.

The DHS offers a free Financial Information Service (FIS). Call 132 300 for access.

A list of some financial planners specialising in aged care is available here:

<https://www.agedcareguide.com.au/products-and-services/financial-services/find>



## Room and communal area features

ROOM NAME	BANKSIA ROOM	WATTLE ROOM	HUON ROOM	EUCALYPT ROOM
Room category	Large private rooms with en-suite, many with direct courtyard access	Large private rooms with en-suite, many with direct courtyard access	Large private rooms with en-suite, many with direct courtyard access	Large private rooms with en-suite, many with direct courtyard access
Maximum occupancy	1	1	1	1
Room Numbers	46-47, 50-51	3-4, 7-11, 13-15, 21-25, 30-36, 39-41, 43-45, 48-49, 52, 54-58, 61, 63-71, 73-81, 84, 87-98, 101-105, 108-111, 119-121, 123	2, 5-6, 12, 16-20, 26-29, 38, 42, 59-60, 62, 82-83, 86, 100, 106-107, 112-118	1, 37, 53, 72, 85, 99, 122
Quality, condition and amenity of room	<p>Our Banksia, Wattle, Huon &amp; Eucalypt rooms are high quality and combine space, light and clever design to create a tranquil area to relax. Included in these rooms are:</p> <ul style="list-style-type: none"> <li>• Electric Hi-Lo Beds</li> <li>• chair and over-bed table</li> <li>• telephone, internet access and a 'Smart' TV.</li> <li>• Some rooms include a Juliette balcony with wonderful views</li> </ul> <p>All Banksia, Wattle, Huon &amp; Eucalypt rooms may be furnished with your personal belongings, for example, your favourite pictures, a special armchair or any other creature comforts you wish to bring. In addition to the larger living areas at Abbey Gardens, each bedroom wing has a smaller relaxation space with kitchen facilities and pleasant views. These breakaway nooks are the perfect place for a quiet chat, soothing cup of tea or space to read a few chapters of your favourite book.</p>			
Common amenities	Built-in robe with a lockable storage cupboard, shelving and hanging; Bed & bedside cabinet with lockable storage cupboard and sitting chair; Over bed lights; Ceiling Fan; Individual heating; Curtains and quality carpet in bedroom; Lockable door			
Size of room (with ensuite)	24.5 m <sup>2</sup> – 27.6 m <sup>2</sup>	23.7 m <sup>2</sup> – 27.6 m <sup>2</sup>	24.2 m <sup>2</sup> – 28.4 m <sup>2</sup>	27.9 m <sup>2</sup> – 32.6 m <sup>2</sup>
Quality, condition, size and amenity of common areas to which a person living in this room would have access	<p>Each cleverly designed wing at Abbey Gardens has its own relaxation area with kitchen facilities and pleasant views. In addition to having your own room, you can also enjoy time in our shared areas, which include:</p> <ul style="list-style-type: none"> <li>• Numerous lounge, sitting and recreational areas</li> <li>• A central courtyard area for dining, entertaining and relaxing</li> <li>• A chapel/spiritual area</li> <li>• A library with quiet reading areas</li> <li>• BBQ and open-air courtyards.</li> </ul> <p>We also have an on-site hairdressing salon, cinema, café and bar facilities, kitchen and laundry.</p>			



## About Baptcare Abbey Gardens Community

Baptcare Abbey Gardens is a vibrant community with 123 bedrooms, in a truly beautiful setting. As a resident here, you will be quickly welcomed into our thriving and friendly community where everyone is valued. Community interaction is an important part of life at Abbey Gardens, so there are always opportunities to socialise. Our diverse social events, as well as regular entertainers, contribute to the vibrant atmosphere of the community.

Access to transport includes bus stops, local train station and major roads.

## About Baptcare

Baptcare is a faith-based, not-for-profit organisation that cares for people of all ages, cultures, beliefs and circumstances. Our vision is for communities where every person is cherished. We have more than 70 years of experience in aged care, so you can be sure that we are a stable and trusted choice.

## 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 and Operations

Date: 25 November 2024

Any questions?

**Call 13 BAPTCARE (13 22 78)**

**Baptcare Abbey Gardens Community**

15 Tarwin Street, Warragul

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Phone: 13 BAPTCARE (13 22 78)

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of care*

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