

Northaven Community

Cost of Accommodation

1. Basic daily fee

The basic daily fee is payable by all residents. It is currently \$65.55 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, the annum, 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 Residential Aged Care Calculation of your cost of care form (SA457) available from the Services Australia website: servicesaustralia.gov.au/sa457

It is not compulsory to complete this form, but if you do not you might 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.

Financial Planning for Aged Care

Services Australia offers a free Financial Information Service (FIS). Call **13 23 00** for access to the service. A list of some financial planners specialising in aged care is available here:

agedcareguide.com.au/financial

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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 7.61% 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 \$375,000 you might pay a RAD of \$175,000 and a DAP equivalent for the \$200,000 balance starting at \$41.70 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.***

Find information on completing an assessment here: myagedcare.gov.au/income-and-means-assessments

4. Living Well Additions

The Living Well Additions Package offers premium additional meals and dining, lifestyle, administration and technology services packaged at an affordable \$8.00 per day. Refer to the brochure or your agreement for additional details. The fee may differ for certain residents.

5. Room and communal area features

	ROOM NAME	
	Wattle Room	Wattle Shared Bathroom
Maximum Refundable Accommodation Deposit (RAD) – per resident	Wattle Rooms have a nominal price of \$375,000	Wattle Shared Bathrooms have a nominal price of \$375,000
Maximum Daily Accommodation Payment (DAP) – per resident	\$78.18	\$78.18
If you pay a RAD of...	\$187,500	\$187,500
Your DAP will be...	\$39.09	\$39.09
ACPC* Pricing Approval	N/A	N/A
Is the room offered on an extra service basis?	No	No
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	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. 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	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.
Size of room (excluding ensuite)	Approx. 14.5 m ²	Approx. 14.5 m ²
Quality, condition, size and amenity of common areas to which a person living in this room would have access	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 m².	

Northaven Community

About Northaven Community

Northaven is a close-knit and sociable community. Tucked on Shadforth Street in Kerang, it's the kind of place where everyone stops to smile and say hello. We can't wait to do the same when you join us for a visit!

We're only a two-minute drive to shops, cafes, and the centre of town, but you'll get all the gorgeous benefits of country life. Clean, crisp air. Beautiful scenic views of surrounding plains and bush life. And a strong sense of community, where everyone supports each other.

On our grounds, you'll find beautiful flowers and gardens with lush greenery (thanks to a few green-thumbed residents). Plus, all the support and care you need to live your life with meaning and purpose, in whatever way you choose.

Baptcare – we have over 80 years of experience

We've spent the better part of a century listening to and meeting the needs of older people. Today, we offer a range of aged care services – including home care, residential aged care, respite care, and retirement living – as well as support services such as nursing and allied health, day therapy centres, short-term respite centres and social activities so you can be assured Baptcare will provide care in a way that's right for each and every individual journey.

We appreciate that everyone is different

Our services are based on an individualised model of care, which means our clients determine how much of a presence they want us to be in their lives. And if their circumstances change, we change with them. Our aim is to enable people to remain as independent as possible so they can continue to live life the way they want to.

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

Baptcare Northaven Community
84-86 Shadforth Street Kerang VIC 7130

Contact us today
**for any enquiries about
accommodation costs**



Call 13 22 78