

# 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.

## Cost of Accommodation

### 1. Rooms and Funding

From 1 January 2026, the Maximum Permissible Interest Rate (MPIR) is 7.65%. Based on an assessment of your income and assets, you may be eligible for assistance with your accommodation payment. The Australian Government may pay for part of your accommodation costs. Further information will be available on the My Aged Care website - [www.myagedcare.gov.au](http://www.myagedcare.gov.au).

Residents can choose to pay for their accommodation by a refundable accommodation deposit (RAD), a daily accommodation payment (DAP), or a combination of both. A refundable deposit is paid as a lump sum amount. A daily payment accrues daily and is paid periodically, for example fortnightly. A combination payment includes both a partial lump sum and daily payments

### 2. Basic daily fee

The basic daily fee is payable by all residents and is set by the Commonwealth. This fee covers day-to-day living costs such as meals, cleaning, laundry and electricity. All residents are required to pay this fee when moving into Residential Care. It is 85% of the single aged pension and is increased twice a year by Services Australia. In some cases, this may be the only fee you are required to pay. It is currently \$65.55 per day and is indexed each March and September.



# Cost of Accommodation

## 3. Accommodation Payment

This covers the cost of your accommodation in Residential Care. Some people will have this covered in full or partially by the Government, while others will be required to pay the agreed amount in the key feature statement issued by Baptcare.

If you are required to pay an Accommodation Payment, there are 4 different ways you can contribute:

### 1. Lump-sum 'Refundable Accommodation Deposit' (RAD)

– This is a lump-sum payment which will be refunded when you leave the centre (less the RAD retention calculated and any fees owing).

**2. Daily Accommodation Payment (DAP)** – This is like a rental style daily payment. The DAP is calculated by the interest on the unpaid RAD amount. Just like rent, there will be no refund when you leave the facility. When you enter care you will be asked to pay the DAP amount until you decide which option to pay the Accommodation Payment.

**3. Combination of both a Lump-sum 'Refundable Accommodation Deposit' (RAD) and Daily Accommodation Payment (DAP)** – This accommodation option allows you to pay a partial lump-sum amount which will reduce the Daily Accommodation Payment.

**4. Combination of Lump Sum Refundable Accommodation Deposit (RAD), variable Daily Accommodation Payment (DAP)**, with the DAP drawn down from the agreed lump sum. This option allows you to have your DAP deducted from your lump sum, reducing the amount available for refund when you leave.

All residents have up to 28 days after date of entry to decide how they would like to pay their Accommodation Payment. During this 28 day decision period, the DAP is payable.

## 4. Non-Clinical Care Contribution

Residents may be required to pay towards their care through a Non-Clinical Care Contribution (NCCC). This amount is calculated by Services Australia which has an annual and lifetime cap and is done through the government's income and asset assessment process.

This fee will be applied from date of entry and you will be advised the amount by Services Australia. Services Australia also conducts quarterly reviews and may adjust your Non-Clinical Care Contribution if your circumstances have changed during the last quarter. The NCCC, if payable, currently ranges from \$0.00 to \$105.30 per day.

## 5. Hotelling Supplement Fee

The Hotelling Supplement is payable by some residents and is calculated by Services Australia based on your income and assets. The Hotelling Supplement helps cover everyday living costs such as meals, cleaning, laundry and utilities. It is means-tested, with residents above certain thresholds contributing partly or fully. The fee is indexed annually on 20 September, based on advice from the Independent Health and Aged Care Pricing Authority (IHACPA). If payable, it currently ranges from \$0.00 to \$22.15 per day.

## 6. Higher Everyday Living Fee

This home offers higher everyday living services (HELF), known as our EverydayPlus program. Please refer to the EverydayPlus brochure or talk to our team for more information.



Residential  
**Aged  
Care**

## 7. 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 <b>\$375,000</b>	Wattle Shared Bathrooms have a nominal price of <b>\$375,000</b>
Maximum Daily Accommodation Payment (DAP) – per resident	\$78.60	\$78.60
If you pay a RAD of...	\$187,500	\$187,500
Your DAP will be...	\$39.30	\$39.30
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	<p>Wattle Rooms are very comfortable and maintained in excellent condition, with high quality fixtures, fittings and furniture. Rooms include lockable storage and shared ensuite bathroom.</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 Rooms are very comfortable and maintained in excellent condition, with high quality fixtures, fittings and furniture. Rooms include lockable storage and shared ensuite bathroom.</p> <p>The Northaven building is well designed and is in excellent 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 with high quality furniture, fixtures and fittings. These common areas total approx.: 1,150 m<sup>2</sup>.</p> <p>Common areas include:</p> <ul style="list-style-type: none"> <li>• resident lounges</li> <li>• TV community room</li> <li>• activities room</li> <li>• day room</li> <li>• kiosk</li> </ul>	



# Northaven Community

## 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 Innovation & Quality Officer

Date: 1 January 2026

**Baptcare Northaven Community**  
84-86 Shadforth Street Kerang VIC 7130

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

**Call 13 22 78**

