# Accommodation Costs and Key Features



#### Welcome

This beautiful, aged care home is a safe, caring, and nurturing setting. Its comfort to residents being able to live in the same familiar neighbourhood close to friends and family and continue to do the activities they enjoy. The home is located on McNaughton Avenue, Wallsend and is approximately 14 kilometres northwest of the Port of Newcastle. It has a serene country like setting.

We look after their daily care needs and provide them with the freedom to live their life the way they want. We treat them with respect, dignity, and encourage them to participate as a valued member within our engaging community.

We offer permanent residential accommodation, dementia specific care and respite services to seniors. The rooms are spacious and include their own private ensuite bathroom. There are also double rooms available so that couples can stay together, or for those that enjoy companionship.

Residents can do as much or as little as they like, it's up to them. There are many activities to choose from in our Leisure and Lifestyle Program. These include art and crafts, bingo, sing-a-longs, organised themed events, live performers, and entertainment, or simply chat with friends or family in the coffee hub with a soothing cuppa.

#### Features of the home include:

- Coffee hub to enjoy with friends and family
- Private dining room for special occasions
- Activities area for art, crafts, and lifestyle
- Hairdressing salon (additional costs may apply)
- Aromatherapy room (additional costs may apply)
- Landscaped courtyard and terraces with walking paths
- 24-hour nurse call system within rooms
- 24/7 access to compassionate care and nursing staff
- Fresh daily prepared nutritious and healthy meals

# Fees and payments

Each room is supplied with an electronic high/low adjustable bed, bedside table with drawer, over bed table, and chair (for each person within the room).

Room Type	Room Features	Max Occupancy	Size* (sqm)	Daily Accommodation Payment (DAP)	Refundable Accommodation Deposit (RAD) up to a maximum of:
Superior	Facing courtyard or	2	26-28	\$72.75	\$325,000
Shared	landscaped area.				Per Person
	Smart TV.				
	Built in robe.				
	Shared ensuite.				
Superior	Facing courtyard, landscaped	1	17-20	\$100.73	\$450,000
	area, or external balcony.				
	Smart TV.				
	Built in robe.				
	Private ensuite.				
Deluxe	Spacious room with views,	1	18-20	\$123.11	\$550,000
	and/or balcony.				
	Smart TV.				
	Built in robe.				
	Private ensuite				
Premium	Extra-large room facing	1	26-28	\$123.11	\$550,000
	courtyard or landscaped area.				
	Smart TV.				
	Built in robe.				
	Private ensuite.				

<sup>\*</sup>Size of room excludes ensuite.

The effective Maximum Permissible Interest Rate is 8.17% from 1 April 2025 and is reviewed quarterly by the government, and subject to change.

# **Next Steps**

#### Assessing eligibility

The first step when considering moving into an aged care home that is subsidised by the Australian Government is to arrange a free assessment with an Aged Care Assessment Team (ACAT).

The assessment is usually undertaken by a doctor and/or other health professionals who will assess your eligibility to receive care and determine the type of care required.

#### Applying to an aged care home

Once you have met with ACAT and received a letter to say that you are approved as eligible for residential aged care, you can start looking for, visiting and applying to aged care homes.

An application form is available directly by calling: 02 4038 1800. The application form requests personal information to enable the aged care home to understand your specific care needs.

#### Agreements with your aged care home

If you are offered a place by an aged care home, you will be required to enter into a residential agreement before moving in. It is a formal agreement outlining services, fees, and rights and responsibilities.

## Fees and payments

The Australian Government pays for the majority of aged care costs in Australia, but you will be asked to contribute to the cost of your care if you can afford to.

This may require a one-off payment or deposit, as well as ongoing fees for your care, accommodation, and daily living expenses. How much you pay depends on your financial situation.

#### Different types of fees

You will be required to pay one or more of the following residential care fees:

#### A basic daily fee

The basic daily fee covers living costs such as meals, power, and laundry. All residents are required by the Federal Government to pay the basic daily care fee (BDCF) to cover their day-to-day living expenses. It is set by the government on 20 March and 20 September each year. The basic daily fee is 85% of the single aged care pension.

Prices are published on the Department of Health Website.

#### An accommodation payment

This is for your accommodation in the aged care home. Some people will have their accommodation costs met in full

or in part by the Australian Government, while others will need to pay the accommodation price agreed with the aged care home. Centrelink will advise you which applies to you based on an assessment of your income and assets.

#### Fees for other services

Refer to management for further details. Fees for 'Additional Services' apply at \$20 per day for Wallsend Manor Aged Care.

#### A means-tested care fee

This is a contribution towards the cost of care that some people may be required to pay. Centrelink will work out if you are required to pay this fee based on an assessment of your income and assets and will advise you of the amount. There are annual and lifetime caps in place to limit the amount of the means-tested care fee you will need to pay.

## **Accommodation payment options**

Residents can choose to pay for their accommodation by a daily accommodation payment (DAP), a refundable accommodation deposit (RAD), or a combination of both. A refundable accommodation deposit is paid as a lump sum amount.

The daily accommodation payment accrues daily and is paid periodically, for example monthly. A combination payment includes both a partial lump sum and daily accommodation payments.

#### Daily Accommodation Payment (DAP)

A daily accommodation payment is similar to a rental-type payment system. The resident can choose to pay as a daily payment instead of, or in combination with, a RAD. You may also be required to pay a DAP if the amount of RAD that you are able to pay is limited by your assets.

The DAP is calculated by multiplying the RAD (or the unpaid portion of the RAD) by the interest rate set by government (currently 8.17% per annum) /365 days (/100).

For example:

\$450,000 x 8.17%

365 / 100 = \$100.73 DAP per day

Or a combination payment at 50% of the price by the RAD being \$225,000 and 50% of the price by the DAP being \$50.36 per day.

The Effective Maximum Permissible Interest Rate is effective from 1 April 2025 and is reviewed quarterly by the government and subject to change. These payments are not refundable when you leave the home.

If you are assessed as being a partially supported resident by the government, you may be required to pay a smaller accommodation payment either as a lump sum or daily fee. These payments are determined by the government and referred to as Refundable Accommodation Contribution (RAC) or Daily Accommodation Contribution (DAC).

Note: For concessional/fully supported residents the above accommodation fees do not apply.

# **Accommodation payment options - continued**

#### Refundable Accommodation Deposit (RAD)

A refundable accommodation deposit is a lump sum payment by a resident for entry into an aged care home and is like an interest free loan to Seabrae Manor Aged Care.

RAD amounts are published on: **myagedcare.gov.au** or **wallsendmanor.com.au**RAD amounts vary and are dependent on factors such as apartment type,
features, and availability. The amount you are asked to pay in the form of a RAD
may also be restricted by the level of your assets.

A resident has up to six months from the date of entry to pay the RAD. Interest will be calculated on unpaid RAD's at the current government legislated interest rate from the admission date.

The RAD is fully refunded when a resident leaves the home (less any amounts you have agreed to have deducted).

A RAD will be refunded within 14 days from the date of discharge or on the date of discharge if sufficient notice has been provided. If a resident is deceased, the RAD will be refunded within 14 days of receipt of a certified copy of probate.

#### Method of collecting fees

All fees and charges (other than a RAD) are payable by each resident monthly in advance. Payment is preferred via direct debit and the resident is requested to complete a direct debit form upon entering the home.

For further information regarding fees, charges, collection of information, please feel free to contact Wallsend Manor Aged Care on 02 4038 1800.

Further information can also be obtained from the My Aged Care website **myagedcare.gov.au** or call 1800 200 422.

# For more information or to book a tour, contact us via the details below:

8 McNaughton Ave, Wallsend NSW 2287

P: 02 4038 1800

E: info@wallsendmanor.com.au

W: wallsendmanor.com.au