

# Accommodation Costs and Key Features



## Aged care in tropical far north Queensland



**Our aged care home is a safe, comfortable, and nurturing environment where residents can feel at home.**

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 dignity, respect and as a valued member of our community.

Located approximately 20 kilometres north of Cairns airport, the home is set amongst beautiful tropical surrounds with views of the Macalister Ranges. Residents love the outdoor lifestyle at the home with alfresco areas, gardens, and walking paths.

We are proud to offer permanent residential accommodation, dementia specific care, concessional places, and respite services to senior citizens.

There are spacious single rooms with their own private ensuite or double rooms so that couples can stay together.

Residents have the freedom to do as much or as little as they like.

There's a range of activities to enjoy including art and crafts, organised themed events, performers, and entertainment, or simply chat with friends and family in the coffee hub with a 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)
- Landscaped courtyards and terraces
- 24-hour nurse call system within rooms
- 24/7 access to compassionate care and nursing staff
- Fresh daily prepared nutritious and healthy meals
- Registered nurses and friendly qualified staff

## 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 (DAP) up to a maximum of:
Superior Shared	Facing courtyard or garden area. Smart TV. Built in robe. Shared ensuite.	2	29.5	\$74.62	\$325,000 Per Person
Deluxe	Facing courtyard or garden area. Some rooms with patio access. Smart TV. Built in robe. Private ensuite.	1	20	\$109.05	\$475,000
Premium	Lounge area. Smart TV. Double built in robe. Private ensuite.	1	29.5	\$126.27	\$550,000

\*Size of room excludes ensuite.

The effective Maximum Permissible Interest Rate is 8.38% from 1 October 2024 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 from Kewarra Aged Care by calling: 07 4242 2000. 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.

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## 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.

In addition to accommodation charges all residents are required by the Federal Government to pay the basic daily care fee (BDCF) to cover their day to day living expenses.

This amount currently sits at \$63.57.

### 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 Kewarra 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 refundable accommodation deposit (RAD), a daily accommodation payment (DAP), 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.

### 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 Kewarra Aged Care.

RAD amounts are published on: [myagedcare.gov.au](https://myagedcare.gov.au) or [kewarraagedcare.com.au](https://kewarraagedcare.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.

### 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 8.38% per annum) /365 days (/100).

For example:

$$\frac{\$475,000 \times 8.38\%}{365 / 100} = \$109.05 \text{ DAP per day}$$

Or a combination payment at 50% of the price by the RAD being \$237,500 and 50% of the price by the DAP being \$54.53 per day.

The Effective Maximum Permissible Interest Rate is effective from 1 October 2024 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.

### 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 Kewarra Aged Care on 07 4242 2000.

Further information can also be obtained from [myagedcare.gov.au](https://myagedcare.gov.au) or call 1800 200 422.

**For more information or to book a tour,  
contact us via the details below.**

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