



# **Accommodation Features & Pricing**

**2.11.4.2**

Fact Sheet

Effective 20 March 2026



Thank you for considering St Catherine's for your or your loved one's residential accommodation and care needs. We understand that the decision to move into care can be a difficult one, and our management and staff are dedicated to providing compassionate support and guidance to both residents and their families throughout this journey.

St Catherine's is fully accredited by the Commonwealth Department of Health, Disability & Ageing to provide both Respite and Permanent Residential Care.

St Catherine's is pleased to provide the following services to our community:

### Day Respite:

At St Catherine's, we understand the challenges faced by carers and have developed a Day Respite Program to provide support when you need it most. This program offers your loved one the opportunity to enjoy the benefits of residential care on an occasional basis, while giving you more time to focus on your own well-being.

Our Day Respite program is designed for low care, providing a safe, welcoming, and social environment, with stimulating activities and support through our lifestyle program. Available Monday to Friday (excluding public holidays), from 9am to 5pm, it's an ideal way to give both you and your loved one a well-deserved break.

If you're interested in learning more about Day Respite Care, please speak with one of our friendly staff.

### Respite Care:

Caring for a loved one can be incredibly rewarding, but it can also be physically and emotionally demanding. As carers ourselves, we understand the effort and commitment that goes into full-time care. Respite care offers carers a chance to recharge and ensures that both you and your loved one's wellbeing are being met.

St Catherine's offers two dedicated, fully furnished rooms for respite care enabling access to care 24 hours a day. During their stay, respite residents enjoy the same lifestyle services, meals, and support as our permanent residents, including laundry and cleaning services. Respite residents live alongside current residents, which helps to foster connections and ensure that they feel part of the St Catherine's community.

We recommend trying respite care as a trial before committing to permanent care. This provides an excellent opportunity to experience the care and lifestyle we offer firsthand.

Respite care is available for a minimum of two weeks.

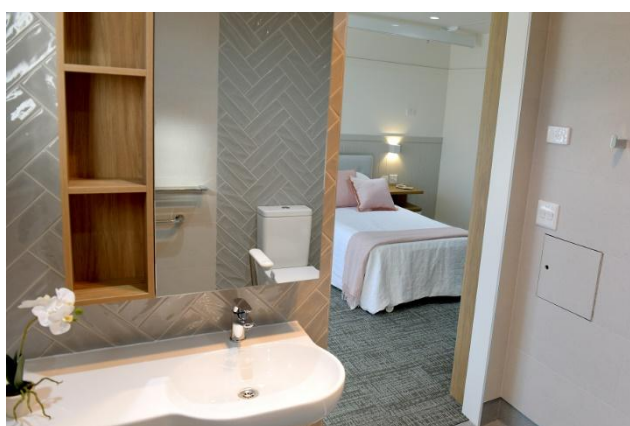
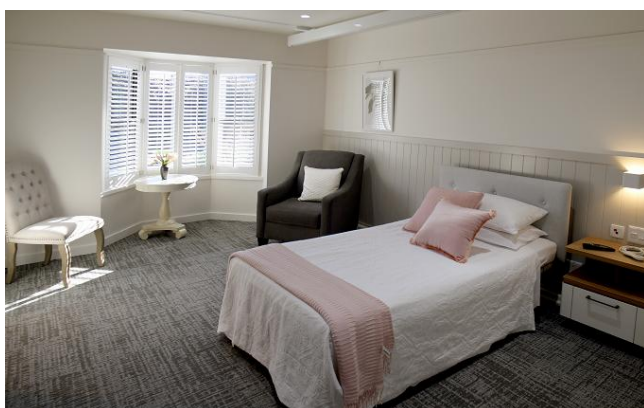
For more information about our Respite Care process, please speak to one of our staff who will be pleased to assist.



## Permanent Care:

St Catherine's is pleased to offer private, single rooms with no shared facilities. Each room has been thoughtfully refurbished with modern conveniences and comfort in mind:

- **Modern décor** with window shutters and carpeted flooring.
- **Tiled ensuite** is well appointed with modern toilet, shower, heat lamp, joinery, handrails and non-slip vinyl flooring.
- **King single** floor lying bed with pressure relief mattress and over bed table.
- **Elsi Smart Floor System**, this is a state-of-the-art intelligent flooring solution and fall prevention device for improved safety. The system utilises a series of proactive alarm notifications allowing nursing staff to be alerted of movement without invading the resident's privacy.
- **Guldmann ceiling track hoist system** for safe and easy lifting (H-Track).
- **Modern joinery** fitted with 42" Smart LED TV on a swivel bracket.
- **Built in bedside table** with telephone and USB charging points.
- **Dual sliding door wardrobe** with a lockable draw for personal items.
- **Individually controlled** ceiling mounted reverse cycle heating and cooling.
- **Bay window seat** with a view of our beautiful gardens.
- **Telephone and Wi-Fi access**



*Please note: Room furnishings within the photos are for display purposes only.*



Floor plan of a resident room:



All 70 permanent and 2 respite rooms are modern, well-maintained, and spacious, with each room measuring 17m<sup>2</sup> and a 4m<sup>2</sup> ensuite. Residents have access to various communal spaces within the facility, including areas for relaxation, socializing, and participating in lifestyle activities.

#### Ground Floor

- Resident dining room with a large wall-mounted TV.
- Large sitting room, wall mounted TV and access to outdoor secure private garden area
- Two additional sitting areas

#### First Floor

- Lounge area adjacent to the lift and nurse's station.
- Lounge with a wall-mounted TV and activities/games area.
- Two private sitting areas.
- A large activities room for daily events, which families can also book for private functions.

Residents can comfortably move around the building between the ground and first floor with the convenience of two fully serviced lifts.

#### Other Amenities:

- Access to a Physiotherapist 4 days per week.
- Fully equipped hairdressing and beauty salon.
- Secured undercover storage for mobility scooters.
- Modern facilities for visiting health care specialists including Dietician, Occupational Therapists, Podiatrists and Speech Pathologist.



- Predinner drinks 4 days per week (selection of alcoholic and non-alcoholic beverages available).
- IT facilities for online communication to enable residents to connect with families (Microsoft Teams, Zoom or FaceTime).
- Delaney chapel for prayers & religious services.
- Residents and families have access to external gardens located around the building and two internal tranquil garden courtyards located on each side of the resident's dining room.

For resident and staff safety, St Catherine's is equipped with 24-hour CCTV and external electronic security monitoring.

Since February 2020, St Catherine's has undertaken extensive internal refurbishments, and we are currently focused on enhancing the building's frontage, which is expected to be completed by early 2026. The extension will include:

#### Ground Floor:

- Reception
- Administration offices and meeting rooms
- Café and wine bar with alfresco seating
- Medical treatment room

#### First Floor:

- A large lounge area with an ambience of an electric log fire, drinks bar, and outdoor terraces with pergolas that have weather sensors.
- Refurbished hairdressing salon

Artist impressions of the refurbished building frontage:





### **Day Respite Cost:**

The cost for Day Respite care at St Catherine's is designed to provide flexible and affordable support for both residents and their families. The cost per day is \$90.00 (GST Exclusive).

### **Respite Care Cost:**

Holders of an approved Single Assessment (formerly ACAT), the Commonwealth Government's assessed Basic Daily Fee is \$66.80 per day (\$935.20 per fortnight).

### ***Respite Booking Information – Effective 1 November 2025***

- **Booking Deposit:** To secure your respite booking, a 25% deposit of the total proposed fee will be required. This deposit will be applied to the total cost of your stay.
- **Payment Method:** For bookings from 1 November 2025 onwards, payment will be conveniently processed via direct debit on the day of your respite stay.
- **Cancellation Policy:** We understand that plans can change. Please note that the deposit is non-refundable if a booking is cancelled within 7 days of your confirmed entry date.

### **Key Holding and Replacement Cost - Respite and Permanent Care:**

In accordance with St Catherine's services, residents are issued with a personal room security key at the time of admission.

If a key is lost or misplaced, a Key Replacement Fee will apply to cover the cost of replacing the key and updating our security records.

Key Replacement Fee **\$35.00 per key**

*(This fee reflects the actual cost of security key cutting and associated administration)*

### **Permanent Care and Accommodation Cost:**

Residential Aged Care Fee and Contributions are determined by the Aged Care Act 2024 and reviewed by the Department of Health, Disability and Ageing as per their Schedule of Fees and Charges for Residential and Home Care. Costs are divided into two main types:



## 1. Living Costs:

- **Basic Daily Fee:** This covers everyday living costs i.e. meals, cleaning, laundry, utilities and activities. Fee is applicable to all residents regardless of financial means.

The Basic Daily Fee covers day-to-day living costs such as meals, cleaning, laundry, heating/cooling, and social activities. From 20 March, 2026 to September 19, 2026, the maximum Basic Daily Fee is \$66.80 per day, adjusted in line with changes to the Age Pension.

Under the Aged Care Act, the maximum Basic Daily Fee will not exceed 85% of the basic single rate pension. Basic daily fee is indexed with the pension on the 20<sup>th</sup> of March and the 20<sup>th</sup> of September each year.

- **Hotelling Contribution:** The Hotelling contribution is a cost allocation applied to ensure the fair and transparent distribution of shared operating expenses across all residents. This contribution supports the provision of common services and resources that benefit the entire facility, including utilities, maintenance, administration, cleaning, and general infrastructure.

Not all residents are required to pay a Hotelling contribution. Only those who have been assessed by Services Australia as having the means to contribute will be required to do so. Services Australia determines the amount payable based on each resident's individual income and assets assessment. The contribution amount is reviewed and indexed by the Commonwealth Government in March and September each year.

**Current Daily Maximum:** \$22.15 per day

- **Non-Clinical Care Contribution (NCCC):** Formally known as a Means Tested Fee (MTF), contribution covers personal and daily-living support (non-clinical): i.e. assistance with bathing, dressing, eating, toileting, mobility, social engagement.

Contribution is calculated by the Commonwealth by assessing Income + Assets.

Daily Cap: \$107.32 per day (March 2026 Indexed)

Lifetime Cap: \$137,917.01 (indexed) combined across aged care contributions. Ceases after 4 years of cumulative payments or reaching lifetime cap, whichever comes first.

Low-Means Residents: are unlikely to be assessed to pay contribution.

- **Higher Every Day Living Fee (HELFF):** This is a new *optional fee* that a provider of residential aged care may charge a resident who chooses to receive services of a higher standard than the standard service list, or additional services beyond those required under the Act.

In short, "premium-everyday-living" services (not core clinical care, not accommodation) that a resident chooses to pay extra for.

It is **optional**: a resident must *choose* to receive the higher-level services and agree to the fee via a separate agreement.

A HELFF agreement can only be entered into once a resident has signed an accommodation agreement. 28 day cooling off period applicable.



## 2. Accommodation Payments:

Accommodation payments are distinct from daily care fees. They are determined by your assets and help fund the upkeep and enhancement of the facility.

Not everyone pays an accommodation payment. If your assets exceed \$64,500, you may be asked to pay an accommodation contribution, however you must be left with at least \$64,500\* in assets after your payment.

An Accommodation Payment is typically based on a combined income and assets assessment conducted by the Department of Services Australia.

Please note that an assets assessment is not mandatory. If you choose not to undergo an assets assessment, you will be required to pay the maximum Accommodation Payment set by St Catherine's as per the Aged Care Act 2024.

The purpose of the assets assessment is to determine your eligibility for an Accommodation Payment. Once the assessment is requested, it will be submitted to the Department of Veterans Affairs or Services Australia, who will issue a correspondence determining the value of your assets for Accommodation Payment purposes.

Effective 1<sup>st</sup> January 2025, St Catherine's accommodation payment is up to a maximum of:

**\$750,000.00 - Refundable Accommodation Deposit (RAD)**

or

**\$163.56 per day – Daily Accommodation Payment (DAP)** equivalent of a \$750,000.00 Refundable Accommodation Deposit.

The option to nominate a combination payment of Refundable Accommodation Deposit (RAD) and Daily Accommodation Payment (DAP) is also available. An example of a combination payment based on the maximum price of \$750,000.00 paid as 50% RAD and 50% DAP, is as follows:

\$375,000.00 Refundable Accommodation Payment (RAD) and a daily payment on the remaining \$375,000.00 of:

Balance of price x MPIR = \$375,000.00 x 7.96% = \$81.78 per day

365 days

365 days

To calculate the equivalent Daily Accommodation Payment (DAP), the Refundable Accommodation Deposit (RAD) is multiplied by the current maximum permissible interest rate (MPIR) and then divided by 365 days.

The MPIR is calculated quarterly and published by the Department of Health and Aged Care on the department's website at [www.health.gov.au](http://www.health.gov.au)

Upon entering permanent care, residents have 28 days to decide whether to pay their Accommodation Payment through a Refundable Accommodation Deposit (RAD), a Daily Accommodation Payment (DAP), or a combination of both.

The agreed maximum Accommodation Payment amount must be paid as a Daily Accommodation Payment (DAP) unless or until a Refundable Accommodation Deposit (RAD) is made.

Any interest earned from the Refundable Accommodation Deposit (RAD) is retained by St Catherine's for the duration of the resident's stay.



The following accommodation costs are determined by the Aged Care Act 2024 and reviewed by the Department of Health, Disability and Ageing as per their Schedule of Fees and Charges for Residential and Home Care.

- **Daily Accommodation Payment (DAP) Indexation:** This is a mechanism by which the daily rate is adjusted (increased) over time, in recognition of inflation/cost-pressures in accommodation provision.

Indexation occurs twice a year, on fixed “indexation days” (20 March and 20 September) each year.

Existing DAP is multiplied by the “indexation factor” (which is determined by comparing the new index number with the entry index number) to calculate the new DAP.

### 20 March 2026 DAP Indexation Number 1.02

#### Example:

##### *Scenario*

- Resident enters care on 5<sup>th</sup> November 2025
  - Initial DAP of \$20.84 per day.
  - DAP index number on
    - 5<sup>th</sup> November is 1.0
    - 20<sup>th</sup> March 2026 is 1.015
1. Determine the indexation factor on reference day  $1.015 / 1.0 = \mathbf{1.015}$
  2. Calculate the indexed DAP:

Initial DAP \$20.84 per day x indexation factor 1.015 = **\$21.15 per day** effective 20<sup>th</sup> March 2026

Indexation does not apply to Daily Accommodation Contribution (DAC) assessed residents.

- **Retention:** The Act defines a “*retention amount*” as an amount that a registered provider must deduct from a refundable deposit balance (that is, from a Refundable Accommodation Deposit (RAD) or a Refundable Accommodation Contribution (RAC)).

Retention is intended to help providers maintain and invest in their accommodation infrastructure (buildings, facilities, maintenance) under the new aged-care funding/reform environment.

- The rate specified: **2% per annum** of the deposit balance, calculated daily.
- The retention (deduction) is limited to a maximum of **5 years** from when the RAD/RAC was first paid. After that five-year “retention period”, no more is deducted.

#### Example:

##### *Scenario*

- Resident enters care on 5<sup>th</sup> November 2025
- Agreed accommodation price is \$600,000
- Initial RAD paid \$500,000
- Plus DAP of \$20.84 based on MPIR 7.61% \$100,000 variation between accommodation price and RAD payment.
- Provider deducts 2% retention on the 28<sup>th</sup> of each month



*Formula – 2% x RAD balance / 365 x number of days*

First retention deduction:

- $2\% \times \$500,000 / 365 \text{ days} \times 24 = \$657.53$
- New RAD balance is  $\$500,000 - \$675.53 = \$499,342.47$

Second retention deduction:

- $2\% \times \$499,342.47 / 365 \times 31 = \$848.19$
- New RAD balance is  $\$499,342.47 - \$848.19 = \$498,94.28$

When accommodation is no longer required, the remaining balance of the Refundable Accommodation Deposit (RAD) will be refunded within 14 days of receiving written notice. In the event of the resident's passing, the balance will be refunded within 14 days after the appropriate Probate or Letters of Administration are received.

For further information about St Catherine's services or financial details, please visit our website at [www.stcatherines.care](http://www.stcatherines.care), or contact the Finance & Corporate Services Manager or Chief Executive Officer at 03 5721 2243.

**The following government agencies may also be of further assistance to your individual circumstance:**

My Aged Care: **1800 200 422** or [www.myagedcare.gov.au](http://www.myagedcare.gov.au)

Department of Health & Aged Care: [www.health.gov.au](http://www.health.gov.au)

Centrelink / Services Australia: **13 23 00**

Department of Veteran Affairs: **1800 555 254**

We warmly welcome the opportunity to have you, or your loved one join the St Catherine's community, where *care that feels like home and support feels like family*.