St Joseph's Residential Care

1-9 Blundell Boulevard, Tweed Heads South NSW 2486

Fees and Charges

Valid as at 1 January 2026

Your fees cover the care that you receive and your accommodation. A Government assessment of your assets and income helps to determine what you need to pay. Below are the fees you may be required to pay:

Care Fees	Explanation
Basic Daily Care Fee **$65.55 per day** **+** **Means Tested Care Fee (if applicable)** Determined by the Department of Human Services	**Basic Daily Care Fee** This fee is set by the Government at 85% of the Centrelink single Age Pension, regardless of whether or not you receive the Age Pension. **Means Tested Care Fee** This is an additional daily care contribution fee that is charged if you are assessed, by the Department of Human Services as being able to contribute to your care, otherwise the Government pays for your care.

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Accommodation Fees	Explanation
You can choose from 4 payment options See overleaf for payment options	In addition to your care fees, you may also be required to make an accommodation payment. The amount you're required to pay is determined by the Department of Human Services by completing a Request for a Combined Assets and Income Assessment for. This is not compulsory to complete but, if you choose not to, you'll be required to pay the full accommodation fee. This accommodation fee can vary based on the home and the suite type that you choose. There are four methods to choose from to pay for the cost of your accommodation: 1. Refundable accommodation deposit 2. Daily accommodation payment 3. Combination payment 4. Drawdown payment See overleaf for explanations and examples of your payment options.

Accommodation Fee Payment Options

There are four methods to choose from to pay for the cost of your accommodation:

Option 1 **Refundable Accommodation Deposit (RAD)** $700,000	**Explanation** A RAD is a single, lump sum payment, in the form of a loan, that is refunded to you or your family when you leave the home, subject to any outstanding fees and any retained amounts. Under this arrangement we will retain 2% of the RAD per year (for up to 5 years, to a maximum of 10%). This amount will not be refunded when you leave care. The remaining balance of the RAD will be refunded to you or your estate.

OR

Option 2 **Daily Accommodation Payment (DAP)** $146.71	**Explanation** A DAP is a recurring payment that accrues daily and is payable fortnightly. It's calculated using the Maximum Permissible Interest Rate (MPIR), which is set by the Government. A DAP is not refundable. DAP amounts are indexed twice yearly (on 20 March and 20 September), so the daily amount may change over time. Indexation does not apply to daily accommodation contributions (DAC) paid by residents eligible for government assistance with their accommodation costs.

OR

Option 3 **Combination Payment** For example **Refundable Accommodation Deposit (RAD)** $350,000 **+** **Daily Accommodation Payment (DAP)** $73.36 per day	**Explanation** You can choose to pay a combination of RAD and DAP. Your DAP will decrease because you've paid some money up front with your RAD payment. You can choose the % amounts of your RAD and DAP payments. For example, you could choose to pay a single, lump-sum payment that is 60% of the RAD. The balance owing (40% of the RAD) would be covered by a daily, non-refundable payment (DAP).

OR

Option 4 Drawdown Payment	**Explanation** You can choose to pay your DAP out of your RAD contribution. The fortnightly DAP is charged against the RAD balance held and adjusted for interest. When you leave the home, the RAD you paid will be refunded, less: (a) any DAP amounts that have been drawn down, (b) any agreed fees or charges, and (c) any legislated retention amounts. As a new resident, you have 28 days to choose your payment method. If this time expires and you haven't chosen a payment method, you'll be charged the DAP. After you've signed the contract, you can still change your mind about how you'd like to pay within 14 days. You can also change your payment from a DAP to a RAD at any point during your residency, but you can't change from a RAD to a DAP

If you have any questions, call us on 1800 632 314. Our Customer Service team will be happy to assist you with any questions you may have.

Fees and charges are accurate as of 1 January 2026 but are subject to change. Your final costs will be confirmed on the date of your admission, subject to receiving the assets and income assessment letter, if you choose to carry out this assessment.