



Christophorus House

Retirement Village

A.B.N. 32 001 781 013
Registered Office:
396 Pacific Highway Hornsby, NSW 2077
Patron: Dr h.c. Karl Kaltenbach OAM

Thank-you for your enquiry into the services offered by Christophorus House Retirement Village. To better inform you of our services and the aged care industry, we have attached an information pack that contains the following:

- Resident Application
- Prudential Compliance Statement
- Frequently Asked Questions (FAQ) sheet
- Income and Assets Assessment Form – Centrelink
- Information Sheets re: Refundable Accommodation Deposits (RADs) and Daily Accommodation Deposits (DAPs)

The process on entering aged care is quite complex as the industry is highly regulated by federal government. We hope that the information above will assist you in the admission process if you wish to proceed.

I after reading the enclosed material you would like to be considered and are **ready for placement** into our Village, you will be required to forward 3 forms to us.

1. The first form is the **Resident Application and Consent for Personal Information Use**, and it is important that as much of the form as possible is completed by the applicant or a representative.
2. The second form is the **ACAT Approval**. All residents in aged care need to be approved as suitable for care by the ACAT Teams that are attached to local hospitals. If the person wanting to come into aged care does not have a current approval, please contact the local ACAT and arrange for the assessment as soon as possible.
3. The third form is an **Income and Assets Assessment Form**, which is a letter received back from Centrelink or Department of Veteran's Affairs and may affect some of the fees and charges when in care. **You do not have to submit this information to Centrelink or DVA.** In which case, you may be charged the maximum charges applicable. CHR V however would request a copy of this form to determine capacity to meet financial obligations whilst in our facility.

Hostel Tel: (02) 9477 1636
Office Tel: (02) 9482 9804

Hostel Fax: (02) 9987 0212
Office Fax: (02) 9477 5768

ALL DONATIONS & BEQUESTS OF \$2.00 OR MORE TO CHRISTOPHORUS HOUSE ARE
TAX DEDUCTIBLE
REG. CHARITY CFN 12650

It is recommended that you request a printed medical summary report from the applicant's medical practitioner or GP, to assist us in assessing the type of care required.

Further information regarding the application process can be found in the **Frequently Asked Questions** sheet enclosed.

If you are not ready for placement but wish to be put on a deferred waiting list, please send the **Resident Application and Consent for Personal Information** form back to the Hostel Manager for processing. When you are ready for placement, please let us know and arrange for the **ACAT Approval** and **Income and Assets Assessment** to be forwarded to our office as soon as possible.

We hope that you find this information helpful and if you have any other questions please do not hesitate to contact the Hostel Manager or the CEO, on 9476 3161.

Denise Zhao – Hostel Manager.

Milan Telford – Chief Executive.

Hostel Tel: (02) 9477 1636

Office Tel: (02) 9482 9804

Hostel Fax: (02) 9987 0212

Office Fax: (02) 9477 5768

ALL DONATIONS & BEQUESTS OF \$2.00 OR MORE TO CHRISTOPHORUS HOUSE ARE
TAX DEDUCTIBLE
REG. CHARITY CFN 12650



Christophorus House

Retirement Village

Nature of Enquiry: Permanent or Respite: _____

Contact Details

Person making Enquiry Resident/Guardian/Family/Friend		Resident	
First Name:		First Name:	
Surname:		Surname:	
Street Number:		Street Number:	
Street Name:		Street Name:	
Suburb:		Suburb:	
Postcode:		Postcode:	
Phone:		Phone:	
Email:		Email:	
Details:			
Relationship:			
Person Responsible	<input type="checkbox"/>	Financial Attorney	<input type="checkbox"/>
Enduring Guardianship	<input type="checkbox"/>	Next of Kin	<input type="checkbox"/>
Medical Attorney	<input type="checkbox"/>	No Authority Held	<input type="checkbox"/>

ACAT Assessment

Has the resident been assessed by ACAT? _____ If yes, date of assessment: _____

How soon does the resident need to enter? _____

Centrelink Pension

Status ☐ Full Pension ☐ Part Pension ☐ No Pension

Pension No. Card Expiry

Medicare

Medicare No. Card Expiry

Veteran's Details

DVA Status ☐ Full Pension ☐ Part Pension ☐ No Pension

DVA Type ☐ Pensioner ☐ Non Pensioner

DVA Card ☐ Gold ☐ White ☐ Orange ☐ Unknown

DVA No. Card Expiry

Other Financial Matters

- Has the resident or guardian received independent financial advice? **Yes** or **No**
- How is funding being raised? Cash available or sell assets

Comments / Follow up

Signature _____ Date ____/____/____

Name _____

Office Use Only

Entered into Records ____/____/____

ACFI level estimate: _____

Surname:	
Given Names:	
Room Number:	

Resident Personal and Significant Details – F001

1. **Type of Admission:** Permanent ☐ (if Yes – Tick)
2. **Date of Admission:** ____ / ____ / ____
3. **Respite:** From: ____ / ____ / ____ to: ____ / ____ / ____
4. **Surname:** _____ **Given Name:** _____
5. **Preferred Name:** _____
6. **Date of Birth:** ____ / ____ / ____
7. **Marital Status:** Never Married / De facto / Married / Widowed
8. **Admitted from:** ____ / ____ / ____
9. **Last fixed address:** _____
10. **Length of time at that address (years, months)** _____
11. **Details obtained from:** Self / Spouse / Daughter / Son / Granddaughter / Grandson / Friend / Neighbour / Transfer letter / Verbal from transfer facility
12. **Medical practitioner of choice** (upon resident's admission, medical practitioner must be notified)
 Name: _____
 Address: _____
 Telephone: Bus. _____ AH. _____ Mob. _____
 Allergies: Medications (specify) _____
 Food (specify) _____
 Others _____

13. Religion _____ Does resident practice ☐ Yes ☐ No

a. If "Yes" name a church and religious leader

14. Country of Birth: _____ Main Language: _____

15. Emergency contact & Relationship

1st Contact: _____

Address: _____

Phone (Business) _____ Phone (Home) _____

2nd Contact: _____

Address: _____

Phone (Business) _____ Phone (Home) _____

16. Next of Kin & Relationship

Address: _____ Postcode _____

Phone (Business) _____ Phone (Home) _____

17. Person responsible for fees/charges & Relationship

Address: _____

Phone: (Business) _____ Phone (Home) _____

18. **Power of Attorney** ☐ Yes – if “yes” Enduring or Medical – attach evidence

Name of POA _____

Address _____

Phone (Business) _____ Phone (Home) _____

19. **Civic Duty**

Is the resident registered on the electoral role? ☐ Yes ☐ No

If “Yes” does the resident wish to continue to vote? ☐ Yes ☐ No

20. **Entry Issues**

Are there any issues that the family or carer would like to discuss with staff?

☐ Clothing Labels ☐ Partner’s Overnight Stay ☐ Fees and Charges

☐ Sexuality ☐ Safety ☐ Bringing in of Pets

☐ Family Visiting Hours ☐ Resident’s Outing

☐ Other _____

(Please refer to CHRV Policy & Procedures when discussing these issues with the resident or family)

21. **Emotional Support on Entry**

☐ Introduce to other residents, show amenities – dining room, activities room, lounge room

☐ **Safety:** show emergency call bell, explain fire safety system and evacuation plan, security code and doors

☐ Explain visiting hours, meal times, outings, church services

☐ Other – *specify* _____

22. Funeral Arrangement and Terminal Care Wishes

Are there any funeral arrangements? ☐ Yes ☐ No

If "Yes" name of funeral director _____

Address: _____

Telephone: _____

Any special terminal requests: e.g. burial / cremation _____

Are there any special religious or cultural practices regarding care of the body after death or special terminal care wishes should death be imminent?

If "Yes" specify: _____

23. Resident's signature (if resident unable to sign) representative or next of kin to sign

24. Signature and Designation of admitting staff member

Print Name _____ Date ____ / ____ / ____

=====

25. Separation: This section to be completed when the resident leaves the facility

Date & Time of Discharge or Departure _____

☐ Death ☐ Discharged to another facility ☐ Discharged Home

☐ Other _____

Signature of staff member _____ Name _____

Consent for Personal Information Use

CONSENT FORM TO COLLECT, USE AND DISCLOSE PERSONAL INFORMATION OF RESIDENTS/CLIENTS FOR THE PURPOSE OF PROVIDING AGED CARE SERVICES

PRIVACY ACT 1988 in accordance with Privacy Principles March 2014

In order for us to provide you with the quality care and service outlined in your contract with us, we collect from you as a resident or client, particular personal information such as your:

- Name, gender, address, telephone numbers, e-mail address
- Date of birth
- Medicare Number
- Pension / DVA Number
- Health Information
- Billing details
- Details of your health care professionals
- Details of your next of kin or responsible person
- Your health fund or insurer
- Records of our interactions with you
- Preference for particular activities and/or events; and
- Feedback on services

CHRV will endeavour to collect information directly from you. However, from time to time, we may also collect information from other sources, such as your family. It is important for us to have this information for the purposes of providing, managing and administering our services. This includes, but is not limited to:

- Providing quality health or aged care services to you
- Identify health risk factors for individuals
- Ongoing health monitoring
- Conducting research and developing our services
- Marketing, research and statistical analysis
- Complying with relevant laws and regulations
- To contact you in relation to any matter relating to you or the services provided to you

- Resolving complaints
- Assisting your treating doctors, nursing staff, other health professionals or carers in providing health or aged care services to you
- Our internal administrative requirement, including information required by our insurers and legal representatives
- Quality review, clinical audit, service-monitoring, planning, evaluation, client satisfaction and accreditation activities.
- Managing our relationship with you.

It is also important that we outline here what the main consequences may be if you do not provide all or part of the information requested.

- Our organisation may be unable to provide appropriate services and care
- Our organisation may be unable to meet individual requirements of the resident or client.

I have read and understood the above and consent to the intended uses and disclosures of the personal information that CHRV holds.

Client/Resident Name: _____

Signature: _____

Witness Name: _____

Signature: _____

Prudential Compliance Statement for Financial Year Ending 30 June 2014

Christophorus House Retirement Village Ltd – RACS: 0200

As an approved aged care provider, we have a responsibility under the *User Rights Principles 1997 (the Principles)* and *Aged Care Act 1997 (the Act)* to comply with the prudential standards. The prudential standards provide for the protection of accommodation bond balances, ensure sound financial management by approved providers and allow for the provision of information about the financial management of approved providers.

In accordance with the prudential standards, we advise that for the year ending 30th June 2014, we have repaid all bonds in the required timeframe. We guarantee that bonds will be repaid as they fall due for the 2014-2015 financial year by continuing to comply with our Liquidity Management Strategy.

In accordance with the Records Standard, we maintain a bond register. We have provided a copy of information held on the register to all bond holders, or their representatives, as at 30th June 2014. We commit to providing prospective residents with a copy of the latest Prudential Compliance Report and the associated Audit Opinion, and will make available on written request the full audited financial reports and the full Prudential Compliance Report.


A new Governance Standard was established during 2011-2012 that relates to the control, use and management of accommodation bonds. An investment management strategy is in place and bonds have only been used for approval purposes in 2013-2014.

Bond Agreements are required to be signed within 21 days of residents entering care. All Accommodation Bond Agreements entered into during 2013-2014 between CHRV and care recipients have been entered into in accordance with the Act, and all aspects of the Disclosure Standard have been met.

A copy of the full compliance statement and additional information is available upon written request.

Approved Provider Certification

I, Milan Telford, Chief Executive Officer of Christophorus House Retirement Village Ltd., certify that the particulars given in this statement are true and correct.



26th September 2014



Resident Application – Frequently Asked Questions

1) Who is eligible to enter residential care at CHRV Aged Care?

Any applicant is eligible to enter CHRV Aged Care, providing they have an **ACAT Approval**. All applicants must have a government Aged Care Assessment Team (ACAT) approval prior to entry into an aged care facility. These teams are located at public hospitals and they will assess the applicants care needs and then advise on the level of services they require.

2) Can I bring a car in with me?

No. Our facilities are designed to care for people whose care needs are assessed as requiring help with day to day living. People able to drive motor vehicles would, in almost all cases, not require that level of care.

3) What does it cost to enter residential care?

Basic Daily Fees, contribute to your daily living costs. They include a basic daily fee for residents based on approximately 85% of the full aged pension. Additional **Means Tested Care Fees** (which are set by the Department), may be payable, dependent on a person's private income and assets

4) What is a Refundable Accommodation Deposit (RAD)?

A Refundable Accommodation Deposit (RAD) is a lump sum style deposit. Full RAD as at 1st July for CHRV is: \$455,000.

5) What is a Daily Accommodation Payment (DAP)?

A Daily Accommodation Payment (DAP) is the equivalent of a RAD, but paid by interest only on a daily basis. DAPs as at 1st July 2014 are \$82.65 per day (\$30,164 per annum)

Accommodation payments can be either a full RAD, a full DAP, or a combination of the two types of payments. Further information can be provided upon request.

6) Will my home be counted as an asset if I enter care?

The value of your former home will not be counted as an asset if, when you enter the aged care home:

- i. **Your spouse or dependent child is living there;**
- ii. **A carer eligible for an income support payment has lived there for two years;**
or
- iii. **A close relative who is eligible for an income support payment has been living there for at least five years.**

7) What services are provided for my fees?

The services supplied are in accordance with the Quality of Care Principles 2014. For further information please contact the Hostel Manager.

8) Are there any additional charges I have to pay?

Yes, other additional services with charges may include:

- i. Personal effects such as clothing
- ii. Hairdressing
- iii. Alcohol and cigarettes
- iv. Postage and telephone costs
- v. Newspaper and magazines
- vi. Individual toiletry items of your choice
- vii. Pharmacy items which are individually ordered especially for you

9) What activities are available in the Facility?

There is a diverse range of social and leisure activities offered at CHRV. A program of activities is available on each noticeboard. Individual interests, customs, beliefs, cultures and ethnic lifestyles are encompassed by the diversional therapy service and your suggestions on the program are encouraged.

10) What are the steps in the admission process?

There are several stages in the admission process:

- i. **Enquiry:** A person seeking placement for themselves or a loved one contacts CHRV. An Application Pack is sent out which contains an Application form and other relevant information sheets.
- ii. **Application:** If a person is ready for placement, there are 3 forms that **MUST** be forwarded to our Administration office for the application to be processed:
 - a) **Resident Application and Consent for Personal Information** – completed by the applicant or a carer
 - b) **ACAT Approval ACCR** – this is a form that determines a person's eligibility to enter aged care and is completed by an Aged Care Assessment Team (ACAT). The phone number for the Referral Intake Service is 1800 455 511.
 - c) **Income and Assets Assessment** – The third form is an Income and Assets Assessment, which is a letter received back from Centrelink or Dept. of Veterans Affairs and may affect some of the fees and charges when in care. You do not have to submit this information to Centrelink or DVA. In this case, you may be charged the maximum charges applicable. A copy of the form whether submitted or not to Centrelink is required by CHRV for purposes of ascertaining ability to pay the agreed contract amount.

If the applicant is not ready for placement, the Application form is all that is required. Then, when a person feels that they are ready for placement, they should proceed with the Income and Assets Assessment and ACAT Assessment and forward copies of these to us as soon as possible.
- iii. **Site Meeting:** When a vacancy becomes available, the next potential applicant is contacted to have a meeting with the Hostel Manager and determination of suitability to come into care is made.
- iv. **Briefing Session:** If CHRV is able to meet the needs of an applicant, a briefing session is arranged to complete the necessary paperwork (including the contract for residency).
- v. **Admission to the Aged Care facility:** The resident is admitted to the village.



Information Sheet – Increasing Care Needs

What happens when care needs increase?

When a resident comes into aged care, they are offered a bed in a facility that can provide for their currently assessed care needs. It is common that these needs will increase over time. Sometimes these increases are gradual, but we often see resident's needs increase rapidly, especially after any falls.

CHRV provides general residential aged care services, with the ability to accommodate people who require support with day to day activities but still have a level of physical ability and independence. We do not have 24 hour stand up staffing, with only 1 staff member on sleep over for emergencies. Residents are required to have an amount of independent mobility (the ability to make their way to the dining room by themselves, using a walker if required).

If a resident's short term care needs are greater than those that can be cared for at the facility, they may be transferred to hospital until their condition improves to allow them to return to their home in the Village. When this occurs, it is always for the resident's safety. In these situations, the resident is not discharged and still has a bed available at the facility when their care needs can be safely met.

On some occasions, resident's long term care needs will remain at levels greater than those that can be met at any of our facilities. When we think that this is the case, we may transfer the resident to hospital for assessment. The hospital will independently review the care needs of our resident and will give an opinion of the required care needs. If the hospital confirms that the long term care needs are greater than can be met at our Village, then we may not be able to adequately care for the resident.

When a resident's care needs have been assessed as exceeding the current village's capabilities, they are not discharged. We may be required to issue a formal letter that states that a higher level of care placement is required than what CHRV is able to provide, but we are still committed to the care of the resident. It is important that families are aware of, and familiar with, care options that may be required by their loved ones at some point in time. It is very helpful if this awareness is achieved before a care crisis eventuates.

If a resident's care needs increase quickly, this prior awareness may help to alleviate some of the stress and anxiety associated with any move. We will always consult with our residents and their families about current and future care needs. If the need for a move is agreed to by all parties, we will do what we can to assist in securing a placement in another village. This assistance may include contacting other facilities about any vacancies and providing any information that will help in the process. However, we will need the assistance of families in this process to review suitable alternative accommodation and to make timely decisions. There are guidelines and protections for residents about their right to accommodation in residential care. These protections are referred to as Security of Tenure in aged care legislation and CHRV is committed to upholding all of the requirements to protect resident's rights.

1800 200 422

Mon-Fri 8am - 8pm
Sat 10am - 2pm[Home](#) > [Financial and legal](#) > Aged care homes: costs explained

Aged care homes: costs explained

The Australian Government pays for the bulk of aged care in Australia, but as with all aged care services, you may be asked by your service provider to contribute to the cost of your care.

You may be wondering how much it will cost if you enter an aged care home.

You can use our [Residential Care Fee Estimator](#) to help you estimate what costs your aged care home may ask you to pay.

There are strong protections in place to ensure that care is affordable for everyone. The Australian Government regulates the maximum costs you may have to pay. You will never be denied the care that you need because you cannot afford to pay.

Basic daily fee

A basic daily fee is used to contribute towards your day-to-day living costs such as meals, cleaning, laundry, heating and cooling. Everyone entering an aged care home can be asked to pay this fee.

From 20 March 2014 to 19 September 2014, the maximum basic daily fee for new residents (including respite residents) is up to \$46.50 per day. This rate increases on 20 March and 20 September each year in line with changes to the Age Pension.

How is the basic daily fee rate worked out?

For new residents, the maximum basic daily fee is 85% of the single person rate of the basic Age Pension. From 20 March 2014 to 19 September 2014, the single rate of the basic Age Pension is \$766.00 per fortnight, and 85% of the single rate of basic Age Pension is \$651.00 per fortnight or \$46.50 per day. This applies even if you are a member of a couple.

Further information on the Age Pension and a full list of current rates is available on the [Department of Human Services](#) website.

If you are a veteran, you may be eligible for assistance from the Department of Veterans' Affairs. For more information, contact [Department of Veterans' Affairs](#) on 133 254 or 1800 555 254 (for regional callers).

How will I know what rate I should pay?

When you enter an aged care home you will receive a letter from the Department of Human Services confirming your maximum basic daily fee.

Will my basic daily fee increase?

Yes. Your basic daily fee will be indexed on 20 March and 20 September each year in line with increases to the Age Pension. The Department of Human Services will let you know when the increases occur but you can also find the current rates of the basic daily fee on the [Schedule of Residential Fees and Charges](#).

Means-tested care fee

This is an additional contribution towards the cost of care that some people may be required to pay. The Department of Human Services 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 that apply to the [means-tested care fee](#). Once these caps are reached, you cannot be asked to pay any more means-tested care fees. Any income-tested care fees you have paid in a Home Care Package prior to moving into an aged care home will also contribute to your annual and lifetime caps.

Aged care means test assessments

Information on the governing rules of aged care means test assessments, including deemed income & exemptions, is available on the [Department of Human Services](#) website. For more information about how residential aged care can affect Centrelink payments, contact the Department of Human Services Centrelink directly on 132 300.

Accommodation payments

This is for your accommodation in the 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. The Department of Human Services will advise which applies to you based on an [assessment of your income and assets](#).

Fees for extra or additional optional services

Additional fees may apply if you choose a higher standard of accommodation or additional services. These vary from home to home. Your aged care provider can give you details of these services, such as hairdressing and Foxtel, and the fees that apply.

From 1 July 2014, aged care homes with dedicated extra service places are now required to publish their extra service fees on the [My Aged Care](#) website, their own website and in other relevant materials they provide to prospective residents.

Financial advice

You may want to consult with a financial adviser about your finances. There are various [government services and resources](#) that can help you obtain appropriate financial advice. It's a good idea to do some research to see what options work best for you.

Are there any provisions for financial hardship?

If you believe you will face financial hardship in paying your aged care costs, you can ask to be considered for [financial hardship assistance](#).

What if I entered an aged care home before 1 July 2014?

The costs for aged care homes changed on 1 July 2014. If you entered a home before 1 July 2014 you will continue to

pay the costs under the [old fee arrangement](#).

Means-tested care fee

The Australian Government pays for the bulk of aged care in Australia, but as with all aged care services, you may be asked by your service provider to contribute to the cost of your care. Depending on your income and assets you may be asked to pay a means-tested care fee.

Accommodation payments

The Australian Government pays for the bulk of aged care in Australia, but as with all aged care services, you may be asked by your service provider to contribute to the cost of your care. Depending on your income and assets you may be asked to pay an accommodation payment. This is for your accommodation in the home.

Paying for accommodation in an aged care home

How much you could be asked to pay towards your accommodation costs will depend on your financial situation. You may be asked to pay only part or no accommodation costs.

Income and assets assessment for aged care home costs

If you have made the decision or are thinking about moving into an Australian Government-subsidised aged care home, there are four main types of costs that you may be asked to pay.

What if I can't afford to pay

The Government recognises that not everyone can afford to pay aged care fees and charges. If you can't afford to pay, don't worry, there are hardship provisions to ensure that you can still receive the care you need.

Compensable residents

Occasionally a person may need to move into an aged care home after an injury or illness. If the injury or illness results in you being awarded compensation, it will affect the amount you contribute to the cost of your care.

Aged care costs if you entered care before 1 July 2014

On 1 July 2014, there were changes to the costs of Home Care Packages and aged care homes. These changes are part of reforms to the aged care system to make it more sustainable and affordable.

Last reviewed: August, 2014.

This information is provided subject to the My Aged Care terms of use, accessible via the Terms of use and Disclaimer links of the My Aged Care Website at <http://www.myagedcare.gov.au>

This information is for your general information and use only and is not intended to be used as medical advice and should not be used to diagnose, treat, cure or prevent any medical condition, nor should it be used for therapeutic purposes.

The information is not a substitute for independent professional advice and should not be used as an alternative to professional health care. If you have a medical problem, please consult a healthcare professional.

Except as permitted under the *Copyright Act 1968*, this publication or any part of it may not be reproduced, altered, adapted, stored and/or distributed in any form by any means without the prior written permission of the Department of Health and Ageing.

Copyright © Commonwealth of Australia ABN:36 342 015 855



Christophorus House

Retirement Village

BONDS IN THE HOSTEL

The current policy with regards to Bonds in the Hostel is covered by CG 3-17.

The Policy is as follows:

New Arrangements for Hostel from 1st July 2014

Under the Aged Care (Living Longer Living Better) Act 2013, the way the industry accommodation is to be paid for has changed. From 1st July 2014, residents can choose to pay for their accommodation by a refundable deposit, a daily payment, 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 monthly. A combination payment includes both a partial lump sum and daily payments.

CHRV (along with all aged care facilities in the industry) has had to increase its 'Refundable Accommodation Deposit' (RAD), from the current \$375,000 to \$455,000 due to lost retention revenue as a result of the new legislated aged care reforms.

Hence the current maximum Refundable Accommodation Deposit (RAD) is \$455,000.

If paying solely by way of a Daily Accommodation Payment (DAP) the daily rate would be \$82.65, (annual \$30,164) (calculated as 6.63% on the \$455,000).

Please Note: the Accommodation component of cost to enter and aged care facility should NOT be confused with the 'Residential Fee' component (as calculated by the Dept. Social Services), which pays for food and services and is usually approx 85% of the pension with a means tested fee applied if applicable.

A combination RAD and DAP results in a situation such as the following example:

Incoming resident pays a RAD of \$355,000, leaving an outstanding RAD of \$100,000 (\$455,000 less \$355,000). The payment of the DAP in the first month (say July) would be \$562.03 (\$18.13 x 31 days). The following table shows the position for each of the next 12 months.

Month	Opening Balance RAD	DAP¹	Days	Deduction
1 July	\$355,000.00	\$18.16	31	\$562.96
2 August	\$354,437.00	\$18.27	31	\$566.27
3 September	\$353,870.73	\$18.36	30	\$551.09
4 October	\$353,319.64	\$18.46	31	\$572.56
5 November	\$352,747.08	\$18.57	30	\$557.21
6 December	\$352,189.87	\$18.67	31	\$578.92
7 January	\$351,610.95	\$18.77	31	\$581.87
8 February	\$351,029.08	\$18.89	28	\$528.80
9 March	\$350,500.28	\$18.98	31	\$588.43
10 April	\$349,911.85	\$19.09	30	\$572.66
11 May	\$349,339.19	\$19.19	31	\$594.97
12 June	\$348,744.22	\$19.30	30	\$579.02

Note 1: (Agreed RAD - Opening Balance) x MPIR of 6.63% / 364

Note 2: The Daily Accommodation Payment rate continues to rise due to the difference between the agreed RAD and the opening balance widening each month. The RAD refund there-fore diminishes over time and is not so refundable in terms of a combination payment elective.

Key Features Statement

Description of quality, condition and amenity of room

Rooms are maintained in good condition. Some rooms have larger ensuites but smaller main areas and some rooms have smaller ensuites and larger main areas. Each room has a door to an outside balcony area. There is a small bar fridge and tea making facility area in each room. Each room is unique in ceiling design and aspect augmenting the residents individuality.

CHRV is a small facility with 24 beds adding to the homely atmosphere of the resident community.

Size of room (m2) excluding ensuite

Average size including ensuite is 23m2

Description of quality, condition, size and amenity of common areas to which a person living in this room would have access

CHRV has a main lounge with an adjoining sun room (which is able to be closed off) and a dining area; all together they make a large setting for family community functions. There are also sitting room areas downstairs and upstairs. Downstairs sitting room has computer internet access. There is a lift for access to the top floor. In the lounge there is Foxtel available.

There are beautiful garden settings and outdoor sitting areas.

Description of any specific accommodation or design features of the room to which a person in this room would have access.

Each room is unique in design (no two rooms are alike). There is an air-conditioner, a wall water heating system, and television antenna outlet. Rooms on the top floor have fans as well. All rooms have a bar fridge and tea making facilities.

Description of any additional care or services offered at no additional cost

Therapies such as foot bath massage weekly; a wide range of activities including bus outings, exercise groups, bingo/hoy, indoor golf, craft. All special days are celebrated as per the religious festivals, Melbourne Cup Day, St Patricks day etc., Special events such as Carols by Candlelight, entertainers, visitors who give talks, weekly talks on various themes, armchair travel, happy hour and many more such activities



Milan Telford
CEO