St Mary's Villa
Residential Aged Care

ACCOMMODATION PRICING INFORMATION

Room types

1. Deluxe: Single bedroom with private ensuite
The bedrooms are 17 ½ square metres with an adjoining private ensuite of 4 ½ square metres.

2. Classic: Single bedroom with shared ensuites
The bedrooms are 17 ½ square metres with an adjoining ensuite of 9 square metres. Each ensuite is shared by two bedrooms. The extra-large ensuites provide ample room for disabled residents to manoeuvre safely and have locks on each side for privacy.

3. Community: Twin share bedrooms with shared ensuites
The bedrooms are 25 square metres, with an adjoining ensuite of 4 ½ square metres. Two residents occupy each room, separated by privacy curtains. Each resident has their own bed, lockable bedside cabinet, sitting chair and built in wardrobe.

All bedrooms
Large windows are fitted with plantation shutters, and picture rails are provided for easy hanging of personal artwork and photos. A built-in wardrobe, bed, sitting chair and lockable bedside cabinet are provided. All rooms are air-conditioned. Ensuites are fitted with toiletry cabinets, handheld shower and grab rails.

Accommodation pricing

The Refundable Accommodation Deposit (RAD) per bed may be paid as a lump sum, or a daily accommodation payment (DAP), or a combination of both; residents may choose their payment method within 28 days of admission. The refundable deposit is converted to a daily payment rate by multiplying it by the "Maximum Permissible Interest Rate" (MPIR) and dividing by 365 days. This is charged from date of admission and set as at the date the agreement is signed. The MPIR is set by the Department of Health and Aged Care and is calculated quarterly.

The MPIR rate between 1 Oct 2026 – 31 Dec 2026 is 8.51%

Note: The period between admission and the payment of a lump sum RAD will incur the daily accommodation payment at the applicable maximum permissible interest rate (MPIR).

Examples of payment methods are as follows.

Scenarios	**Refundable accommodation deposit (RAD)**	**Refundable accommodation deposit (RAD)**	**Refundable accommodation deposit (RAD)**	**Daily accommodation payment (DAP)**	**Daily accommodation payment (DAP)**	**Daily accommodation payment (DAP)**
	Deluxe Room	**Classic Room**	**Community Room**	**Deluxe Room**	**Classic Room**	**Community Room**
Pay 100% of accommodation price as a lump sum.	$850,000.00	$550,000.00	$525,000.00	Nil	Nil	Nil
Pay 50% of accommodation price as a lump sum	$425,000.00	$275,000.00	$262,500.00	$99.09/day	$64.12/day	$61.20/day

Pay 0% of accommodation price as a lump sum	Nil	Nil	Nil	$198.18/day	$128.23/day	$122.40/day

SUMMARY OF FEES AND CHARGES

Daily care fee ($68.93 – 85% of pension rate) as of 20 September 2026

This fee is the same for all residents. As this fee is linked to Centrelink pension rates, it is indexed every March and September.

Accommodation payment (based on bed price & type)

Accommodation payment information is shown on the previous page. All residents entering St Mary's Villa agree to pay the published rate, unless documentary evidence is provided of financial disadvantage. For more information, please contact the General Manager or Director of Nursing at the Villa, or visit the My Aged Care website.

Means Tested Fees (Services Australia determined – subject to annual $37,055.98 & lifetime $88,934.57 caps)

Some residents with sufficient financial assets or income will also be asked to pay a means tested fee as a contribution to care costs. This fee is not kept by the Villa but is returned to the government. The fee is calculated by the Services Australia based on information provided by residents in the *Residential Aged Care – Calculation of your cost of care* ***SA457 form*** *or* ***SA485*** *if you are a pensioner.* Services Australia reviews the amount every 3 months.

According to the Services Australia website: "People who don't provide income and asset details will pay maximum fees for aged care services up to the cap."

Means tested fees can be quite substantial, so prospective residents are strongly advised to seek financial advice and complete the fees estimator on the My Aged Care website.

Additional charges

Residents may request additional services, such as a private telephone, newspaper or hairdressing, which are provided at additional cost.

Financial advice

Fees and charges in aged care are very complex. In addition, the treatment of assets, especially the family home, can impact on aged care fees and pension entitlements.

We strongly advise that residents and their families seek independent financial advice and information.

Some suggested sources include:

- My Aged Care Website
- My Aged Care Information Line PH: 1800 200 422
- A Financial advisor who specialises in aged care
- Department of Human Services (Services Australia) humanservices.gov.au/aged care or to book a free face-to-face appointment to speak with an Aged Care Specialist Officer, you can call 1800 227 475 on weekdays from 8am to 5pm.
- For Veterans Free call 1800 VETERAN (1800 838 372)
- Services Australia Financial Information Service (FIS) 132 300 to speak in another language call 131 202.