Financial Information Statement

(FROM 1 OCTOBER 2026)





Residential Home Caulfield

Gary Smorgon House

4-8 Freeman Street Caulfield, Melbourne, Victoria 3162
(Incorporating Melbourne Hebrew Memorial Nursing Home)

For more information

Our team is here to help

Contact person
Binita Patel
0474 132 145

Email
RACadmissions@jewishcare.org.au

Phone
03 8517 5578

Website
www.jewishcare.org.au

JewishCare
Enriching Lives

Whether considering respite or permanent care and accommodation, Jewish Care has a dedicated team of aged care professionals who are ready to guide and support you.

Rooms

Standard	**Single room (15.05 – 15.44 m2)** with private en suite (4.26 m2)
Superior	**Single room (15.06 – 17.83 m2)** with private en suite (4.26 m2)
Premium	**Single room (21.98 – 24.63 m2)** with private en suite (4.26 m2)

Fees and Charges

Basic Daily Care Fee	A maximum amount that everyone pays to contribute to the costs of daily living. *(This is calculated at 85% of the base rate for the single aged pension)*	**$68.93** per day
Accommodation Costs	A varying cost for your room based on an income and asset assessment from Services Australia. *(There are 3 options based on your financial situation)*	
Maximum Permissible Interest Rate (MPIR)	Relevant interest rate applicable to accommodation fees and charges (***1 October 2026***). Indexation is applied to this on March 20 and September 20 each year.	**8.51%**
Non-Clinical Care Contribution	This is Means-tested. The fee is determined by Services Australia.	Daily Cap **$109.45** Lifetime cap **$140,652.80**
Hotelling Contribution	This is Means-tested. This fee is determined by Services Australia.	Daily Cap **$22.15**

A four-year cap also applies to the non-clinical care contribution. The fee ceases after a person pays it for four years, even if they have not reached the lifetime cap amount.

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Accommodation Payment Options

Refundable Accommodation Deposit **(RAD)**	Full Lump sum, which is refundable minus the retention amount *(2% a year for 5 years. This is calculated daily and applied monthly.)*
Daily Accommodation Payment **(DAP)**	Pay daily interest based on the accommodation room price *(non-refundable)*
Combination Payment	Part **RAD** part **DAP** *(Subject to retention and indexation)*
Draw Down (after payment option)	Pay the **DAP** using the funds paid as the **RAD**

Respite Stay Options

Jewish Care have a minimum of 14 days respite.

Basic Daily Care Fee	**$68.93** *(respite must be paid 14 days in advance)*

Permanent Stay Options

Experience	RAD	DAP	Combination
Standard	$850,000	**$198.18**	$425,000 (RAD) = **$99.09** (DAP)
Superior	$958,000	**$223.36**	$479,000 (RAD) = **$111.68** (DAP)
Premium	$1,050,000	**$244.81**	$525,000 (RAD) = **$122.40** (DAP)

Integrated Fees & Charges

RAD	DAP	Basic Daily Care Fee	Non-Clinical Care Contribution	Hotelling Contribution	Daily Costs Full DAP	Daily Costs RAD/DAP Combo
$850,000 $0.00	$0 **$198.18**	$68.93 $68.93	TBA	TBA	**$267.11**	**$168.02**
$958,000 $0.00	$0 **$223.36**	$68.93 $68.93	TBA	TBA	**$292.29**	**$180.61**
$1,050,000 $0.00	$0 **$244.81**	$68.93 $68.93	TBA	TBA	**$313.74**	**$191.33**

JewishCare
Enriching Lives

Residential Home Windsor
Hannah & Daryl Cohen Family Building
K11 Union Street
Windsor, Victoria 3181
(Entrance Cnr Union Street and Punt Road)

Residential Home Carnegie
Smorgon Family Building
1 Wahgoo Road
Carnegie, Victoria 3163

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