

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, contact:

Binita Patel – 0474 132 145

RACadmissions@jewishcare.org.au

www.jewishcare.org.au

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. <i>This is calculated daily and applied monthly.</i>)
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 <i>(respite must be paid 14 days in advance)</i>
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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

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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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