Residential Aged Care

Information Pack

Known locally as “Bilyara”

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Information Pack

Residential Aged Care

General Information

We understand that moving is a major change. You need to feel comfortable and get to know us here at Cowra Retirement Village and we need to get to know you. To help us learn more about each other, we will be having some important conversations along the way. With this Information Pack, we hope to give you the information you need to get to know us a little better and to help you have the knowledge to make the right choice for you.

Cowra Retirement Village offers both Respite and Permanent Residential Care. You need to be assessed by the Aged Care Assessment Team (ACAT) to be eligible for both types of care. If you have not already been assessed for care in an aged care home, including residential respite, you (or your nominated representative) need to call My Aged Care on 1800 200 422. My Aged Care Staff will ask you questions about your current needs and circumstances so they can refer you for an assessment.
If your care needs show that you might be eligible for care in an aged care home, you will be referred for a free assessment with a member of your local Aged Care Assessment Team (ACAT).

You may be eligible for care in an aged care home if you are:

- an older person who can no longer live independently at home
- a younger person with a disability, dementia or other special care needs that are not met through other specialist services.

Admission Information

To be eligible for admission into Cowra Retirement Village, there is an Application Pack for you to fill in. This process helps us to determine if your needs are in line with what Cowra Retirement Village can provide for you. If you would like to talk to us more about the application process, please contact our Admissions Officer on 02 6341 1666.

If your application is successful, our Admissions Team will be in touch to arrange a pre-admission interview and finance discussion.

Additional items you will need to bring with you to the pre-admission interview are:

- A current Health Summary from your GP
- A current Medication Chart from your GP

Pre-admission interview discussion items include:

- Advance Care Plan (if not already provided)
- Medical Assessment
- Food and Nutrition requirements

Residential Respite Care

If your carer(s) are unable to care for you at home for a short period, or they would like a break from caring for you, you may be eligible for respite care. Respite Care is a short stay at a Residential Aged Care facility like Cowra Retirement Village where we can take care of you for a while so you can rest and/or recover or your carer(s) may need a break as well.

You can access residential respite care for up to 63 days per financial year at a reduced rate, subsidised by the Australian Government.

Residential Permanent Care

If you are unable to care for yourself or be cared for at home, Cowra Retirement Village offers long-term permanent care. We can help to take the burdens of everyday living away so you can relax and rest.

We aim to provide a comfortable and safe environment for you to call home. We have individual rooms with ensuites and many spacious common areas for you to enjoy.

Some of the care and services provided at Cowra Retirement Village are:

Accommodation Services:

- utilities
- furnishings
- bedding
- cleaning
- laundry
- basic toiletries
- meals
- waste disposal

Personal Care & Wellbeing Services:

- bathing, showering, personal hygiene, and grooming
- maintaining continence
- eating
- dressing
- moving
- communicating
- emotional support
- administering medicines and carrying out treatments
- arranging access to health professionals
- assistance in emergencies
- managing effects of any cognitive impairment
- physiotherapy and podiatry care
- hand and nail care
- daily activities
- bus trips and hairdressing services *(additional cost)*
- church services

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What you need to know prior to admission

Family and friends are encouraged to visit as you wish. There are no set visiting hours, however, reception hours are Monday to Friday: 8am – 4pm. Outside of these hours, the reception doors are locked. There is a call button to the left of the reception doors outside that can be pressed which will alert staff that someone is waiting.

All clothing, including socks, must have the resident's name labelled or printed on the items. Iron-on labels can be ordered online from various retailers or a black laundry marker can also be used.

Resident safety is one of our highest priorities as well as making sure you and your family feel at home. It is important that we put certain measures in place to ensure the safety, comfort, and wellbeing of our residents. To make this as simple as possible, we have outlined some information below that will enable us to work together to achieve these goals:

Footwear - shoes are best kept flat and well fitted. High heels and narrow heels are discouraged due to the increased risk of falls while wearing them.

Chairs - should be sturdy and of a suitable height and depth for the resident. Chairs that are too low and soft can be very difficult for the elderly to get out of. Please ask the Clinical Team for advice in this area. If a resident needs or likes their feet up, a recliner chair is preferred over a footstool.

Linen – bedspreads, linen, blankets, pillows and towels are provided, however, if you would like to bring your own in to further personalise your room, this is accepted.

Beds and Fridge – a bed and small fridge are available in every room *(exception – Dementia Wing do not have a fridge in the resident rooms)*.

Mats – are not allowed in resident rooms as they present a trip hazard.

Clutter – it is best to keep furniture and furnishings to a minimum to allow free and safe movement within the room.

Furniture – is supplied by Cowra Retirement Village for respite residents. When a resident becomes permanent, the furniture (excluding bed and bedside table) needs to be provided by the resident and/or family, ie, chair/recliner, tv cabinet, coffee table/cabinet, etc.

Electrical Tagging – tagging of your personal electrical items will be provided internally by Maintenance staff. This will be completed upon permanent admission.

Restricted Items – electric blankets, electric jugs, glass tables and/or glass cabinets are not permitted.

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Frequently Asked Questions

1. Can I bring my own bed?

Yes, however, a risk assessment by our Physiotherapist is required prior to approval being given.

2. Can I bring my own linen?

Yes you can, however, we do supply linen if you do not wish to bring your own.

3. Can I have my own food and alcohol in my room?

Yes. We provide a small fridge in your room and you may stock drinks and food as you wish.

4. Can I have a kettle in my room?

Yes, however, a risk assessment must be completed prior to approval being given.

5. What day does the hairdresser come?

This may vary at times but is usually every Tuesday. The hairdresser operates independently of CRV and sets their own prices. We will pay the hairdresser directly and the cost will on charged to your monthly account for payment.

6. Are rooms shared or private?

All of our rooms are single rooms with a private ensuite.

7. Can I bring my own pot plants/garden ornaments/outdoor setting?

The area outside your room can be individualised with pot plants and outdoor furniture if you wish. You are not permitted to obstruct the pathway with any items.

8. Can my pets come to visit?

Pets are allowed to visit but must remain on a leash the entire time and any "mess" made must be cleaned up.

9. What are the visiting hours?

There are no set visiting hours, however, we ask that visits occur at "reasonable times".

10. What if I don't like the food?

We have several options available at every meal time. If you are unhappy with the selection, please let staff know. The Chef and/or Facilities Assistant will see you to discuss the options available.

11. Can I have a telephone connected in my room?

We recommend having a landline telephone connected to your room or have a mobile phone you can use for personal calls. We are not always able to guarantee the availability of a spare phone when someone may call to speak with you. Contacting your telephone provider or Datavoice Communications is the best way to get this process started.

12. Can my family do my laundry?

Yes, we do provide a full laundry service however your family can do your laundry if you wish.

13. Can I self-medicate?

Yes, however, one of our RN's will need to assess you for competency. You will also need your GP's approval.

14. Do you accept NDIS clients?

No we do not accept NDIS clients.

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Fee Information

The financial arrangements around aged care can be quite complicated. We will try to break it down for you here:

DAILY CARE FEES

Basic Daily Care Fee: All residents in aged care are required to pay a basic daily care fee. This fee is used for covering the day-to-day living costs of residents such as meals, heating, cleaning, etc.

The basic daily care fee is set at 85% of the single aged pension. This fee increases as the pension increases *(20th March and 20th September each year)*.

Hotelling Contribution & Non-clinical Care Contribution: The amount, if any, will depend upon the outcome of a Centrelink Assets & Income Assessment. Hotelling & Non Clinical Care Contribution is an additional contribution towards the cost of your care. This effectively means that you pay a higher share of the cost of your care and the government pays less.

This fee is calculated by either Services Australia or Veterans' Affairs (DVA). You will need to complete a "Residential Aged Care – Calculation of your cost of care" and/or "Residential Aged Care – Property Details Assessment" form and lodge it with either Services Australia or DVA. This can be done prior to moving into Permanent Care (*not applicable for Respite Care*). You will receive a letter back from either Services Australia or DVA which will inform you if you must pay the additional means tested care fee.

The Hotelling & Non Clinical Care Contribution is a calculated fee for each day of care. Generally, if assets are above a set amount or assessable annual income is above a set amount, a means tested care fee will apply. If the means tested care fee is applicable, it is capped at an annual amount. Once the cap is reached, this fee reduces to zero for the rest of that year (the year begins from your admission date). It reduces permanently to zero once you have reached the lifetime cap. The My Aged Care website has a fee estimator that can be useful when trying to see what you may have to pay: https://www.myagedcare.gov.au/how-much-will-i-pay

ACCOMMODATION PAYMENTS

Some residents will have their accommodation costs met in full or part by the Australian Government. Others will need to pay the full accommodation price set by Cowra Retirement Village. Services Australia will advise which applies to you based on the assessment of your income and assets.

If assessed assets are under a set amount, you will be a fully supported resident, which means the Australian Government will cover your accommodation costs.

If assessed assets are between a set amount, a partial accommodation payment (called an accommodation contribution) will be required. Services Australia will advise what portion the resident pays and the Australian Government will pay the balance.

An incoming resident with assets above a set amount will be required to make a full accommodation payment.

The current Accommodation prices for Cowra Retirement Village vary depending on the room.

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Accommodation Payment Types

There are various options relating to how an Accommodation Payment can be made.

Refundable Accommodation Deposit (RAD): A RAD is a lump sum payment which is partially refundable when a resident leaves Cowra Retirement Village.

RAD/DAP combination: Residents can also choose to pay a partial lump-sum RAD (amount determined by the resident) and use a rental-style DAP to make up the difference. Residents may choose to deduct the DAP from the RAD, effectively reducing the RAD, *or* the DAP can be invoiced and paid monthly, preserving the RAD amount paid to be partially refundable, less the 2% we are required to retain annually.

Daily Accommodation Payment (DAP): A DAP is a rental-style daily payment, calculated using a government interest rate and the following formula: (RAD x interest rate) divided by 365 days.

Partially supported payment options:

Daily Accommodation Contribution (DAC): A DAC is the daily amount the DHS will advise you to pay if you are assessed as needing to pay a partial accommodation payment. This fee is re-assessed by Services Australia several times per year and may change (either more or less).

Refundable Accommodation Contribution (RAC): A RAC is a lump sum payment, like the RAD. The RAC is calculated based on the DAC Services Australia allocates you. The DAC is converted to a RAC amount, and you can pay the RAC amount if you wish. As the DAC may change throughout the year, this will also affect the RAC amount. If the DAC goes up, the RAC will go up. If the DAC goes down, the RAC will go down.

All residents, unless a RAD is paid on or before the admission date, will be charged a DAP until a Services Australia fee letter is received. This payment type can be altered if the fee letter indicates a different result or if you decide to pay your Accommodation costs with a RAD payment.

From 1st November 2025, Cowra Retirement Village is required to retain 2% annually for up to 5 years from all Refundable Accommodation Payments held.

Please see the attached fee schedule for a more specific look at the fees and charges for Cowra Retirement Village.

Fee Schedule

Residential Aged Care

"BILYARA"

Current as @ 1st July 2026

Basic Daily Care Fee *(85% of single aged pension)*	$66.80 per day
Hotelling Contribution ****Maximum per day*	$22.15
Non-clinical Care Contribution ** *Maximum per day*	$107.32

Note: Basic daily care fee applies to all respite and permanent care residents. Hotelling Contribution and Non-clinical Care Contribution fees will be advised by Services Australia.

Non-clinical care contribution (daily) cap	$107.32
Non-clinical care contribution (lifetime) cap	$137,917.01

Note: 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.

Maximum Permissible Interest Rate	8.43%
Accommodation Payment (RAD amount)	$400,000 - $460,000
Daily Accommodation Payment (DAP amount)	$400,000 = $92.38 $430,000 = $99.31 $460,000 = $106.24

Note: DAP amounts are subject to indexation.

Minimum permissible asset level	$64,500

Note: The minimum permissible asset level is the minimum assets a resident must be left with if they pay at least part of their accommodation costs by refundable deposit

Refundable Accommodation Payment (RAD) Retentions	2% annually for up to 5 years.

* * * The fees listed in the above schedule are a guide only and may vary throughout the year. We recommend that all potential residents have a meeting with a Services Australia Aged Care Specialist to determine their exact financial obligations* * *