Australian Nursing Home Foundation Ltd (ANHF)

Chow Cho-Poon Nursing Home

Accommodation Pricing
& Key Features Statement

Chow Cho-Poon Nursing Home is situated in the vibrant inner-city suburb of Earlwood, offering scenic views above Cooks River and close proximity to popular parks and recreational facilities. With 46 beds, the home provides a comfortable and supportive environment for residents. Just moments from Earlwood Village, it offers easy access to local amenities including cafés, supermarkets, leisure centres, clubs, and the library.

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Room Types

Room Category	Single with no en-suite
Size	10 to 12 sqm (approx.)
Maximum number of residents in each room	1

Room Category	Double with no en-suite
Size	20 sqm (approx.)
Maximum number of residents in each room	2

Amenity of Rooms

- Air-conditioning
- Electric bed to safeguard the level of care for each resident
- Bedside table with lockable drawer
- Built-in wardrobe
- Comfortable visitor's chair
- 24-hour Nurse call system for safety assurance at all times

Common Areas

- Purpose built very large open activities room
- Large dining and lounge room
- Library
- Garden areas and covered courtyard
- Exercise and fitness equipment
- Pantry area for refreshments
- Chinese television programs on flat-screen television
- Piano and audio equipment
- Sitting areas to greet guests

Other Features

- Fresh, nutritious seasonal meals prepared on-site by our in-house cook
- Chinese menu
- Free WiFi for residents and guests
- Hairdressing
- Beauty therapist

- Comprehensive recreational activities program
- Celebration of cultural events and birthdays
- Art and craft activities
- Music Therapy
- Social activities and outings
- Wide range of therapeutic and gerontech programs
- In-house laundry services

Clinical and Other Services

- 24-hour care by a registered nurse
- Physiotherapy
- Pain Management Program
- Psychologist and geriatrician referral services
- Pharmacy service
- Dietician
- Speech pathology
- Podiatry
- Dental, vision and hearing care referral services
- Palliative Care and End-of-Life Care
- Respite Care

Chow Cho-Poon Nursing Home Fees and Charges

Five types of aged care home costs and fees for everyone entered into residential care from 1st November 2025

1. Basic daily fee

Everyone pays a basic daily fee. This fee covers the day-to-day services such as meals, cleaning, facilities management, maintenance and laundry.

This fee is to be paid monthly. The fee applies for every day you are a resident, including days when you might be away overnight—for example, on holiday or in hospital.

The basic daily fee is set at 85% of the single person rate of the basic age pension. The government updates it on 20 March and 20 September each year in line with increases to the age pension. Current rates are published on the Department of Health website.

2. Higher Everyday Living Fee (HELF) (Optional)

A standing (written) or ad hoc agreement from residents or their authorized financial representatives will be obtained prior to arranging and providing any HELF services.

This fee applies to everyone's care and services that go beyond the minimum care and service requirements prescribed by current legislative provisions, some examples are listed below as reference:

- Hairdressing
- Beautician
- Clothing labels
- Test and tagging of personal electrical items
- Personal use Satellite TV station(s)
- Outing-associated expenses
- One-on-one escort services for individual outings
- Dedicated personal furniture and assistive aids
- Private therapy / allied health services
- Non-Medicare cover treatment
- Non-PBS cover medications
- Private function room hire
- Personal choice purchases e.g. Uber Eat, or online shopping

3. Hotelling Supplement Contribution

- Currently the government pays the Hotelling Supplement for all residents. From 1 November 2025, residents who can afford it will contribute towards some or all of the Hotelling Supplement. The government will continue to pay the rest, including the full Hotelling Supplement for those who are unable to afford to contribute.
- The amount you pay is determined by the result of your income and assets assessment application by Services Australia or the Department of Veterans' Affairs (DVA) if applicable.
- **Daily Cap:** $22.15.

4. Non-Clinical Care Contribution (NCCC)

- The amount you pay is determined by the result of your income and assets assessment application by Services Australia or the Department of Veterans' Affairs (DVA) if applicable.
- You will not begin contributing to the NCCC until you are paying the full hotelling supplement contribution.
- **Daily cap**: $109.45.
- **Lifetime cap**: A lifetime cap of $140,652.80 applies, meaning you will stop paying the NCCC once you reach this amount or after four years of payments, whichever comes first. Any fees paid under the Support at Home Program also count towards this lifetime cap.

5. Accommodation costs

The Accommodation Payment is determined by the ANHF Board and may be adjusted from time to time.

The nursing home charges Refundable Accommodation Deposits (RADs) and the corresponding Daily Accommodation Payments (DAPs) up to a maximum of:

Room Type	RAD	DAP (base on MPIR* 8.51% as of 01/10/2026 and any new admission before this date should refer to the old rate)
Single with no en-suite	$420,000	$97.92
Double with no en-suite	$370,000	$86.27

*MPIR = Maximum Permissible Interest Rate

- Residents can choose one of three accommodation payment options to suit their financial situation.
    a) **Refundable accommodation deposit (RAD) / contribution (RAC)**
    This is a refundable accommodation amount. This refundable lump sum is to be determined on the outcome of your income and assets assessment.
    New Retention rule
    From 1st November 2025, aged care homes can deduct 2% per year from a newly admitted resident's RAD or RAC. This is worked out daily and taken monthly, for up to five years only, no matter how long the resident stays.

    b) **Daily accommodation payment (DAP) or contribution (DAC)**
    This is a rental style of daily accommodation charge. This charge is to be determined by the government based on the outcome of your income and assets assessment. The Daily Accommodation Payment (DAP) will be calculated from the room price and RAD paid. DAP for permanent residents will go up or down twice a year (on 20 March and 20 September) based on Consumer Price Index (CPI).

    c) **A combination of refundable RAD/RAC and DAP/DAC**
    This is when you combine the two types of payments to meet your costs. You can split the combination any way you choose. The daily payment is calculated by applying the Maximum Permissible Interest Rate (MPIR) to the unpaid RAD/RAC amount.

An example is as follows:

Resident A enters into a single room and chooses to pay the RAD 50% as a lump sum and 50% as a d aily payment.

Resident A would therefore pay a lump sum of $210,000 and a daily payment (DAP) of $48.96. This daily payment is calculated as follows:

Unpaid lump sum - $210,000

Maximum Permissible Interest Rate – 8.51%

DAP ($210,000 x 8.51%) divided by 365 days - $48.96

Within 28 days of entering the facility residents must advise the management of the Nursing Home which option they wish to choose.

From the date of entry and pending advice of the resident's preferred option of payment, resident will be charged the Daily Accommodation Payment (DAP).

Where the resident chooses to pay by lump sum (RAD), the DAP will be charged until the lump sum is paid.

It is recommended that you seek professional financial advice to see which payment option.

Note: Above information is also available on MyAgedCare website.

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