LUTHERAN AGED CARE Fees & Charges

Fees payable by a resident in an Aged Care Facility are regulated by the Commonwealth Government of Australia. Before you enter permanent residential care, you should have your means assessed to see if you're eligible for Australian Government assistance with fees and accommodation costs. The fees you pay will depend on the outcome of your means assessment. All fees must be clearly written in to your agreement.

Make an appointment with the Aged Care Specialist Officer located in your local Services Australia Service Centre. An appointment can be made by calling 1800 227 475 or by asking for an appointment at your local Services Australia Service Centre.

If you choose not to have your means assessed, you will not be eligible for assistance with your accommodation, and your provider can ask you to pay:

- the full hotelling contribution and non-clinical care contribution, and
- the accommodation price you agreed on before you entered care.

To complete a means assessment, fill in the

- Residential Aged Care Calculation of your cost of care form (SA457) or
- the Residential Aged Care Property details for Services Australia and DVA customers form (SA485).
- If Services Australia or DVA already have your financial details, you may not need to complete a form to have your means assessed. Check if you should complete an Aged care calculation of your cost of care form at Services Australia

Once your assessment is complete, Services Australia will send you a fee advice letter.

You should lodge your request for a means assessment as early as possible – even before you enter an aged care home. If your assessment is finished before you enter, the results are valid for 120 days unless there is a significant change in your circumstances.

UNDERSTANDING FEES FOR AGED CARE HOMES – 1 July 2014 fee arrangements

If you have moved into an aged care home for permanent care, you will pay fees under one of two arrangements:

- 1 July 2014 fee arrangements
- 1 November 2025 fee arrangements

This may apply to you if:

- You first enter permanent residential care before 1 November 2025
- You first enter permanent residential care on or after 1 November but were approved for or access a Home Care Package on 12 September 2024

If these conditions don't apply to you then you will be under the 1 November 2025 fee arrangements.

Understanding fees for aged care homes – 1 July 2014 fee arrangements

FEES YOU MAY PAY

Before you enter permanent residential care, you should have your means assessed to see if you're eligible for Australian Government assistance with fees and accommodation costs. The fees you pay will depend on the outcome of your means assessment.

All fees must be written in your resident or service agreement, your accommodation agreement and the optional higher everyday living agreement.

You may need to pay some or all of these fees:

- Basic daily care fee
- Means tested fee current as at 1st of October 2026
    - Annual Cap $37,055.98
    - Lifetime Cap $88,934.57
- Accommodation costs
- Fees for options services

UNDERSTANDING FEES FOR AGED CARE HOMES – 1 November fee arrangements

If you have moved into an aged care home for permanent care, you will pay fees under one of two arrangements:

- 1 July 2014 fee arrangements
- 1 November 2025 fee arrangements

This may apply to you if you first enter permanent residential care before 1 November 2025

However, if you were approved for or accessing a Home Care Package on 12 September 2024, you are protected by the "no worse off principle" and will pay fees under the 1 July 2014 arrangements.

FEES YOU MAY PAY

Before you enter permanent residential care, you should have your means assessed to see if you're eligible for Australian Government assistance with fees and accommodation costs. The fees you pay will depend on the outcome of your means assessment.

All fees must be written in your resident or service agreement, your accommodation agreement and the optional higher everyday living agreement.

You may need to pay some or all of these fees:

- Basic daily care fee
- Hotelling contribution
- Non-clinical care contribution
- Accommodation costs
- Higher everyday living fee

Following is an outline of the residential aged care fees as of the 1st of November; of which you may need to pay some or all of these fees.

BASIC DAILY CARE FEE (BDCF) - payable by all residents entering care.

The Basic Daily Care Fee (BDCF) is a legislated fee and payable by all residents. This fee increases in line with the Australian Age Pension on the 20th of March and September each year. All residents pay this fee which covers costs for daily living services, including meals, cleaning, laundry and utilities.

The current Daily Care Fee is $68.93 per day.

HOTELLING CONTRIBUTION

People who can afford to will contribute more towards their daily living costs through a hotelling contribution. Services Australia will tell you if you need to pay a hotelling contribution and if so, how much you need to pay. This is based on your means assessment. The maximum amount changes with indexation in March and September.

Currently the maximum current Hotelling contribution is $22.15 per day.

NON-CLINICAL CARE CONTRIBUTION (NCCC)

People who need to pay the maximum hotelling contribution may also need to pay a non-clinical care contribution. This fee contributes to personal care costs such as bathing and mobility assistance.

Services Australia will tell you if you need to pay a NCCC and if so, how much you need to pay. This is based on your means assessment. The maximum amount changes with indexation in March and September each year. Daily and lifetime caps apply.

> Visit MyAgedCare.gov.au for current fee rates. You can also get an estimate of your aged care fees using the aged care home fee estimator.

NCCC will be levied for a maximum period of four (4) years or to a Lifetime Contribution Cap currently set at $140,652.80 and includes any NCCC Support at Home Contributions.

Currently the maximum daily NCCC is $109.45 per day.

REFUNDABLE ACCOMMODATION DEPOSIT (RAD)

Residents with assets greater than $219,858.40 will be asked to contribute a Refundable Accommodation Deposit (RAD), which is a lump sum contribution to the cost of accommodation. The legislation states that on payment of a Refundable Accommodation Deposit the resident must be left with a minimum of $66,500 in assets.

The Refundable Accommodation Deposit is refundable to the resident on departure subject to any deductions such as the Basic Daily Care Fee (BDCF), Hotelling Contribution, Non-Clinical Care Contribution (NCCC) or any other costs which may be payable at this time as agreed.

You can choose to pay your accommodation costs as:

- a lump sum refundable deposit that is refunded when you leave care, less any retention amounts and any fees that you agree to draw down from it, or
- a Daily Accommodation Payment (DAP) that is not refunded when you leave care, or
- any combination of lump sum and daily payment.

Until you pay a lump sum, you will pay by daily payment. You can pay a lump sum at any time after you enter care.

A lump sum payment is considered an asset for aged care purposes. This means it is counted in your means assessment and may affect your hotelling contribution and non-clinical care contribution.

If your chose a combination payment, you can choose to draw your Daily Accommodation Payment (DAP) from your lump sum. Over time, this will increase your Daily Accommodation Payment (DAP) unless you top up the lump sum. Your provider may also agree to draw other fees from the lumber sum, like your Basic Daily Care Fee (BDCF).

NEW ACCOMMODATION ARRANGEMENTS

If you first enter permanent residential care on or after the 1 November 2025, the new accommodation arrangements apply. These include:

- **Refundable deposit retention** – if you pay a lump sum, your provider keeps 2% of your lump sum per year. This amount is not refunded when you leave care. After 5 years in care, no further retention amounts will be deducted.
- **Daily Accommodation Payment (DAP) indexing** – if you pay by DAP, this amount will increase due to indexation on 20 March and 20 September each year. Indexation does not apply to Daily Accommodation Contributions (DAC) paid by residents eligible for government assistance with their accommodation costs.
    - 20th September 2025 1.00
    - 20th March2026 1.02
    - 20th September 2026 1.04

The Refundable Accommodation Deposit is guaranteed under the Aged Care Act, 2024 (Commonwealth).

DAILY ACCOMMODATION CONTRIBUTIONS (DAC)

If a resident qualifies for low means status and is eligible for government support with their accommodation costs, they pay a Daily Accommodation Contribution (DAC).

If a resident pays a Daily Accommodation Contribution (DAC), the government covers the difference between the maximum accommodation supplement rate the provider is eligible for and the resident's means tested contribution.

REDUNDABLE ACCOMMODATION CONTRIBUTION (RAC) / DAILY ACCOMMODATION CONTRIBUTION (DAC)

The resident can pay their contribution as a:

- lump sum payment – called a Refundable Accommodation Contribution (RAC); or
- daily amount – called a Daily Accommodation Contribution (DAC); or
- combination of both

Services Australia sets contribution amounts based on a resident's income and assets. The contribution amounts can change over time and do not depend on the agreed room price.

The RAC, DAC and combination amount based on a resident's entry date will be included in the accommodation agreement. These amounts may change over time.

When calculating a resident's DAC, Services Australia will consider the refurbishment status and building requirements of the aged care home.

CHANGES FOR FEES ARE ENTERING INTO RESITENDITAL CARE

Your aged care fees and contributions do not stay the same for your time in care. They will change over time because of:

- changes to your financial circumstances
- indexation of aged care fees and thresholds
- reaching lifetime caps on certain fees.

KEEP YOUR FINANCIAL DETAILS UP TO DATE

Once you've had your means assessed, you need to keep your income and assets up to date with Services Australia or DVA. You are legally required to report changes to your (and your partner's) personal or financial circumstances within 28 days. This will help keep your aged care fees correct.

You can call Services Australia on 1800 227 475 or update your details online through MyGov. Sign in with myGov - myGov

DEPARTMENT OF VETERANS' AFFAIRS (DVA)

If you are an eligible former Prisoner of War (POW) or Victoria Cross (VC) recipient, DVA may pay your basic daily fee. You may also be exempt from paying some of the contributions based on your means assessment.

You can find more information at Home | Department of Veterans' Affairs

SEEK FINANCIAL ADVICE AND EDUCATION

You should seek independent financial advice before deciding how to pay for aged care. Some payment methods can affect your pension and aged care fees. If both you and your partner need to access care, each of your payment methods may affect the other's aged care fees.

In addition, Services Australia's Financial Information Service (FIS) provides free, independent and confidential information and education. This can help you make informed decisions about your financial needs and understand how aged care costs may affect your finances. FIS Officers can also inform you about the Home Equity Access Scheme, a government loan scheme similar to a reverse mortgage. FIS Officers aren't financial counsellors or planners. They don't give advice, deal with other agencies on your behalf, or make decisions about your government payments.

To find out more about FIS, or to make an appointment, phone 132 300 and say 'Financial Information Service' when asked why you're calling.

FINANCIAL HARDSHIP ASSISSTANCE

If you can't afford your aged care fees for reasons beyond your control, you can apply for financial hardship assistance. You must meet certain eligibility criteria and will be assessed on your specific circumstances. If you're approved for hardship assistance, the government will pay some (or all) of your aged care fees.

FOR FURTHER INFORMATION, PLEASE CONTACT
The Admissions Team 02 6060 4000

All fees and charges are correct at the time of printing and are subject to change, please don't hesitate to contact us at any time to ensure you have the current pricing.

Payment Option Examples are provided below, effective as of 1st of October 2026:

Please note this as at date of entry, DAP	Emily Gardens Single Room with ensuite	Yallaroo Single Room with ensuite	Yallaroo Single Room with ensuite Rooms 5 & 6 in Kankama, Kiah & Nahum	Dellacourt Single Room with ensuite
Example A Refundable Accommodation Deposit (RAD) Only	$500,000.00	$500,000.00	$550,000.00	$550,000.00
Example B Daily Accommodation Payment (DAP) Only	$116.58 Per Day	$116.58 Per Day	$128.23 Per Day	$128.23 Per Day
Example C – Combination Refundable Accommodation Deposit (RAD) Portion and Daily Accommodation Payment (DAP) Portion	$100,000.00 ***and*** $400,000.00 or $93.26 Per Day	$100,000.00 ***and*** $400,000.00 or $93.26 Per Day	$100,000.00 ***and*** $450,000.00 or $104.92 Per Day	$100,000.00 ***and*** $450,000.00 or $104.92 Per Day
Example D – Combination Refundable Accommodation Deposit (RAD) Portion and Daily Accommodation Payment (DAP) Portion	$200,000.00 ***and*** $300,000.00 or $69.95 Per Day	$200,000.00 ***and*** $300,000.00 or $69.95 Per Day	$200,000.00 ***and*** $350,000.00 or $81.60 Per Day	$200,000.00 ***and*** $350,000.00 or $81.60 Per Day
Example E – Combination Refundable Accommodation Deposit (RAD) Portion and Daily Accommodation Payment (DAP) Portion	$300,000.00 and $200,000.00 or $46.63 Per Day	$300,000.00 and $200,000.00 or $46.63 Per Day	$300,000.00 and $250,000.00 or $58.29 Per Day	$300,000.00 and $250,000.00 or $58.29 Per Day
Example F – Combination Refundable Accommodation Deposit (RAD) Portion and Daily Accommodation Payment (DAP) Portion	$400,000.00 ***and*** $100,000.00 or $23.32 Per Day	$400,000.00 ***and*** $100,000.00 or $23.32 Per Day	$400,000.00 ***and*** $150,000.00 or $34.97 Per Day	$400,000.00 ***and*** $150,000.00 or $34.97 Per Day

	Dellacourt Single Room with ensuite Emerald 01, Jasper 15 and Pearl 01 & 11	Dellacourt Single Room with ensuite Emerald 05 & 12, Jasper 04, Pearl 12 & 13, Ruby 04 & 08, Saphire 26 and Topaz 10 & 19	Dellacourt Single Room with ensuite Jasper 14	Dellacourt Single Room with ensuite Topaz 07 & 27	Dellacourt Single Room with ensuite Sapphire 21
Example A Refundable Accommodation Deposit (RAD) Only	$575,000.00	$600,000.00	$625,000.00	$650,000.00	$700,000.00
Example B Daily Accommodation Payment (DAP) Only	$134.06 Per Day	$139.89 Per Day	$145.72 Per Day	$151.55 Per Day	$163.21 Per Day
Example C – Combination Refundable Accommodation Deposit (RAD) Portion and Daily Accommodation Payment (DAP) Portion	$175,000.00 ***and*** $400,000.00 or $93.26 Per Day	$200,000.00 ***and*** $400,000.00 or $93.26 Per Day	$225,000.00 ***and*** $400,000.00 or $93.26 Per Day	$200,000.00 ***and*** $450,000.00 or $104.92 Per Day	$250,000.00 ***and*** $450,000.00 or $104.92 Per Day
Example D – Combination Refundable Accommodation Deposit (RAD) Portion and Daily Accommodation Payment (DAP) Portion	$275,000.00 ***and*** $300,000.00 or $69.95 Per Day	$300,000.00 ***and*** $300,000.00 or $69.95 Per Day	$325,000.00 ***and*** $300,000.00 or $69.95 Per Day	$300,000.00 ***and*** $350,000.00 or $81.60 Per Day	$350,000.00 ***and*** $350,000.00 or $81.60 Per Day
Example E – Combination Refundable Accommodation Deposit (RAD) Portion and Daily Accommodation Payment (DAP) Portion	$375,000.00 and $200,000.00 or $46.63 Per Day	$400,000.00 and $200,000.00 or $46.63 Per Day	$425,000.00 and $200,000.00 or $46.63 Per Day	$400,000.00 and $250,000.00 or $58.29 Per Day	$450,000.00 and $250,000.00 or $58.29 Per Day
Example F – Combination Refundable Accommodation Deposit (RAD) Portion and Daily Accommodation Payment (DAP) Portion	$475,000.00 ***and*** $100,000.00 or $23.32 Per Day	$500,000.00 ***and*** $100,000.00 or $23.32 Per Day	$500,000.00 ***and*** $125,000.00 or $29.14 Per Day	$500,000.00 ***and*** $150,000.00 or $34.97 Per Day	$550,000.00 ***and*** $150,000.00 or $34.97 Per Day

Our Facilities & Services

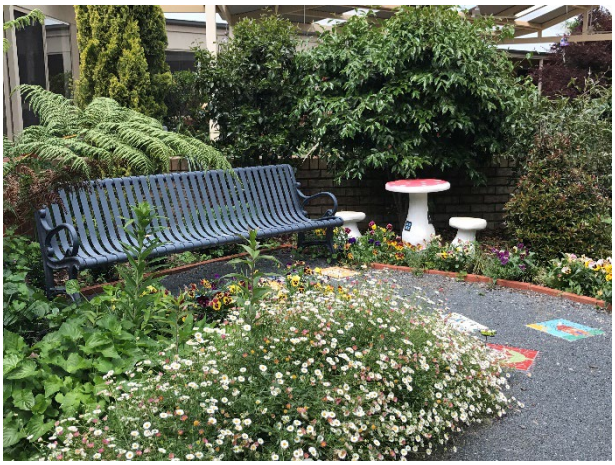
Lutheran Aged Care has over 65 years' experience delivering residential aged care services in Albury, NSW. We are proudly local, with a passion for delivering quality services to suit a diverse range of clinical and support needs.

From general aged care, memory support and complex care needs, Lutheran Aged Care is committed to providing excellent care 24 hours a day.

Maintaining independence and increasing the standard of living for our residents is something our professional staff strive for. Our resident caregivers are available to assist with dressing, hygiene, mobility, and exercise, as well as eating and drinking.

Dellacourt

Our major upgrade at Dellacourt was completed in September, the facility cares for 122 residents including both general and memory support. All rooms are spacious, tastefully decorated with ample scope to add your personal touch.



Services

- Memory support
- Health decline
- Palliative care
- Post-operative care
- Respite care
- General aged care
- Volunteers
- Pet Therapy
- Comprehensive wellbeing / lifestyle & recreation program
- Free Wi-Fi

Yallaroo

Yallaroo provides high level care to 60 residents incorporating memory support and general care. All rooms are comfortable, with a pleasant view of the garden.

Our residents provide love and care for our budgies.

Services

- Memory support
- Health decline
- Palliative care
- Respite care
- General aged care
- Music program
- Volunteers
- Pet Therapy
- Comprehensive wellbeing / lifestyle & recreation program
- Free Wi-Fi

Emily Gardens at The Rock

Located in The Rock, Emily Gardens is a 30-bed facility providing general and memory support aged care. Strongly supported by The Rock community, its birth was the result of a cooperative venture between the local community and Lutheran Aged Care.

Services

- Memory support
- Health decline
- Palliative care
- Respite care
- General aged care
- Volunteers
- Pet Therapy
- Comprehensive wellbeing / lifestyle & recreation program
- Free Wi-Fi