Echuca Community for the Aged

Wharparilla Lodge Fees and Charges (pre-1 Nov 2025)

The Commonwealth Government of Australia regulates fees payable by a resident in an aged care facility.

Below are guidelines of the fees payable from **1 October 2026.**

1. **Basic Daily Fees**
2. **Accommodation Payments**
3. **Means Tested Care Fees**

1. Basic Daily Fees

The Basic Daily Fee is a legislated fee and payable by all residents. This fee increases in line with the CPI and the Australian Age Pension every six months, and covers costs such as meals, laundry and electricity.

The maximum Basic Daily Fee is currently $68.93 ($965.02 per fortnight)

2. Accommodation Payments

This is for your accommodation in the aged care facility. Some people will have their accommodation costs met in full or part by the Commonwealth Government, while others will need to pay the accommodation price agreed with the aged care facility. The Department of Human Services (Centrelink) will advise you which applies to you based on an assessment of your income and assets.

The accommodation payment can be made by way of a Refundable Accommodation Deposit (RAD) or a Daily Accommodation Payment (DAP), or a combination of both:

Refundable Accommodation Deposit (RAD) – non-supported residents

Residents with assets greater than $219,858.40 and income over $36,454.60 may be asked to contribute to their cost of accommodation via the payment of a RAD, which is a lump sum contribution towards their cost of accommodation. The legislation states that on payment of a RAD, the resident must be left with a minimum of $66,500 in assets.

The RAD is refundable to the resident or Estate on departure subject to any deductions such as the DAP, Means-Tested Care Fee or any other costs which may be payable at this time as agreed. Residents transferring to another aged care facility will have their RAD refunded within 14 days from when notice is given or date of departure, whichever is later. When Probate is provided, the RAD will be refunded within 14 days.

The RAD is guaranteed under the Aged Care Act, 2024 (Commonwealth).

Daily Accommodation Payment (DAP)

Residents may decide to pay for their accommodation via a Daily Accommodation Payment (DAP).
The DAP is calculated using the Commonwealth Government's Maximum Permissible Interest Rate (MPIR). From 1 October 2026 the rate of 8.51% is levied on any unpaid RAD and will be payable for the duration of the stay unless a RAD is provided. The DAP is indexed twice per year based on CPI.

Combination RAD and DAP

You may choose to pay via a combination of a RAD and DAP. (Please see the examples on page 3).

3. Means-Tested Care Fee

The Means-Tested Care Fee ensures that residents who have additional income and assets contribute to their care costs.

The Commonwealth Government via Centrelink assesses **all residents** entering a Commonwealth-funded residential aged care facility.

Residents will receive information regarding their Means-Tested Care Fee obligations 7 days after the completion and lodgement of the "*Permanent Residential Aged Care Request for a Combined Asset and Income Assessment"*. If this assessment is not completed, then a higher Means-Tested Care Fee may be levied until such time as the information is provided to the Commonwealth Government.

The Maximum Means-Tested Care Fee that a resident can be asked to pay per year is $37,055.98 with a lifetime limit of $88,934.57. This fee is calculated by the Commonwealth Government and on-charged by the aged care facility to the resident.

Supported Residents

Some rooms are available for residents with reduced financial means. Residents with assets under $66,500 and income less than $36,454.60 may, with approval, obtain funding from the Commonwealth Government.

Supported residents may be asked to contribute to their cost of care via a Daily Accommodation Contribution (DAC) or Refundable Accommodation Contribution (RAC), or a combination of both, if their assets are between $66,500 and $219,858.40 and their income is over $36,454.60 (including their age pension).

Residents requiring financial support are obliged to submit a Centrelink Asset Assessment. Centrelink will outline their payment obligation.
Basic Daily Fees still apply (see above for fee amounts).

Fee Collection

All fees are paid by direct debit charged fortnightly.

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Examples of RAD / DAP options:

The Government guidelines provide that a person may pay either a RAD (lump sum) or a DAP (daily fee) – or any combination of RAD and DAP they choose. The choice is yours – as the consumer.

At Wharparilla Lodge our room price (maximum RAD) is $630,000

Examples:

1) If a resident chose to pay a RAD of $630,000 then there would be no DAP

2) If a resident chooses to pay NO RAD then the DAP charged would be $146.88 per day ($53,613 per annum)

3) If a resident chose to pay a RAD of $50,000 then the DAP would be $135.23 per day ($48,358 per annum)

4) If a resident chose to pay a RAD of $100,000 then the DAP would be $123.57 per day ($45,103 per annum)

5) If a resident chose to pay a RAD of $150,000 then the DAP would be $111.91 per day ($40,848 per annum)

6) If a resident chose to pay a RAD of $200,000 then the DAP would be $100.25 per day ($36,593 per annum)

7) If a resident chose to pay a RAD of $250,000 then the DAP would be $88.60 per day ($32,338 per annum)

8) If a resident chose to pay a RAD of $300,000 then the DAP would be $76.94 per day ($28,083 per annum)

9) If a resident chose to pay a RAD of $350,000 then the DAP would be $65.28 per day ($23,828 per annum)

10) If a resident chose to pay a RAD of $400,000 then the DAP would be $53.62 per day ($19,573 per annum)

*** All examples above assume an MPIR of 8.51% as from 1 October 2026**

Residents can elect to have their DAP deducted from the RAD called a drawdown.
In such cases the DAP will be adjusted every month to compensate for the reducing RAD. This is only permissible when the original RAD paid is at least equivalent to the DAP amount for a three-year period.

For further information, please contact:

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