



Pennwood Aged Care Services
 19 Windsor Avenue
 Pennington, South Australia 5013
 Phone: 08 8341 0401
 ABN: 72 521 463 841
 communication@pennwood.org.au
 www.pennagedcare.com

Residential Accommodation Prices for Pennwood McLaren Vale Price effective as of 01st January 2026

(Prices are correct at time of publishing - subject to changes)

1. Pricing Policy

From 1 November 2025, aged care fees will be clearer and fairer. Everyone pays a standard Hotel and Everyday Living Payment (HELP).

Those with greater means may also contribute to non-clinical care.

Optional HELF packages are available for residents seeking enhanced comfort and lifestyle services.

Current residents are not affected by these changes.

These reforms aim to make aged care fees simpler, clearer, and fairer, with stronger alignment to residents' means and choice of lifestyle services.

Old Term (Before 1 Nov)	New Term (From 1 Nov)	Key Change	Effect at Pennwood
Basic Daily Care Fee (BDCF)	HELP – Hotel & Everyday Living Payment	Same purpose (covers meals, cleaning, laundry, utilities). Indexed separately from Age Pension.	All new residents pay HELP (~\$65–70/day).
Means Tested Care Fee (MTCF)	Non-Clinical Care Contribution (NCCC)	New model for non-clinical personal support. Lifetime cap = \$135,318.69 or 4 years.	Applies only to residents with higher income/assets.
Extra / Additional Service Fee	HELP – Higher Everyday Living Fee	Optional upgrade for premium meals, Wi-Fi, and enhanced lifestyle. Must be opt-in with written agreement.	Pennwood may offer HELF packages from Nov 2025.
Accommodation Payment	Same (RAD / DAP / Combo)	Max RAD cap \$758,627; 2% p.a. retention for up to 5 years; DAP indexed twice yearly.	Pennwood's RAD range (\$600k–\$650k) remains within cap.



Pennwood Aged Care Services
 19 Windsor Avenue
 Pennington, South Australia 5013
 Phone: 08 8341 0401
 ABN: 72 521 463 841
 communication@pennwood.org.au
 www.pennagedcare.com

2. Fee Summary

Fee Type	Who Pays	What It Covers	Indicative Rate
HELP (Hotel & Everyday Living Payment)	All residents	Meals, cleaning, laundry, utilities, standard living services	~\$65.55/day (≈85% of single Age Pension)
HELF (Higher Everyday Living Fee)	Optional	Premium meals, Wi-Fi, activities, room upgrades	Set by individual agreement
Non-Clinical Care Contribution (NCCC)	Residents above 4th threshold	Personal care (mobility, showering, meals). Not clinical care.	\$105.30/day Lifetime cap = \$135,318.69
Accommodation Payment	Depending on assets/income	Room/accommodation cost	RAD up to \$650k or DAP \$125– \$136/day

3. Asset & Income Thresholds

Category	Assets	Income	Fee Structure
Low-Means Resident	≤ \$210,555	≤ \$67,000	HELP + Accommodation Contribution
Partially Supported	\$210,555 – \$505,665	\$67,000 – \$117,230	HELP + Partial Accommodation + Possible NCCC
Financial Resident	> \$505,665	> \$117,230	HELP + NCCC + RAD/DAP

As per Department of Health “Schedule of Fees & Charges for Residential and Home Care”
 (effective 1st January 2026 to 31st March 2026)



Pennwood Aged Care Services
 19 Windsor Avenue
 Pennington, South Australia 5013
 Phone: 08 8341 0401
 ABN: 72 521 463 841
 communication@pennwood.org.au
 www.pennagedcare.com

4. Maximum Price Schedule

If your income and assets are over a certain amount you may be asked to make an accommodation payment that is agreed with Pennwood McLaren Vale otherwise the Australian Government may pay for part or all of your accommodation costs.

Residential Funding Options	Single room with private ensuite	Single room with private ensuite + extra dementia care	Unique single room unit, suitable for couples
Max Refundable Accommodation Deposit (RAD)	\$500,000*	\$500,000*	\$550,000*
Max Daily Accommodation Payment ¹ (DAP)	\$104.8*		\$115.28*
Example of combination Payment Example RAD%: 50% Example DAP %:50%	\$300,000 \$52.4*		\$275,000 \$57.64*
Government Supported Resident	N/A		N/A

5. Notes & Definition

- All admissions are subject to ACAT approval and room availability.
- Government-supported residents are not required to pay a RAD or DAP.
- Residents also pay the HELP and may choose HELF packages if desired.
- For new residents paying a RAD, a 2% annual retention may apply (up to 5 years).
- DAP indexation applies on 20 March and 20 September each year (based on MPIR rate currently 7.65%).
- We encourage all families to seek independent legal and financial advice before entering into an agreement.

6. HELP (Hotel & Everyday Living Payment)

- Replaces the Basic Daily Care Fee.
- Covers meals, laundry, cleaning, and basic utilities.
- Mandatory for all new residents.
- Indexed separately from the Age Pension.



Pennwood Aged Care Services
 19 Windsor Avenue
 Pennington, South Australia 5013
 Phone: 08 8341 0401
 ABN: 72 521 463 841
 communication@pennwood.org.au
 www.pennagedcare.com

7. HELF (Higher Everyday Living Fee)

- Optional enhancement for residents choosing extra comfort and lifestyle.
- Replaces previous extra/additional service fees.
- Requires a **written HELF agreement** with a 28-day cooling-off period.

8. Non-Clinical Care Contribution (NCCC)

- Applies to residents with higher means.
- Funds personal, non-clinical care.
- Lifetime cap ≈ \$135,318.69 (or 4 years).
- Does not apply to existing residents before 1 Nov 2025.

9. Facility and Local Features

Facility features	Fully carpeted and some with street frontage and private garden
Room Features	Electric high/low bed as required Telephone point and air-conditioned
Average room sizes	<p>Single room with private ensuite Single Bedroom: 28m²</p> <p>Single room with private ensuite + extra dementia care Single Bedroom: 14m²</p> <p>Unique single room unit, suitable for couples Room size: 40m²</p>