

JACARANDA LODGE—Cost Information

For residents that have entered into the Jacaranda Lodge prior to the 1st November 2025, fees and charges will remain the same (they are grand parented).

Costs for all new residents who enter Jacaranda Lodge on or after 1st November 2025: -

Basic Daily Fee of \$65.55 per day will be payable (amount increases as the pension increases on the 20th March and 20th September each year).

Other fees that may apply: -

Hotelling supplement contribution (HSC)

This supplement funds the day to day expenses in addition to the Basic Daily Fee. The HSC is payable depending on the individual's assessable assets and income. You may be eligible for Governmental financial assistance.

Daily cap: \$22.15

Non-clinical care contribution (NCCC)

This covers the cost of non-clinical care such as social support & lifestyle activities.

Payable depending on the individual's assessable assets and income. You may be eligible for Governmental financial assistance.



Daily cap: \$105.30 Lifetime cap: \$135,318.69

The NCCC will no longer be payable when:

- the individual has been in aged care for more than four years; or
- the individual has paid the cap set by the Government in total NCCCs .

Accommodation Payment: At Jacaranda Lodge there is a three tier deposit arrangement implemented:

- Single room / single ensuite maximum deposit of \$350,000
- Single room / shared ensuite maximum deposit of \$330,000
- Shared room / shared ensuite maximum deposit of \$310,000

New residents on or after 1st Nov 2025 will have the choice to pay for their accommodation either as a

- ◆ **A lump sum payment:**
RAD = Refundable Accommodation Deposit
Fully refundable when you leave the home, less 2% per annum (maximum 5 years).
- ◆ **Daily payments:**
Daily Accommodation Payment
Rental-style, non-refundable payments.
- ◆ **Combination payment method**
A combination of 50% RAD + 50% DAP
50% refundable when you leave the home, less 2% per annum (maximum 5 years).

Example of combination payment for single room:

50% refundable deposit (RAD) of \$175,000
and 50% daily payment (DAP) of \$36.48

FOR MORE INFORMATION :

Resident Trust Officer | Swan Hill District Health

Phone: (03) 5033 9226 | Web: www.shdh.org.au



For example, if the deposit was \$350,000 for a single room with a single ensuite, and the MPIR was 7.65%, the sum to find the daily payment would be: $350000 \times 0.0765 / 365 = \73.35 Daily Accommodation Payment

If the resident and their family would like to pay part of the deposit and make up the difference with a periodic payment, then the sum to find the daily payment would be found by taking the un-paid deposit amount, multiplying that by the MPIR and dividing it by 365.

For example, if the deposit paid was \$175,000 and the MPIR was 7.65%, the sum to find the daily accommodation payment would be:
 $175000 \times 0.0765 / 365 = \36.67 Daily Accommodation Payment.

Which fees are payable by who

A Fully Supported resident is where their Income is less than \$34,762.00 (including pension) and assets are less than \$63,000 The DMTA will be Nil and No Care Contribution or RAD/DAP is payable.

A Partially Supported resident is where their Income is in excess of \$34,762.00 and assets are more than \$63,000. The DMTA is less than \$70.94 (maximum Commonwealth accommodation subsidy) and no Care Contribution is payable.

A Non Supported Residents whose DMTA is in excess of the \$70.94, the Health Service is able to charge a Care Contribution as advised by the Commonwealth, the RAD / DAP is able to be levied up to our maximum room price.

Please note: You must have an Assets Assessment completed and submitted to Centrelink if you wish to test your eligibility to have your accommodation payment subsidised by the government.

Swan Hill District Health's dedicated Resident Trust

Officer Sharon Denham is available for any questions regarding the cost of residential aged care.

The [Residential Care Fee Estimator](#) is a handy tool found on the My Aged Care website that can assist in providing an indication of any fees you may be required to pay.

To find out more information about the payment changes see the Department of Health – Ageing and Aged Care website & the My Aged Care website.

**Please note the MPIR rates is 7.65%
1 Jan 2026 – 31 Mar 2026**

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