Pennwood Aged Care Services
19 Windsor Avenue
Pennington, South Australia 5013
Phone: 08 8341 0401
ABN: 75 521 463 841
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www.pennagedcare.com

Pennwood Aged Care (McLaren Vale)

Residential Accommodation Prices

Effective 1st October 2026 | (Prices are correct at time of publishing — subject to change)

1. Fee Summary (Effective 1st October 2026)

Fee Type	Who Pays	What It Covers	Indicative Rate
BDF (Basic Daily Fee)	All residents	Meals, cleaning, laundry, utilities, standard daily living	**~$68.93/day (≤85% single Age Pension)**
HELF (Higher Everyday Living Fee)	Optional	Premium meals, Wi-Fi, activities, room upgrades	Set by individual agreement
NCCC & Hotelling Contribution	Residents above means threshold	Personal care (mobility, showering, meals). Not clinical care.	**$109.45/day** Lifetime cap: $140,652.80
Accommodation Payment	Self-funded residents	Room/accommodation cost — paid as RAD (lump sum), DAP (daily), or a combination	See Maximum Price Schedule below

2. Asset & Income Thresholds

Category	Assets	Income (p.a.)	Fee Structure
Fully Supported	≤ $66,500	≤ $36,455	BDF + Possible Accommodation Contribution
Partially Supported	$66,500 – $219,858	$36,455 – $90,130	BDF + Partial Accommodation Contribution + Possible NCCC/Hotelling
Self-Funded	> $219,858	> $90,130	BDF + NCCC/Hotelling Contribution + RAD/DAP

As per Department of Health "Schedule of Fees & Charges for Residential and Home Care" (effective 1st October 2026 to 31st December 2026)

3. Maximum Price Schedule

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If your income and assets are over a certain amount you may be asked to make an accommodation payment agreed with Pennwood Aged Care (McLaren Vale). Otherwise, the Australian Government may pay for part or all of your accommodation costs.

	Single Room with Private Ensuite	Shared Room Shared Occupancy (per resident)
Full RAD Refundable Accommodation Deposit	**$650,000**	**$450,000**
Max DAP Daily Accommodation Payment (MPIR 8.51%, no RAD paid)	**$151.55/day**	**$104.84/day**
50/50 Combination Example — 50% RAD + 50% DAP	**$325,000** $75.77/day	**$225,000** $52.46/day
Government Supported Fully or partially supported residents	N/A	N/A

** All figures calculated using MPIR of 8.51% (effective 1 October 2026). DAP amounts are rounded to 2 decimal places. Combination example shows a 50% RAD / 50% DAP split.*

4. Notes & Definitions

- All admissions are subject to ACAT approval and room availability.
- Government-supported residents are not required to pay a RAD or DAP.
- All residents pay the BDF and may choose HELF packages if desired.
- For new residents paying a RAD, a 2% annual retention may apply (up to 5 years).
- DAP amounts are indexed on 20 March and 20 September each year, in line with the current MPIR (8.51% from 1 October 2026).
- We encourage all families to seek independent legal and financial advice before signing an accommodation agreement.

Key Definitions:

BDF – Basic Daily Fee

- Covers meals, laundry, cleaning, and basic utilities.
- Mandatory for all new residents.
- Indexed in line with the Age Pension (March and September each year).

HELF – Higher Everyday Living Fee

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

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NCCC – Non-Clinical Care Contribution

- Applies to residents with higher income and assets (means-tested).
- Funds personal, non-clinical care costs.
- Lifetime cap: $140,652.80 (or 4 years of contributions), whichever comes first.
- Does not apply to residents who entered care before 1 November 2025.

5. Facility & Local Features

Local Government Area	Adelaide Hills Council
Local Services & Amenity	McLaren Vale township, wineries, parks, public transport, community centres, cafes, and the beautiful Fleurieu Peninsula.
Facility Features	Fully carpeted rooms, some with street frontage and private garden.
Room Features	Electric high/low bed as required. Telephone point and air-conditioned.
Average Room Sizes	Single room with private ensuite: 28m² | Single room with private ensuite (dementia care): 14m² | Shared room: 40m²