Aged Care Guide

Tenterfield Care
AGED CARE COMMUNITIES

We're here to guide and support you as you explore aged care options

Tenterfield Care's two aged care community are designed to support seniors who reach a stage when they can no longer live independently at home. For some, this may happen gradually over time, while for others it may happen suddenly due to an incident or illness. Often, the best way to receive consistent support is to live in a residential aged care community.

We understand that considering moving a loved one to residential aged care can be a challenging and overwhelming time for individuals and their families, so this guide provides some helpful information on:

- The benefits of residential aged care
- The steps involved for entry to an aged care community
- Short-term respite care at Haddington and Millrace
- The fees and costs of residential aged care

Please call our Admissions Team on (02) 6736 0300 if you have any questions or need any support.

The benefits of residential aged care

At Haddington and Millrace, the physical and emotional wellbeing of residents are our highest priority. We listen, respect your choices and support you to live your way.

To offer a more personal living experience, our welcoming communities have been designed to feel like home. They are divided into smaller households where residents share country-style living and dining rooms. Each resident enjoys the privacy of their own suite and there's plenty of room for treasured and familiar belongings. Family and friends are encouraged to visit whenever they like.

Our flexible approach to home-made meals means residents can choose when and where they eat, and our beautiful outdoor areas offer the simple pleasures of a backyard. There are many spaces where residents can come together to share a meal or a chat.

We focus on helping residents feel welcome, cared for and comfortable by understanding their specific needs and developing a personalised care and support plan.

Daily care and lifestyle support

- Nursing care – a registered nurse is on-site at both communities 24 hours a day.
- Assistance with daily living activities such as bathing, showering, dressing and mobility along with medication.
- Freshly made meals (including morning and afternoon tea), as well as all-day access to snacks and drinks. Dietary requirements and cultural needs are catered for.
- A range of activities and outings that provide companionship and connection to the community. Residents can choose to be as involved as they like.
- Daily housekeeping, laundry and room service.

Specialist care

- **Memory Support Care:** Residents with dementia live in our standard aged care suites and those needing emotional care live in our memory support household. Care is person centred and delivered with respect and kindness.
- **High Care:** Haddington delivers high care, supported by a registered nurse on-site 24 hours a day. This includes palliative care and recovery from injury or illness.

On-site amenities

- Haddington Comfortable, country-style sitting rooms with fireplaces
- Welcoming dining rooms
- Landscaped outdoor courtyards with seating and raised garden beds
- Multi-purpose activities rooms
- Hairdressing salon
- Chapel

The steps involved for entry to an aged care community

1. **Book an aged care needs assessment:** To find out if you or your loved one is eligible for permanent or respite aged care, you'll need to arrange an aged care needs assessment to obtain a Support Plan. You can book this through My Aged Care (visit www.myagedcare.gov.au or call 1800 200 422). Hospitals and doctors can also provide a referral.
2. **Understand the costs involved:** A simple outline of aged care fees is included in this Guide. To estimate the amount you may be asked to pay towards your care, visit www.myagedcare.gov.au, search for 'Fee Estimator' and complete the form. You can also seek advice from a Financial Planner.
3. **Take a tour:** Prepare a shortlist of suitable aged care communities and arrange to tour them to compare and choose which you like most.
4. **Apply to your preferred aged care community:** Arrange a meeting with the Admissions Team at your preferred community to discuss securing a place. To apply, you'll need to bring documents including a current Support Plan, a completed Application for Entry Form and Power of Attorney instructions.
5. **Sign an Accommodation and Services Agreement:** Once you have been offered a place in a community and wish to accept it, you'll be provided with an Accommodation and Services Agreement that you'll need to sign before moving in.

Short-term respite care at Haddington and Millrace

There are certain times when families may need short-term support to help care for a loved one, such as:

- Emergency care following an accident, injury or illness
- Recuperation and recovery following a hospital stay
- If your normal carer is planning a holiday or needs a break from their carer role
- If you'd like to experience living at one of our communities before making a more permanent move

The benefits of around-the-clock care and support

Respite guests are welcome to join us for two weeks or longer. You'll be supported by our dedicated team of Carers and on-site Nurses. We focus on helping respite guests feel welcome, cared for and comfortable by understanding their specific needs and developing a personalised care and support plan.

Each respite guest enjoys freshly prepared home-style meals (including morning and afternoon tea), as well as all-day access to snacks and drinks, daily housekeeping, laundry and room service, and access to our full activity schedule and planned outings. Family and friends are always encouraged to visit.

Funding options

At Tenterfield Care, there are two ways you can access short-term respite care:

1. A Government-subsidised stay, where guests require a current Support Plan. During your respite stay, you will be asked to pay a basic daily care fee. Everyone pays this fee for day-to-day services.
2. A privately funded stay, where guests can receive immediate care with no Support Plan. This incurs a higher fee as it is not subsidised by the government.

Guests can also begin their stay as privately funded and then transition to Government subsidised for the remainder of their stay, once a Support Plan is in place.

Guests can access up to 63 days of subsidised respite care in a financial year, with the possibility of extending this by 21 days at a time (subject to approval by an aged care assessor). The basic daily fee for a respite resident is set by the government at 85% of the single basic age pension. The government updates this fee on 20 March and 20 September each year, in line with increases to the age pension. Based on current rates, the maximum basic daily fee is $68.93 per day.

"With a culture of caring that puts residents first, Haddington and Millrace are warm, welcoming communities where residents are supported to live their way, with grace and dignity."
*– **Joey Rigor**, Residential Service Manager*

The fees and costs of residential aged care

The Australian Government's New Aged Care Act came into effect from 1 November 2025. The reforms include changes to the costs of permanent residential aged care. These costs apply to every aged care community across Australia.

The following costs apply to those entering permanent residential aged care after 1 November 2025. If you were approved for, or accessing, a Home Care Package on or before 12 September 2024, you will pay fees under the post 1 July 2014 arrangements - see fact sheet.

Fees and contributions you may pay as at 20 September 2026

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 and what you agree on with your aged care provider.

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

- Basic daily fee
- Hotelling contribution
- Non-clinical care contribution
- Accommodation costs

Basic daily fee

All residents pay this fee for daily living services, including meals, cleaning, laundry and utilities. The maximum fee is set at 85% of the single basic age pension. This fee increases in March and September each year in line with the age pension. Based on current rates, the maximum basic daily 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. Based on current rates, the maximum hotelling contribution is $22.15 per day.

"My years of experience have shown me the importance of the role smaller aged care communities like Haddington and Millrace play in their local region, with many older Australians taking great comfort in continuing to remain living locally as they age."

– **Stephen Becsi** OAM, Apollo Care CEO

Non-clinical care contribution

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 non-clinical care 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. Daily and lifetime caps apply. Based on current rates, the daily cap is $109.45, and the lifetime cap is $140,652.80. A four-year cap also applies to the non-clinical care contribution. The fee ceases after a person pays it for four years, even if they have not reached the lifetime cap amount.

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.

Accommodation costs

Room prices

How much you pay for a room at your chosen aged care community will depend on your means assessment.

If you are eligible for assistance, the government will pay some, or all, of your accommodation costs to your provider. If not, you will need to pay the room price. At Tenterfield, our single rooms with ensuites prices range from $450,000 to $550,000.

Payment options as at 1 October 2026

You can choose to pay your accommodation costs in one of three ways.

- **Option 1:** A lump sum refundable accommodation deposit (RAD) that is refunded when you leave care, less any retention amounts and any fees that you agree to draw down.
  A refundable accommodation deposit (RAD) retention also applies – 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.

  Example: Full RAD paid upfront - $550,000

- **Option 2:** A daily accommodation payment (DAP) that is not refunded when you leave care. The interest rate used to calculate a DAP is called the Maximum Permissible Interest Rate (MPIR). This is set by the Government and reviewed quarterly.
  Daily accommodation payment (DAP) indexing applies – if you pay by DAP, this amount will increase due to indexation on 1 January, 1 April, 1 July and 1 October each year. Indexation does not apply to daily accommodation contributions (DAC) paid by residents eligible for government assistance with their accommodation costs.

  Example: Based on $550,000 RAD, the DAP is $128.23/day applying an MPIR of 8.51%

- **Option 3:** Any combination of a RAD and DAP

  Example: Based on room cost of $550,000, you could pay a part RAD of $350,000 and a DAP of $46.63 per day on the unpaid balance of $200,000. Only the part RAD amount is refundable when a resident leaves.

Until you pay a RAD, you will pay a DAP. You can pay a RAD (or a combination of a RAD and DAP) at any time after you enter care.

A RAD 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 you choose a combination payment, you can choose to draw your daily payment from your paid RAD. Over time, this will increase your daily payment unless you top up the lump sum. Tenterfield Care may also agree to draw other fees from the lump sum, like your basic daily fee.

Confirm your fees with a means assessment

To confirm your aged care fees, you will need a means assessment where Services Australia or the Department of Veterans' Affairs (DVA) assesses your income and assets. If you are a couple, they will assess half of your combined income and assets, regardless of who earns the income or owns the assets.

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
- The accommodation room price

We cannot complete this assessment for you. 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 ServicesAustralia.gov.au

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.

"Every older Australian deserves to be cared for as an individual. Our care culture centres on kindness and helping each resident live their best, most joyful life every day – whatever that means to them."

– **Kylie Radburn**, Apollo Care Chief Governance Officer

Changes to fees after entering 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.

Department of Veterans' Affairs (DVA) recipients

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 dva.gov.au

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.

"We bring our highly experienced team of industry leaders, the latest technology, operational efficiencies, innovation and an award-winning culture program to support Haddington and Millrace to thrive today and into the future."

– **Barry Ashcroft**, Apollo Care COO

We’re here to guide and support you

We know that navigating the aged care system can be a little challenging, especially when needing care in a hurry. That’s where our team can help. We can guide you through each step of the aged care process, from how to apply for an aged care assessment through to creating a packing list.

Talk to our team on **(02) 6736 0300** or email us at **enquiries@tenterfieldcarecentre.org.au**

To learn more, visit **www.tenterfieldcarecentre.org.au** and follow us on Facebook.

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