Karinya Residential Care

127 Guy Street, Corowa NSW 2646

Fees and Charges

Valid as of 01 July 2026

This fact sheet explains 1 November 2025 fee arrangements. Your fees cover the care that you receive and your accommodation. A Government assessment of your assets and income helps to determine what you need to pay. Below are the fees you may be required to pay. These may apply to you if you first enter permanent residential care on or after 1 November 2025.

However, if you enter after 1 November 2025 and were approved for or accessing a Home Care Package on or before 12 September 2024, you are protected by the 'no worse off principle' and will pay fees under the 1 July 2014 arrangements. If this applies to you, see the Government fact sheet: https://www.health.gov.au/resources/publications/understanding-fees-for-aged-care-homes or contact us for further information.

Care Fees	Explanation
Basic Daily Fee **$66.80 per day** **+** **Hotelling Contribution (if applicable)** **+** **Non-Clinical Care Contribution (if applicable)**	**Basic Daily Fee** This is a fee paid by all residents for daily living services such as meals, cleaning, laundry and utilities. It is set by the Government at 85% of the Centrelink single Age Pension and increases in March and September each year in line with the pension. **Hotelling Contribution** If you are assessed as having the capacity to contribute, you may be required to pay a hotelling contribution. This is a daily contribution to everyday living costs (for example, meals, cleaning and laundry) and is based on an income and assets assessment. A Services Australia income and assets assessment will tell you if you will pay this and if so, how much it will be. The maximum amount changes with indexation in every March and September. If you choose not to complete an assessment, the maximum applicable contributions may apply. **Non-Clinical Care Contribution** If you are assessed as paying the maximum hotelling contribution, you may also be required to contribute to certain personal and social care costs such as bathing and mobility assistance. As with the Hotelling Contribution, if and how much of this cost you need to contribute to will be determined by your Services Australia income and assets assessment, and similarly the maximum amounts also change with indexation in March and September. Please note daily and lifetime caps apply.

PLUS

Accommodation Costs

You can choose from 4 payment options
See overleaf for payment options

Explanation: Accommodation Payments and Contributions
In addition to your care fees, there is an accommodation cost or room price. A Services Australia income and assets assessment determines whether you pay an accommodation price or an accommodation contribution. If you qualify for low means status you may pay an accommodation contribution instead of an accommodation payment. For further details please contact us.

Accommodation Payments
The prices set out below are our maximum agreed room prices as at the date of publication.
They vary based on the home and the suite type that you choose. If you are assessed as not eligible for government support, you can pay for your room cost in one of the following ways:

1. Refundable Accommodation Deposit (**RAD**)
2. Daily Accommodation Payment (**DAP**)
3. Combination payment (combining RAD and DAP)
4. Drawdown payment

If you do not yet have a Means Assessment when you enter care, you will need to pay your accommodation cost as a daily payment until your assessment is completed. Once your Means Assessment has been completed, your fees will be adjusted if required and you can choose how to pay your accommodation cost (including by RAD, daily payments, or a combination, if applicable).
After your Means Assessment is determined, you can pay a RAD at any time.

Accommodation Fee Payment Options

There are four methods to choose from to pay for the cost of your accommodation:

Option 1 **Refundable Accommodation Deposit (RAD)** Single room + private ensuite: $475,000	**Explanation** A RAD is a refundable lump sum deposit that is refunded when you leave care, less any retention amounts or other agreed amounts. It is considered an asset for aged care purposes and may impact your means assessment. For residents entering care on or after 1 November 2025, we will retain up to 2% of the RAD per year for up to five years (maximum 10%).

OR

Option 2 **Daily Accommodation Payment (DAP)** Single room + private ensuite: $109.71	**Explanation** Instead of paying for your accommodation payment as a lump sum RAD, you can choose to pay a DAP. A DAP is not refundable and is calculated using the Government-set Maximum Permissible Interest Rate (**MPIR**) which is updated by the Government on a quarterly basis. This is then set at the time that you sign your agreement. Your DAP is also subject to indexation on 20 March and 20 September each year.

OR

Option 3

Combination Payment

Room Type	**50% RAD**	**50% DAP**
Single room + private ensuite	$237,500	$54.85

Explanation

You can choose to pay a combination of RAD and DAP. Your DAP will be calculated in line with Option 2 though it will be lower than the prices at Option 2 because you have paid some money up front with your RAD payment. You can choose the % amounts of your RAD and DAP payments. The DAP component is not refundable. The RAD component is refunded in line with the process described in Option 2.

OR

Option 4	**Explanation**
Drawdown Payment	This option works in a similar way to Option 3. Under the drawdown option, the DAP and any other agreed fees or charges are paid by deducting the amounts from the RAD balance. As the RAD balance reduces over time, the daily DAP amount increases. This occurs because the remaining RAD covers less of the accommodation cost, and the DAP increases to make up the difference. The remaining balance of the RAD component is refunded to you or your estate when you leave the home, less any DAP amounts drawn down, agreed fees or charges, and any retained amounts (where applicable).

Important: Fees and charges are accurate as of 01 July 2026 but are subject to change. Your costs will be confirmed in your accommodation agreement, subject to receiving your assets and income assessment letter, if you choose to carry out this assessment. These costs do not stay the same for your time in care. They will change over time because of factors including: changes to your financial circumstances, indexation of aged care fees and thresholds, and reaching lifetime caps on certain fees.