

Fees payable by a resident in an aged care facility are regulated by the Commonwealth Government of Australia.

Below are guidelines of the fees payable as of 1ST **October 2026**.

- 1. Basic Daily Fees**
- 2. Accommodation Payments**
- 3. Non-Clinical Care Contribution**
- 4. Hotel Supplement Contribution**
- 5. Retention Fees**

1. Basic Daily Fees

The Basic Daily Fee is a legislated fee and payable by all residents. This fee increases in line with the CPI and the Australian Age Pension every six months, and covers costs such as meals, laundry, and electricity.

The maximum Basic Daily Fee is currently \$68.93pd

2. Accommodation Payments

This is for your accommodation in the aged care facility. Some people will have their accommodation costs met in full or part by the Commonwealth Government, while others will need to pay the accommodation price agreed with the aged care facility. The Department of Human Services (Centrelink) will advise you which applies to you based on an assessment of your income and assets.

The accommodation payment can be made by way of a Refundable Accommodation Deposit (RAD) or a Daily Accommodation Payment (DAP), or a combination of both:

Refundable Accommodation Deposit (RAD)

Residents with assets greater than \$219858.40 and income over \$36454.60 may be asked to contribute to their cost of accommodation via the payment of a RAD, which is a lump sum contribution towards their cost of accommodation. The legislation states that on payment of a RAD, the resident must be left with a minimum of \$66500.00 in assets.

The RAD is refundable to the resident or Estate on departure subject to any deductions such as Retention Fees, the DAP or any other costs which may be payable at this time as agreed. Residents transferring to another aged care facility will have their RAD balance refunded within 14 days from when notice is given or date of departure, whichever is later. When Probate is provided, the RAD balance will be refunded within 14 days.

The RAD is guaranteed under the Aged Care Act, 2024 (Commonwealth).



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Daily Accommodation Payment (DAP)

Residents may decide to pay for their accommodation via a Daily Accommodation Payment (DAP).

The DAP is calculated using the Commonwealth Government's Maximum Permissible Interest rate (MPIR) on the 1st October 2026 . The rate of 8.51% is levied on any unpaid RAD and will be payable for the duration of the stay unless a RAD is provided. The DAP is indexed twice per year based on CPI.

You may choose to pay via a combination of a RAD and DAP.

3. Non-Clinical Care Contribution

The Non-Clinical Care Contribution Fee ensures that residents who have additional income and assets contribute to their non-clinical care costs. This Fee includes services such as bathing, mobility assistance and lifestyle activities.

The Commonwealth Government via Centrelink assesses all residents entering a Commonwealth-funded residential aged care facility.

Residents will receive information regarding their Non-Clinical Care Contribution Fee obligations after completion and lodgement of the "*Permanent Residential Aged Care Request for a combined asset and income assessment*" If this assessment is not completed, then the maximum Non - Clinical Care contribution of \$109.45 per day may be levied until the information is provided to the Commonwealth Government.

The Maximum Non-Clinical Care Contribution that a resident can be asked to pay is set at a lifetime cap of \$140652.80 or if they have been in residential care for 4 years they will no longer be required to pay the NCCC, whichever comes first. This fee is calculated by the Commonwealth Government and on-charged by the aged care facility to the resident.

4. Hotel Contribution Supplement

The Hotel Contribution Supplement Fee also ensures residents who can afford to pay their full accommodation costs will contribute to daily living costs such as food, cleaning, laundry and utilities. The maximum a resident will be asked to pay is \$22.15 per day.



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Supported Residents

Some rooms are available for residents with reduced financial means. Residents with assets under \$66500.00 and income less than \$35726.60 may, with approval, obtain funding from the Commonwealth Government.

Supported residents may be asked to contribute to their cost of care via a Daily Accommodation Contribution (DAC) or Refundable Accommodation Contribution (RAC), or a combination of both, if their assets are between \$66500.00 and \$219858.00 and their income is over \$35726.60 (including their age pension).

Residents requiring financial support are obliged to submit a Centrelink Asset Assessment. Centrelink will outline their payment obligation.

Basic Daily Fees still apply (see above for fee amounts).

5.Retention Fee

From the 1st of November 2025 providers will be required to regularly deduct part of each eligible resident's refundable accommodation deposit (RAD) or refundable accommodation contribution (RAC).

These deducted amounts do not need to be refunded on exit and will help providers continue to provide high quality residential aged care, as well as support improvements and further investment.

The amount to be deducted will be calculated daily at a rate of 2% per annum and it will be limited to 5 years to protect residents who remain in care for a long time.

What is a Supported Resident in Aged Care?

Moving into aged care can be financially complex, with many families particularly concerned about their ability to fund their access to an aged care facility. Aged care is tightly legislated by the Commonwealth Government, with criteria in place for residents deemed to be of reduced financial means.

The legislation for those entering in to aged care changed after the 1 July 2014, whereby both a resident's income and assets are taken in to account when looking at their financial means.



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Fully Funded by the Commonwealth Government

If your assets are below \$66500.00 and your income is less than \$35726.60 (including your age pension), the Commonwealth Government will fund most of your aged care.

Assets	Income	Outcome	Cost to Resident	Subject to Change
Less than \$66500.00	Less than \$35726.60	Funded by Commonwealth Government	Basic Daily Fee \$68.93 per day	Yes

- * Income includes age pension and any other income streams.
- * Deeming rates are used to ascertain income generated from any financial investments or superannuation assets.
- * Assets include car, contents and financial assets, account-based pension.
- * BDF – Basic Daily Fee.
- * A Resident's Supported position is subject to change if their asset position alters.

Partially Funded by the Commonwealth Government

If your assets exceed \$66500.00 and your income exceeds \$35726.60 (including your age pension), you may be asked to make a "Contribution" towards your cost of care in the form of a "Daily Accommodation Contribution" (DAC). Your contribution is calculated by the Commonwealth Government and is not determined by the aged care provider.

Assets		Income	Outcome	Cost to Resident	Subject to change
Between \$66500.00 and \$219858.40	PLUS	Income Over \$35726.60	Partially funded by client and Commonwealth Government	Basic Daily Fee \$68.93 plus a DAC (Refer to note)	Yes (Refer to note)

- * Income includes age pension entitlements any other income streams and deeming.
- * Deeming rates are used to ascertain income generated from any financial investments or superannuation assets.
- * Assets include car, contents and financial assets, account-based pensions.
- * DAC – Daily Accommodation Contribution. This ranges between \$0 and \$73.73 and is dependent upon the facility and room chosen.
- * RAC – Refundable Accommodation Contribution – Lump sum contribution paid to reduce the DAC.



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Not Eligible for Commonwealth Government Funding

The following table outlines the circumstances when you would not be eligible for Commonwealth Government funding.

Assets		Income	Outcome	Cost to Resident	Subject to change
Over \$219858.40	PLUS	Income over \$35726.60	Required to fund your cost of accommodation based on the room price.	Basic Daily Fee and Refundable Accommodation Deposit or Daily Accommodation Payment, Non-Clinical Care Contribution and Hotelling Supplement	Yes

- * Income includes all age pension entitlements any other income streams.
- * Deeming rates are used to ascertain income generated from any financial investments or superannuation assets.
- * Assets include car, contents and financial assets, account-based pensions.
- * RAD is a lump sum contribution towards your living environment.
- * DAP is the interest payable on any unpaid RAD.
- * Non – Clinical Care Contribution - The Non-Clinical Care Contribution Fee ensures that residents who have additional income and assets contribute to their non-clinical care costs. This Fee includes services such as bathing, mobility assistance and lifestyle activities.
- * Hotelling Supplement - The Hotel Contribution Supplement Fee also ensures residents who can afford to pay their full accommodation costs will contribute to daily living costs such as food, cleaning, laundry and utilities.

Subject to Change

Should a resident's financial position alter after entry, the Commonwealth Government reserves the right to re-assess their eligibility to make a further "Contribution" towards their cost of care and/or accommodation.

To obtain any form of Commonwealth Government funding we suggest you complete an "Income and Asset Assessment" form and lodge this directly with the Department of Human Services to ascertain your eligibility for support. (Failure to lodge this form will result in the Department of Human Services assuming that you have Assets and Income resulting in the maximum MTCF being charged).