

Residential Aged Care

What You'll Pay for Care & Services



Fees and Charges in this guide are subject to change.
Version 2 01/2026



Residential Aged Care *Service Fees*

From 1 January 2026

Fees & Charges	Cost per day	Comments
Basic Daily Care Fee	\$65.55	85% of the full Australian Age Pension.
Hotelling Contribution	max. \$22.15	Dependent on Income & Asset Assessment.
Non-Clinical Care Contribution	max. \$105.30	Dependent on Income & Asset Assessment. Lifetime cap is \$135,318.69 or after 4 years.
Accommodation Cost	TBA	Dependent on Income & Asset Assessment and Room Price. Annual Retention from a Lump Sum (Accommodation Cost) for up to 5 years.
RAD/RAC Retention	2% p.a.	
Maximum Permissible Interest Rate (MPIR)	7.65% p.a.	Basis for DAP and DAC/RAC calculations.
Higher Everyday Living Fee	TBA	See separate Fee Schedule for HELF services.
Means Tested Care Fee*	max. \$403.80	Dependent on Income & Asset Assessment. Annual cap: \$35,238.11 Lifetime cap: \$84,571.66

*The Means Tested Care Fee only applies if you are protected by the 'no worse off principle' and will pay fees under the 1 July 2014 arrangements. Please note that RAD Retentions still apply.

Residential aged care fees contact

Email the Department of Health, Disability and Ageing if your enquiry concerns the rules and regulations of fees and accommodation costs for residential aged care. Emails unrelated to this topic will not receive a response.

Aged care fees enquiry: AgedCareFees@health.gov.au

Services Australia Aged Care line

Use this line to talk about your aged care services, and aged care home costs.

1800 227 475 | Monday to Friday 8 am to 5 pm.

My Aged Care Enquiries

You can call My Aged Care on 1800 200 422

Monday to Friday: 8am to 8pm, Saturdays: 10am to 2pm.

How much will you *pay*?

From 1 January 2026

Below we have listed calculation examples for our different room prices.

Please note the following:

- The combination option is set at 50% as an example only. If you choose this option, you decide how much deposit you pay. This might be more or less than 50%.
- The daily RAD retention amount is an approximate example for the first day only. The 2% retention is calculated daily on the current RAD balance (after previous deductions). Each daily deduction slightly reduces the balance, and future deductions are based on the reduced amount. RAD retentions are not an out-of-pocket cost.
- The *Hotelling Contribution* and *Non-Clinical Care Contribution* will be added to your daily fees depending on the outcome of your Income and Asset Assessment. We may charge the maximum amount permitted under the Act until an assessment is made, at which time we will make an appropriate adjustment.
- Additional services will be added as per the resident's selection under a *Higher Everyday Living Agreement* after entering our services.

Room Price: \$450,000 MPIR: 7.65%	Full RAD Option 1	Full DAP Option 2	Combination Option 3
Refundable Accommodation Deposit (RAD) - <i>Paid</i>	\$450,000	\$0	\$225,000
Refundable Accommodation Deposit (RAD) - <i>Unpaid</i>	\$0	\$450,000	\$225,000
Basic Daily Care Fee	\$65.55	\$65.55	\$65.55
Daily Accommodation Payment (DAP)	\$0.00	\$94.32	\$47.16
Daily Out Of Pocket Fees Total	\$65.55	\$159.87	\$112.71
Fortnightly Out Of Pocket Fees Total	\$917.70	\$2,238.18	\$1,577.94
Monthly Out Of Pocket Fees Total	\$1,993.81	\$4,862.71	\$3,428.26
Daily RAD Retention Amount (estimated)	\$24.65	\$0.00	\$12.32

How much will you *pay*?

From 1 January 2026

Room Price: \$500,000 MPIR: 7.65%	Full RAD Option 1	Full DAP Option 2	Combination Option 3
Refundable Accommodation Deposit (RAD) - <i>Paid</i>	\$500,000	\$0	\$250,000
Refundable Accommodation Deposit (RAD) - <i>Unpaid</i>	\$0	\$500,000	\$250,000
Basic Daily Care Fee	\$65.55	\$65.55	\$65.55
Daily Accommodation Payment (DAP)	\$0.00	\$104.79	\$52.40
Daily Out Of Pocket Fees Total	\$65.55	\$170.34	\$117.95
Fortnightly Out Of Pocket Fees Total	\$917.70	\$2,384.76	\$1,651.30
Monthly Out Of Pocket Fees Total	\$1,993.81	\$5,181.18	\$3,587.65
Daily RAD Retention Amount (estimated)	\$27.39	\$0.00	\$13.69

Room Price: \$550,000 MPIR: 7.65%	Full RAD Option 1	Full DAP Option 2	Combination Option 3
Refundable Accommodation Deposit (RAD) - <i>Paid</i>	\$550,000	\$0	\$275,000
Refundable Accommodation Deposit (RAD) - <i>Unpaid</i>	\$0	\$550,000	\$275,000
Basic Daily Care Fee	\$65.55	\$65.55	\$65.55
Daily Accommodation Payment (DAP)	\$0.00	\$115.27	\$57.64
Daily Out Of Pocket Fees Total	\$65.55	\$180.82	\$123.19
Fortnightly Out Of Pocket Fees Total	\$917.70	\$2,531.48	\$1,724.66
Monthly Out Of Pocket Fees Total	\$1,993.81	\$5,499.94	\$3,747.03
Daily RAD Retention Amount (estimated)	\$30.13	\$0.00	\$15.06

How much will you *pay*?

From 1 January 2026

Room Price: \$600,000 MPIR: 7.65%	Full RAD Option 1	Full DAP Option 2	Combination Option 3
Refundable Accommodation Deposit (RAD) - <i>Paid</i>	\$600,000	\$0	\$300,000
Refundable Accommodation Deposit (RAD) - <i>Unpaid</i>	\$0	\$600,000	\$300,000
Basic Daily Care Fee	\$65.55	\$65.55	\$65.55
Daily Accommodation Payment (DAP)	\$0.00	\$125.75	\$62.88
Daily Out Of Pocket Fees Total	\$65.55	\$191.30	\$128.43
Fortnightly Out Of Pocket Fees Total	\$917.70	\$2,678.20	\$1,798.02
Monthly Out Of Pocket Fees Total	\$1,993.81	\$5,818.71	\$3,906.41
Daily RAD Retention Amount (estimated)	\$32.87	\$0.00	\$16.43

Room Price: \$700,000 MPIR: 7.65%	Full RAD Option 1	Full DAP Option 2	Combination Option 3
Refundable Accommodation Deposit (RAD) - <i>Paid</i>	\$700,000	\$0	\$350,000
Refundable Accommodation Deposit (RAD) - <i>Unpaid</i>	\$0	\$700,000	\$350,000
Basic Daily Care Fee	\$65.55	\$65.55	\$65.55
Daily Accommodation Payment (DAP)	\$0.00	\$146.71	\$73.36
Daily Out Of Pocket Fees Total	\$65.55	\$212.26	\$138.91
Fortnightly Out Of Pocket Fees Total	\$917.70	\$2,971.64	\$1,944.74
Monthly Out Of Pocket Fees Total	\$1,993.81	\$6,456.24	\$4,225.18
Daily RAD Retention Amount (estimated)	\$38.35	\$0.00	\$19.17

How much will you *pay*?

From 1 January 2026

Room Price: \$800,000 MPIR: 7.65%	Full RAD Option 1	Full DAP Option 2	Combination Option 3
Refundable Accommodation Deposit (RAD) - <i>Paid</i>	\$800,000	\$0	\$400,000
Refundable Accommodation Deposit (RAD) - <i>Unpaid</i>	\$0	\$800,000	\$400,000
Basic Daily Care Fee	\$65.55	\$65.55	\$65.55
Daily Accommodation Payment (DAP)	\$0.00	\$167.67	\$83.84
Daily Out Of Pocket Fees Total	\$65.55	\$233.22	\$149.39
Fortnightly Out Of Pocket Fees Total	\$917.70	\$3,265.08	\$2,091.46
Monthly Out Of Pocket Fees Total	\$1,993.81	\$7,093.78	\$4,543.95
Daily RAD Retention Amount (estimated)	\$43.83	\$0.00	\$21.91

Room Price: \$900,000 MPIR: 7.65%	Full RAD Option 1	Full DAP Option 2	Combination Option 3
Refundable Accommodation Deposit (RAD) - <i>Paid</i>	\$900,000	\$0	\$450,000
Refundable Accommodation Deposit (RAD) - <i>Unpaid</i>	\$0	\$900,000	\$450,000
Basic Daily Care Fee	\$65.55	\$65.55	\$65.55
Daily Accommodation Payment (DAP)	\$0.00	\$188.63	\$94.32
Daily Out Of Pocket Fees Total	\$65.55	\$254.18	\$159.87
Fortnightly Out Of Pocket Fees Total	\$917.70	\$3,558.52	\$2,238.18
Monthly Out Of Pocket Fees Total	\$1,993.81	\$7,731.31	\$4,862.71
Daily RAD Retention Amount (estimated)	\$49.31	\$0.00	\$24.65