

Residential Aged Care Payments and Charges Information

As of 1 October 2026

Basic Daily Care Fee (Permanent)	\$68.93 per day or \$965.02 per fortnight
Basic Daily Care Fee (Respite)	\$68.93 per day or \$965.02 per fortnight
Means Tested Care Fee (MTCF)	Contact Dept. of Social Services Tel: 1300 653 227
Refundable Accommodation Deposit (RAD)	refer Page 2 of this document
Daily Accommodation Payment (DAP)	refer Page 2 of this document
Maximum Permissible Interest Rate (MPIR) Used to calculate Daily Accommodation Payment	1 Jul 2026 – 30 Sep 2026 – 8.43% 1 Oct 2026 – 31 Dec 2026 – 8.51%

Definitions

Basic Daily Care Fee

This fee covers your day-to-day living expenses including meals, laundry, heating & cooling etc. For respite residents a booking fee of one week's respite or 25% of the proposed fee is due on admission.

The Basic Daily Care Fee is 85% of the single Pension rate and is indexed in March and September each year based on pension indexation. A different basic daily care fee may be charged in some circumstances, such as based on the date you enter an aged care home.

Means Tested Fees

The Australian Government pays for the cost of care in an aged care home. Depending on your income and assets, you may be asked to contribute towards this cost in the form of a fee, this is in addition to the Basic Daily Care fee.

This fee is calculated by the Department of Human Services or the Department of Veterans affairs. They will advise you and your aged care residence in writing in the form of a Fee Advice letter. This fee is reviewed quarterly.

You cannot be asked to pay more than your cost of care to the Government. This payment is subject to a maximum annual and lifetime cap. The current caps are as under:

Annual cap is \$37,055.98
Lifetime cap is \$88,934.57

If you do not have a Combined Income and Asset Assessment, you may be charged the maximum means tested fee.

Hotelling contribution (applicable to residents who fall under 1 November 2025 Aged Care Reforms)

- Changes to your personal or financial circumstances
- Regular indexation of aged care rates and thresholds, and government subsidies and supplements
- Indexation of the daily cap (the hotelling supplement), which is currently \$22.15.

Non-clinical care contribution (applicable to residents who fall under 1 November 2025 Aged Care Reforms)

- Changes to your personal or financial circumstances
- Regular indexation of aged care rates and thresholds, and government subsidies and supplements
- Indexation of the daily cap, which is currently \$109.45
- Reaching the lifetime cap, which is currently \$140,652.80

Please discuss with the admissions team if you have any further questions

Accommodation Payment

If you have assets below a certain cut off level, your accommodation payment may be subsidised fully or partially by the Department of Human Services. If you are eligible, please ensure you provide us with a copy of your Combined Income and Asset Assessment outlining your eligibility for the above support.

Current cut-off levels are as under:

- Fully Supported Resident: assets below \$66,500
- Partially Supported Resident: assets between \$66,500 and \$219,858.40

If you are a partially supported resident, you will be asked to pay a Daily Accommodation Contribution (DAC) based on your assets.

If your assets are above \$219,858.40, you will be asked to pay a refundable accommodation deposit. Catholic Homes currently requires a payment dependent on the aged care residence selected of between \$360,000 and \$900,000 as a refundable accommodation deposit. This can be paid in the following ways:

- a) Lump Sum (RAD)
- b) Converted into a daily accommodation payment by the formulae below:
- c) Daily Accommodation Payment (DAP) = (Refundable Accommodation Deposit (RAD) x maximum permissible interest rate (MPIR)) / 365
- d) A combination of lump sum and daily accommodation payment.

Interest is charged on any outstanding Refundable Accommodation Deposit (RAD) balance from the date of admission. This interest is charged at the MPIR as advised by the Department of Health.

From 1 November 2025, daily accommodation payment (DAPs) are indexed. Providers will index the payment they charge twice a year. This only applies to residents on the 1 November 2025 accommodation arrangements.

A deposit may be payable upon admission. There is RAD retention of 2% per year for a maximum of 5 years. For clarity around this please speak to the Facility Manager.

Payment of fees and charges

All fees are payable a fortnight in advance.

The payment of fees is by Direct Debit only, as no other method of payment is accepted. Please do not provide cash, as this is not accepted at the care residences. Feel free to contact the Accounts Receivable Officer if you have any questions regarding the payment process.

Costs associated with the collection of outstanding Fees and Accommodation payments will be charged to the resident.