**Schedule of fees and charges for residential care**
**from 1 November 2025**

This Schedule applies to residential aged care recipients. Different fees and accommodation costs apply based on the resident’s fee arrangements and accommodation arrangements.

## Rates for 1 November 2025 fee and accommodation arrangements

# Resident fees and contributions

|  |  |
| --- | --- |
| **Fee** | **Maximum daily rate** |
| Basic daily fee 1 | $65.55 |
| Hotelling contribution 2 | $22.15 |
| Non-clinical care contribution 2 | $105.30 |

1 This fee applies for permanent residential care and residential respite care.

2 Services Australia advises the contribution amount for a resident.

# Maximum accommodation supplement amount – $70.94 per day

# Caps on non-clinical care contribution

| **Non-clinical care contribution cap** | **Rate** |
| --- | --- |
| Daily cap | $105.30 |
| Lifetime cap 3 | $135,318.69 |

**3** 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.

# Income thresholds for residential care means assessment

|  |  |  |
| --- | --- | --- |
| **Income threshold** | **Rate** single person | **Rate** couple, illness separated (single rate) |
| Income free area | $34,762.00 | $34,034.00 |
| First income threshold | $86,406.32 | $85,678.32 |
| Second income threshold | $101,105.00 | $101,105.00 |
| Third income threshold | $117,230.20 | $117,230.20 |
| Fourth income threshold | $139,048.00 | $136,136.00 |

# Asset thresholds for residential care means assessment

| **Asset threshold** | **Rate** |
| --- | --- |
| Asset free area | $63,000.00 |
| First asset threshold  | $210,555.20 |
| Second asset threshold  | $252,000.00 |
| Third asset threshold | $355,366.66 |
| Fourth asset threshold | $532,055.20 |
| **Home exemption cap** Applies separately to both members of a couple. The net value of the home above this amount is excluded from the value of the resident’s assets. | $210,555.20 |

# Thresholds for refundable deposits

| **Threshold** | **Rate** |
| --- | --- |
| **Minimum permissible asset level**the minimum assets a resident must be left with if they pay at least part of their accommodation costs by refundable deposit  | $63,000 |
| **Maximum refundable accommodation deposit**the amount that can be charged without prior approval from the Independent Health and Aged Care Pricing Authority  | $758,627 |

# Indexation of daily accommodation payments (DAPs)

|  |  |
| --- | --- |
| **Date** | **DAP index number** |
| 20 September 2025 | 1.0 |

To calculate the DAP for a resident following an indexation point, the provider needs both the DAP index number on the resident’s reference indexation day and the DAP index number on the DAP indexation day.

The first round of DAP indexation will occur on 20 March 2026.

Details about how to calculate the DAP are available at [www.health.gov.au/our-work/residential-aged-care/charging/dap-indexation](http://www.health.gov.au/our-work/residential-aged-care/charging/dap-indexation).

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## Deeming and interest rates

These deeming and interest rates apply across all residential care fee and accommodation arrangements.

# Deeming thresholds and rates

|  |  |
| --- | --- |
| **Threshold/Rate** | **Rate** |
| **Deeming thresholds** – from 1 July 2025 |
| Threshold (single) | $64,200 |
| Threshold (couple – combined) | $106,200 |
| **Deeming rates** – from 20 September 2025 |
| Lower rate | 0.75% |
| Higher rate | 2.75% |

# Interest rates for accommodation costs

|  |  |
| --- | --- |
| **Interest rate** | **Rate** |
| **Maximum Permissible Interest Rate** 4 |  |
| from 1 October 2025 – 31 December 2025 | 7.61% |
| **Base Interest Rate** |  |
| from 1 October 2025 | 2.75% |
| **Maximum interest on outstanding accommodation charge** |  |
| from 20 September 2025 | 1.50% |

4 The MPIR applies for calculating accommodation costs for residents who enter residential care within this period (but not for those who were already in care prior to this period). For a resident paying the agreed room price, use the MPIR current on the day the room price was agreed. To calculate accommodation contributions for a low means resident, use the MPIR current at their date of entry to the service.

The MPIR applies for:

* Equivalence calculations for accommodation payments and contributions
* Accommodation bond agreements for pre 1 July 2014 residents
* Calculating interest payable by the provider on outstanding refundable deposit refunds

The BIR applies for:

* Accommodation bond agreements for pre 1 July 2014 residents
* Calculating interest payable by the provider on outstanding refundable deposit refunds

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## Rates for post 1 July 2014 fee and accommodation arrangements

# Resident fees and contributions

|  |  |
| --- | --- |
| **Fee** | **Maximum daily rate** |
| Basic daily fee | $65.55 |
| Means tested care fee 5 | $403.80 |

5 Services Australia advises the fee amount for each resident.

# Maximum accommodation supplement amount – $70.94 per day

# Caps on Means tested care fee

| **Means tested care fee caps** | **Rate** |
| --- | --- |
| Lifetime cap | $84,571.66 |
| Annual cap | $35,238.11 |

# Income thresholds for residential care means assessment

|  |  |  |
| --- | --- | --- |
| **Income threshold** | **Rate** single person | **Rate** couple, illness separated (single rate) |
| Income free area | $34,762.00 | $34,034.00 |

# Asset thresholds for residential care means assessment

| **Asset threshold** | **Rate** |
| --- | --- |
| Asset free area  | $63,000.00 |
| First asset threshold  | $210,555.20 |
| Second asset threshold  | $505,665.60 |
| **Home exemption cap** Applies separately to both members of a couple. The net value of the home above this amount is excluded from the resident’s assessable assets. | $210,555.20 |

# Thresholds for refundable deposits

| **Threshold** | **Rate** |
| --- | --- |
| **Minimum permissible asset level**the minimum assets a resident must be left with if they pay at least part of their accommodation costs by refundable deposit  | $63,000 |
| **Maximum refundable accommodation deposit**the amount that can be charged without prior approval from the Independent Health and Aged Care Pricing Authority  | $758,627 |

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## Rates for pre 1 July 2014 fee and accommodation arrangements

# Resident fees and contributions

|  |  |
| --- | --- |
| **Fee** 6 | **Maximum daily rate** |
| Basic daily fee - standard | $65.55 |
| Basic daily fee - non-standard | $74.42 |
| Basic daily fee - protected | $59.76 |
| 2012 BDF supplement - Basic daily fee - standard | $64.78 |
| 2012 BDF supplement - Basic daily fee - non-standard | $73.65 |
| 2012 BDF supplement - Basic daily fee - protected | $58.99 |
| Income tested fee 7 | $104.11 |

6 Services Australia advises residents and providers of the amount of basic daily fee and income tested fee that applies.

Residents who were in a hostel on 30 September 1997 and who are NOT currently at a home that was a nursing home before 1 October 1997 receive a reduction of 80 cents per day to their basic daily fee.

2012 BDF supplement: These rates apply for residents eligible for the 2012 basic daily fee supplement. This supplement is payable to providers for non-pensioners who do not hold a Commonwealth Seniors Health Card and who were in permanent residential care on 30 June 2021. To receive the supplement, providers must notify Services Australia that they will charge eligible residents no more than these rates.

7 Income tested fees are calculated at 5/12th of total assessable income over the income tested fee thresholds per fortnight. Income tested fees are capped at the maximum daily rate.

# Income tested fee thresholds

|  |  |
| --- | --- |
| **Income tested fee type** | **Income tested fee thresholds (fortnightly)** |
| Single | Each member of a couple |
| Standard (and Phased) | $1,337.00  | $1,309.00  |
| Non-Standard | $1,337.00 | $1,309.00 |
| Protected | $1,102.80 | $1,074.80  |

# Asset cut-off levels for supported resident status

|  |  |
| --- | --- |
| **Asset cut-off level for accommodation supplement:** | **Maximum asset amount** |
| Fully supportedresidents | $63,000 |
| Partially supported residentsfor services **not** significantly refurbished or newly built | $159,220.80 |
| Partially supported residentsfor services significantly refurbished or newly built | $210,555.20 |

# Maximum daily accommodation charge for pre 2014 residents moving homes 8

|  |  |
| --- | --- |
| **Resident status and Assets at entry** | **Maximum daily accommodation charge** 9 |
| Fully supported, concessional and charge exempt | N/A |
| **Residents who first entered residential aged care between 20/3/2008 – 30/6/2014**10 |
| Non-supported with assets at entry at least $159,220.80 | up to $46.26 **or** capped at maximum rate of previous entry |
| Supported with assets at entry less than $159,220.80 | calculated amount |
| **Residents who first entered residential aged care between 1/7/2004 – 19/3/2008** |
| Assisted with assets at entry at least $93,861.00 | up to $16.91 |
| Assisted with assets at entry less than $93,861.00 | calculated amount |
| Other with assets at entry at least $116,966.00 | up to $29.57 |
| Other with assets at entry less than $116,966.00 | calculated amount |
| **Residents who first entered residential aged care before 1/7/2004**11 |
| Assisted with assets at entry at least $86,579.00 | up to $12.92 |
| Assisted with assets at entry less than $86,579.00 | calculated amount |
| Other with assets at entry at least $108,881.00 | up to $25.14 |
| Other with assets at entry less than $108,881.00 | calculated amount |

8 Rate remains unchanged for a resident's stay in a home, regardless of annual indexation of the maximum rate for new entrants. New rates apply for pre 2014 residents who enter a new home and haven't left permanent residential care for more than 28 days before re-entering care after 20 March 2008.

9 Services Australia sends letters to advise of the amount (does not include flexible care residents).

10 From 20 March 2008, accommodation charges are capped, even if a resident moves from one home to another, provided that there is not a break in care of more than 28 days (excluding leave).

11 Accommodation charge limited to a maximum period of five years and fixed at date of entry, even if the resident has a break in care of more than 28 days.

# Pensioner allowable limit for Accommodation bonds – $252,500

For residents who initially entered care **prior to 20 March 2008** and agree to roll over a bond of more than 9 times the annual single age pension.

# Minimum assets amount – $63,000

A resident must be left with this amount when calculating the maximum accommodation bond.

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## Rates for transition care programme

# Fees for transition care programme (TCP)

| **Maximum daily fee** | **Rate** |
| --- | --- |
| TCP delivered in a home or community setting  | $13.49 |
| TCP delivered in a residential care setting  | $65.55 |

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