



Schedule of fees and charges for residential care from 1 January 2026

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.

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 (MPIR) ⁴ from 1 January 2026 – 31 March 2026	7.65%
Base Interest Rate (BIR) 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

The maximum interest on outstanding accommodation charge is the amount of interest that may be charged under an accommodation charge agreement for a pre 1 July 2014 resident who has not paid the required amount (section 287-155 of the Aged Care Rules 2025).

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	Rate
	single person	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 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

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 supported residents	\$63,000
Partially supported residents for services not significantly refurbished or newly built	\$159,220.80
Partially supported residents for 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.

Rates for transition care program

Fees for transition care program (TCP)

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