

Understanding your care and accommodation fees



When moving into an aged care home, it's important to understand the care-related fees that everyone pays, as well as the flexible options available to pay for your accommodation.

Care-related fees

Basic Daily Fee

- Everyone pays this standard fee for essential services like meals, cleaning, laundry, and facility management.
- The amount is set by the Government at 85% of the single basic Age Pension. It is reviewed and adjusted twice a year – in March and September – in line with changes to the pension.

Hotelling Supplement Contribution (HSC)

- This is an extra daily fee to help cover the true cost of everyday services in aged care.
- The amount is means-tested, determined by Services Australia, and subject to regular review.

Non-Clinical Care Contribution

- This is a daily fee for non-clinical care services such as bathing and hygiene assistance, mobility support, lifestyle activities.
- The amount is means-tested, determined by Services Australia, and subject to regular review.

Accommodation payment options

There are three flexible options available to help you pay for your room in aged care. You can choose the option that best suits your needs:

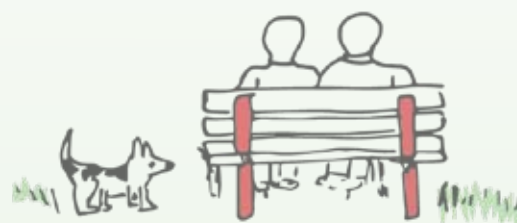
Payment option	How it works	Is it refundable?
Refundable Accommodation Deposit (RAD)	A one-off lump sum payment for your room	✓ Fully refundable when you leave care (minus agreed fees or retention amounts)
Daily Accommodation Payment (DAP)	A daily fee, like paying rent. Calculated using a government-set rate called the Maximum Permissible Interest Rate (MPIR)	✗ Not refundable
Combined payment (Part RAD + Part DAP)	Allows you to pay part of your room cost upfront and the rest as a daily fee.	✓ The RAD portion is refundable ✗ The DAP portion is not refundable



Murray Mudge Aged Care

Accommodation costs

Effective 1 January 2026



ROOM TYPE	Maximum daily accommodation payment (DAP)	Room size	Max refundable deposit	Combination payment example
Single room with ensuite	\$79.64	12m ²	\$380,000	50% refundable deposit of \$190,000 and a daily payment of \$39.82
Specialised dementia room	\$113.18	14m ²	\$540,000	50% refundable deposit of \$270,000 and a daily payment of \$56.59
Single room with shared bathroom	\$71.26	12m ²	\$340,000	50% refundable deposit of \$170,000 and a daily payment of \$35.63
Couples/ shared room	\$117.37 (single)	24m ²	\$560,000 (single)	50% refundable deposit of \$280,000 and daily payments of \$58.68 (single)
	\$197.01 (couple)		\$940,000 (couple)	OR 50% refundable deposit of \$470,000 and a daily payment of \$98.50 (couple)

For more information on how Daily Accommodation Payments are calculated, please visit www.myagedcare.gov.au/understanding-aged-care-home-accommodation-costs

