

# 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.

### Means Tested Care Fee

- This is a daily contribution toward the cost of care that some residents on 1 July 2014 fee arrangements may be asked to pay.
- The amount is means-tested, determined by Services Australia, and based on your income and assets.

## 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:

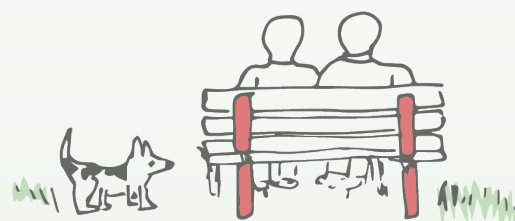
Payment option	How it works	Is it refundable?
Refundable Accommodation Deposit (RAD)	A one-off lump sum payment for your room	✓ Fully refundable when you leave care (minus agreed fees or retention amounts)
Daily Accommodation Payment (DAP)	A daily fee, like paying rent. Calculated using a government-set 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 April 2026



ROOM TYPE	Maximum daily accommodation payment (DAP)	Room size	Max refundable deposit	Combination payment example
Single room with ensuite	\$86.14	12m <sup>2</sup>	\$395,000	50% refundable deposit of \$197,500 and a daily payment of \$43.07
Specialised dementia room with ensuite	\$119.95	14m <sup>2</sup>	\$550,000	50% refundable deposit of \$275,000 and a daily payment of \$59.97
Single room with shared bathroom	\$75.24	12m <sup>2</sup>	\$345,000	50% refundable deposit of \$172,500 and a daily payment of \$37.62
Couples/ shared room with ensuite	\$124.31 (single)	24m <sup>2</sup>	\$570,000 (single)	50% refundable deposit of \$285,000 and daily payments of \$62.15 (single)
	\$210.45 (couple)		\$965,000 (couple)	OR 50% refundable deposit of \$482,500 and a daily payment of \$105.22 (couple)

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

