# Residential Aged Care Costs:

## Vasey RSL Care Brighton – Premium Room

21 Downes Avenue, Brighton VIC 3186

30 October 2026

### Fees and contributions you may pay.

Before you enter permanent residential care, you should have your means assessed to see if you're eligible for Australian Government assistance with fees and accommodation costs. The fees you pay will depend on the outcome of your means assessment and what you agree on with your aged care provider.

All your fees will be clearly written in your service agreement, accommodation agreement and the optional higher everyday living agreement.

**You may need to pay some or all of these fees**:

1. Basic daily fee
2. Hotelling contribution
3. Non-clinical care contribution
4. Accommodation costs
5. Higher everyday living fee

### 1. Basic Daily Fee — Current Fee: $68.93 per day

**The Basic Daily Fee pays for day-to-day services including meals, cleaning, laundry and facility management and applies to all aged care residents, no matter which aged care home you choose.**

The fee is set by Government at 85% of the single person rate of the basic age pension The amount changes with indexation in March and September each year

All residents in aged care are required to pay the Basic Daily Fee which is billed monthly in advance.

### 2. Hotelling Contribution (Means Tested) — Current Fee (up to): $22.15 per day

**People who can afford to will contribute more towards their daily living costs through a hotelling contribution.**

Services Australia will tell you if you need to pay a hotelling contribution and if so, how much you need to pay. This is based on your means assessment. The maximum amount changes with indexation in March and September.

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## 3. Non Clinical Care Contribution (Means Tested)

**Current Fee (up to): $109.45 per day**

**The Non Clinical Care contribution is a contribution towards the cost of your personal and non clinical care and is charged from your date of arrival.**

People who need to pay the maximum hotelling contribution may also need to pay a non-clinical care contribution. This fee contributes to personal care costs such as bathing and mobility assistance. Services Australia will tell you if you need to pay a non-clinical care contribution and if so, how much you need to pay. This is based on your means assessment. The maximum amount changes with indexation in March and September. Daily and lifetime caps apply.

## 4. Accommodation Costs

**Agreeing on a room price.**

You must agree on a room price with your provider and enter into an accommodation agreement before moving into an aged care home. How much you pay will also depend on your means assessment.

If you are eligible for assistance, the government will pay some or all of your accommodation costs to your provider. If not, you will need to pay the price that you agreed with your provider.

**Payment options**
You can choose to pay your accommodation costs as:

• A **lump sum refundable deposit** that is refunded when you leave care, less any retention amounts and any fees that you agree to draw down from it, or
• A **daily payment** that is not refunded when you leave care, or
• Any **combination** of lump sum and daily payment.

**Until you pay the full lump sum, you will pay a daily payment.**

You can pay a lump sum at any time after you enter care. A lump sum payment is considered an asset for aged care purposes. This means it is counted in your means assessment and may affect your hotelling contribution and non-clinical care contribution.

If you choose a combination payment, you can choose to draw your daily payment from your paid lump sum. Over time, this will increase your daily payment unless you top up the lump sum. Your provider may also agree to draw other fees from the lump sum, like your basic daily fee.

**New accommodation arrangements.**
If you first enter permanent residential aged care on or after 1 November 2025, the new accommodation arrangements will apply. These include:

• **Refundable deposit retention** – if you pay a lump sum, your provider keeps 2% of your lump sum per year. This amount is not refunded when you leave care. After 5 years in care, no further retention amounts will be deducted.

• **Daily accommodation payment (DAP) indexing** – if you pay by DAP, this amount will increase due to indexation on 20 March and 20 September each year. Indexation does not apply to daily accommodation contributions (DAC) paid by residents eligible for government assistance with their accommodation costs.

## 4. Accommodation Costs (Continued) – Premium Room

**The Accommodation Costs cover the cost of your room and are set by the aged care home: they vary according to the size of your room, the location of the home and the facilities it offers.**

The contribution to the Accommodation Costs you are required to pay is determined by a means assessment by Services Australia or the Department of Veterans' Affairs (DVA).

Residents may choose to pay their Accommodation Costs in a number of ways, as indicated below.

### Option 1: Refundable Accommodation Deposit – RAD

A Refundable Accommodation Deposit (RAD) is paid as a lump sum amount.

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| Maximum Refundable Accommodation Deposit (RAD): | **$879,000.00** |

Interest is payable from the day of arrival until the Refundable Accommodation Deposit (RAD) is paid in full, at the current legislated maximum permissible interest rate (MPIR) of **8.51%.**

### Option 2: Daily Accommodation Payment – DAP

A Daily Accommodation Payment (DAP) accrues daily and is paid periodically.

*For example*, on a **$879,000** entry price at the maximum permissible interest rate (MPIR) of **8.51%**, the daily payment is **$204.94**/day.

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| Maximum Daily Accommodation Payment (DAP): | **$ 204.94** |
| Maximum Annual Accommodation Payment (AAP): | **$ 74,802.90** |

### Option 3: Combination Payment – RAD & DAP

A combination payment includes a lower Refundable Accommodation Deposit (RAD) and a reduced Daily Accommodation Payment (DAP).

*For example*, on a **50%** Refundable Accommodation Deposit on the **$879,000** entry price, the Daily Accommodation Payment is **$102.47**/day.

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| Maximum Refundable Accommodation Deposit (RAD) eg **50%**: | **$ 439,500.00** |
| Maximum Daily Accommodation Payment (DAP): | **$ 102.47** |
| Maximum Annual Accommodation Payment (AAP): | **$ 37,401.45** |

The RAD is payable at any time. Interest is due on the unpaid RAD from the arrival date to the date of payment. It is refunded when you leave, less the retained amount, less any unpaid interest, or other fees and charges owing.

## 5. Higher Everyday Living Fee (optional) Current Fee: $22.95 per day

**This is an optional fee for people who choose to receive higher quality everyday living services**.

It can be charged for services that are of a higher quality or in addition to those your aged care home must provide. The specific services, and the fees for each, are agreed between you and your provider after you enter care.

**You can't be asked to pay for a service you are unable to use**.

After agreeing in writing, you have 28 days to change your mind and cancel your higher everyday living agreement. The agreement is reviewed by you and your provider at least once a year to ensure you still want and can still make use of the services.

## Confirm your fees with a means assessment.

To confirm your aged care fees you will need a means assessment. This is where Services Australia or the Department of Veterans' Affairs (DVA) assesses your income and assets. If you are a member of a couple, they will assess half of your combined income and assets, regardless of who earns the income or owns the assets.

If you choose not to have your means assessed, you will not be eligible for assistance with your accommodation and your provider can ask you to pay:
- the full hotelling contribution and non-clinical care contribution, and
- the accommodation price you agreed on before you entered care.

To complete a means assessment, fill in the Residential Aged Care Calculation of your cost of care form (SA457) or the Residential Aged Care Property details for Services Australia and DVA customers form (SA485).

If Services Australia or DVA already have your financial details, you may not need to complete a form to have your means assessed. Check if you should complete an Aged care calculation of your cost of care form at ServicesAustralia.gov.au Once your assessment is complete, Services Australia will send you a fee advice letter.

**You should lodge your request for a means assessment as early as possible – even before you enter an aged care home. If your assessment is finished before you enter, the results are valid for 120 days unless there is a significant change in your circumstances**

**Changes to fees after entering care.**
Your aged care fees and contributions do not stay the same for your time in care. They will change over time because of:
- changes to your financial circumstances
- indexation of aged care fees and thresholds
- reaching lifetime caps on certain fees.

## The Cost of Residential Aged Care

The government is committed to ensuring that all Australians have access to residential aged care. Depending on your financial circumstances, the means assessment will determine how much of the various years' fees you are required to pay.

## Hardship

The Government also has options to review individual cases for financial hardship support: you can find out more here: https://www.myagedcare.gov.au/financial-hardship-assistance.

## Questions

If you have any questions about the above, contact our staff on T: (03) 9596 7485.

## Resident Agreement

A formal agreement, providing full details about your fees and charges, your rights and responsibilities and those of the aged care home, will be provided to you.

## Further Infromation

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| MyAgedCare | 1800 200 422 (Mon to Fri 8am to 8pm, Sat 10am to 2pm) |
| Commonwealth Information Line | 1800 200 422 |
| Services Australia | 13 23 00 |
| Department of Veterans' Affairs | 13 32 54 |

**Disclaimer**

The information provided does not constitute financial advice. The information is of a general nature and does not take into account the individual's objectives, financial situation or needs. It should not be used, relied upon or treated as a substitute for specific professional advice.