

Fees and charges

It is important that you fully understand the different fees and charges you may need to pay, before signing up to any residential aged care services.

1. Basic Daily Fee

This is paid by all residents

All residents pay the Basic Daily Fee as a contribution towards the care, meals and services they receive. This charge is reviewed and set by the Australian Government twice a year, in line with increases to the Age Pension. It is calculated at approximately 85% of your single Centrelink pension.

2. Accommodation Payment

This is paid by many residents

The accommodation payment is a payment towards your room and facilities and is in addition to the Basic Daily Care Fee. If your income and/or assets exceed the minimum level set by the government, then you will be required to make an accommodation payment. You may pay this as:

Refundable Accommodation Deposit (RAD)

A lump-sum payment option if you are required to pay for your accommodation in full. This is refunded when you leave the aged care home; or

Daily Accommodation Payment (DAP)

A recurring rental type payment option to be paid in increments if you are required to pay for your accommodation in full. It is calculated using the Maximum Permissible Interest Rate (MPIR) set by the Australian Government and is reviewed four times a year; or

Combination Payment

A payment option consisting of a part RAD payment supplemented with a Daily Accommodation Payment e.g. 50% RAD + 50% DAP.

Drawdown Payment

A payment option that may be available to you, whereby the DAP payment is deducted from your lump-sum RAD payment. If considering this option, we recommend that you seek independent financial advice. Contact us to find out more.

3. Means Tested Care Fee

This is paid by some residents

Most residential aged care homes in Australia are subsidised by the government, so in cases where a person's income and/or assets exceed the maximum threshold, that person may be asked to pay a contribution towards their care.

If you are required to pay this, then the amount to be paid will depend on your income, assets and the level of care you need.

You can find out more by contacting the Department of Human Services on 1800 227 475 or visit the My Aged Care website.

4. Dove Plus Package

Our Dove Plus Package offerings go above and beyond the standard level of accommodation that can be expected in Residential Aged Care. It ensures all our Homes can expect entertainment, 24-hour menu and snacks, along with many other offerings.

Need independent financial advice?

We recommend you visit the Australian Securities & Investments Commission (ASIC) Money Smart website as a starting point.

Need respite care?

Catholic Healthcare provides respite stays for those individuals with referral codes for Residential Respite Care. Respite stays can be booked for a minimum of 2 weeks at a time and is dependent on the home having capacity. Longer respite stays may be available on a case-by-case basis. The Basic Daily Care Fee is charged each day for respite and must be paid in full on arrival for a minimum 2-week period.



Call us on 1800 225 474 and we will help you through the process

St Joseph's, Coffs Harbour – Fees and charges

You may be required to pay one or more of the following fees

1. Basic Daily Fee

The current rate is \$65.55 per day. (Effective 20 September 2025)

2. Accommodation Payment

*Daily rates charged may vary slightly due to rounding

Room Type	No. of Rooms	Room Description	Room Size	RAD		DAP*		Combination Payment 50% RAD + 50% DAP
Standard Private Room	84	Private ensuite	15m ²	\$495,000	or	\$103.20	or	\$247,500 + \$51.60
Memory Support Private Room	28	Private ensuite	15m ²	\$505,000	or	\$105.28	or	\$252,500 + \$52.64

Example: An example of a Combination Payment for a \$495,000 price may be a RAD of \$247,500 and DAP of the remaining \$247,500 e.g. $\$247,500 \times 7.61\% \div 365 = \51.6 per day.

The current Maximum Permissible Interest Rate (MPIR) is 7.61%. (Effective 1 October 2025)

3. Means Tested Care Fee

If you are required to pay this, then the amount to be paid will depend on your income, assets and the level of care you need.

4. Dove Plus Package

Our Dove Plus Package for your home is \$30 a day. For supported residents, Catholic Healthcare subsidises some of the Dove Plus Package fee. Further information is available from your Administration Officer or by calling our Customer Relations Team on 1800 225 474.