

Aged Care Gurus Ready Reckoner



Downsizing Made Simple

Retirement Living +
Aged Care Specialist®

Village Guru

Basic Daily Fee

Residential Aged Care	\$63.57
Home Care — Level 1	\$11.72
Home Care — Level 2	\$12.40
Home Care — Level 3	\$12.75
Home Care — Level 4	\$13.08

Maximum Permissible Interest Rate

Date of Entry	MPIR
01/01/2025 – 31/03/2025	8.42%
01/10/2024 – 31/12/2024	8.38%

Home Care and Residential Aged Care Income Thresholds

	Income Free Area (annual)
Single	\$33,735.00
Couple, each	\$26,109.20
Illness Separated Couple, each	\$33,059.00

Asset Test Thresholds and Rates

Asset Threshold	Rate	Equiv. \$ (annual)
\$0 – \$61,500	0	\$0
\$61,500 – \$206,039.20	17.5%	\$25,294.36
\$206,039.20 - \$495,117.60	1%	\$2,890.78
Above \$495,117.60	2%	

Annual and Lifetime Caps	Daily Cap	Annual Cap
Home Care Income-Tested Care Fee	\$37.55	\$13,669.63
Residential Aged Care Means-Tested Care Fee	\$416.05	\$34,174.16
Lifetime Limit across Home Care and Residential Aged Care \$82,018.15		

Residential Aged Care Accommodation Supplement

Maximum	\$69.49 per day
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Rent Assistance

	Minimum Service Charge or Site Fees Per fortnight	Maximum Payment Per fortnight	Service Charge or Site Fees to get Maximum Payment
Single	\$149.00	\$211.20	\$430.60
Couple*	\$241.40	\$199.00	\$506.74
Retirement Village Homeowner Threshold	\$252,000		

*Different rates apply to couples who are separated. Current 1 January 2025