Policy

Log Cabin Park Accommodation Hardship Policy

Payment Support for Residents

This policy relates to:

Residents of Log Cabin Park Accommodation under Part 4 and Part 4A agreements connected to mains Electricity and Gas through the Log Cabin Park Accommodation Embedded Network.

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1. What is Log Cabin Park Accommodation (LCPA) Payment Support?

LCPA Payment Support is a payment difficulty program in accordance with the Energy Retail Code of Victoria, which sets out retailers' obligations, minimum customer entitlements and takes precedence over this hardship policy in all circumstances.

The program is available to residents of LCPA connected to mains Electricity and Gas through the LCPA Embedded Network who are experiencing temporary or long-term payment difficulties that make paying their utilities bills difficult.

Our staff will work with residents to provide assistance for their individual needs and establish a personalised payment plan. Whilst residents are actively participating in the payment support program, which includes adhering to their agreed payment plan, we will ensure that the resident's utilities are not disconnected and there is no collection action on those accounts.

Working collectively, energy retailers, the government, community groups and residents can assist residents in financial hardship:

- Residents should actively engage with LCPA Management as soon as possible to inform them of any difficulty they are having paying their bill, including being available to respond to contact to enable LCPA to assist residents facing difficulty.
- It is imperative that residents inform LCPA on how much they can pay, and we will work with them to establish an appropriate payment plan and where appropriate we can refer you to support services and/or financial counselling.
- Through provision of concessions and grant programs, the government can assist residents in financial hardship.
- Community groups such as Salvation Army, Peninsula Youth & Family Support, WAYSS and Launch Housing can assist residents experiencing payment difficulty through financial assistance and financial counselling.

1.1 Purpose

The purpose of this policy is to highlight the key features of the LCPA Payment Support program and outline residents' entitlements in accordance with the Energy Retail Code of Victoria and relevant legislation.

1.2 Scope

This policy applies to all LCPA residents connected to mains Electricity and Gas through the LCPA Embedded Network.

2. How LCPA Payment Support works

LCPA Payment Support offers residents a number of flexible payment options to assist in taking early action to manage payments, to avoid getting into arrears and reduce the risk of disconnection.

2.1 Standard Assistance

The following Standard Assistance payment options are available to residents who are not in arrears or for residents who are in arrears if standard assistance would assist them in paying their bill:

- Making equal payments at regular intervals determined by LCPA
- Providing options for making payments at different intervals
- Paying for energy use in advance

2.2 Tailored Assistance 1

Tailored Assistance 1 is available to residents who are in arrears and are able to pay the full cost of their ongoing energy use but require assistance in managing the arrears.

2.2.1 If you are a resident in arrears and **can** pay the full cost of your ongoing energy use, you will be entitled to the following assistance:

- Repayment of your arrears over not more than 2 years by making payments at regular intervals of up to one month
- Advice from LCPA about payment options that would enable you to repay your arrears over a period of two years or less
- Specific advice about the likely cost of your future energy use and how this cost may be lowered
- Specific advice about any government and non-government assistance (including utility relief grants and energy concessions) that may be available and could help you meet your energy costs

2.3 Tailored Assistance 2

2.3.1 If you are a resident in arrears and cannot pay the full cost of your ongoing energy use, you are entitled to at least the following:

- Specific advice about the likely cost of your future energy use and how this cost may be lowered
- Specific advice about any government and non-government assistance (including utility relief grants and energy concessions) that may be available and could help you meet your energy costs
- Practical assistance to help you lower your energy costs. This may include some or all of the following at the discretion of LCPA
    - practical assistance to help you reduce your use of energy based on your pattern of energy use and individual living circumstances (where there is scope for such action to be taken)
    - information about how you are progressing towards lowering your energy costs given at sufficient intervals for you to be able to adequately assess that progress
- A period of at least six months during which:
    - Repayment of your arrears is put on hold
    - You pay less than the full cost of your ongoing energy use while working to lower that cost

Where you have had your arrears put on hold for a period, you may, at the end of that period, exercise the entitlements outlined in section **2.1** above.

3 Commitment

The LCPA Payment Support program is about providing you with extra support when you need it. We will partner with you to ensure that you have every opportunity to get back on track.

3.1 Our LCPA Payment Support commitments

LCPA will offer personalised and effective solutions if you face payment difficulties. We will ensure you receive:

- Empathetic and respectful interaction
- Fair and reasonable payment plans
- Consistent and transparent access to the Payment Support program
- Proactive information on the financial and non-financial support available
- Protection from disconnection while participating in the program
- Continued education and information on managing the cost of energy
- Confirmation that you are participating in the Payment Support program

3.2 LCPA Payment Support resident commitments

To ensure you continue to receive the support you require and have every opportunity to get back on track, you will need to:

- Demonstrate a willingness to pay for your energy use
- Agree to participate in the program and adhere to the payment arrangements
- Work with LCPA to sustainably reduce your energy usage
- Ensure that you are available to discuss your payment plan and consumption details at regular intervals (which will be communicated to you by LCPA)
- Inform us if there is any change in your circumstances
- Respond to contact from LCPA
- Provide contact details and an alternative contact person if appropriate, and ensure these details are kept up to date
- Contact LCPA immediately if you are unable to meet any of your commitments
- Ensure that you take appropriate steps to not accumulate further debt

Other factors that we may consider when reviewing your participation in the program can include timely completion of paperwork relating to government grants and participation with any other supplementary support as agreed with you. Should you not meet these commitments; this may result in your removal from the LCPA Payment Support program.

3.3 Contingent on a resident's circumstances

LCPA will regularly liaise with you and review your account to ensure that the plan is suitable for your needs and is being adhered to. While on the program, reviews will be triggered by:

- Missed payments
- Abnormal consumption
- If the account is in credit
- If the account is finalised
- A scheduled review

From time to time it may be necessary for LCPA to discuss with you the possibility of increasing your regular payments in order to align payments more closely with your ongoing consumption and the reduction of debt.

3.4 Circumstances where the continued provision of assistance will be ceased

The LCPA Payment Support program is designed to help you stay on track, this means we are focussed on helping you manage your situation to achieve a sustainable outcome. To do this, we require you to adhere to your payment arrangements, or actively engage with LCPA should your circumstances change.

We will continue to provide assistance to you unless you fail to meet your payment plan agreements, or resident commitments, in which case, you may be removed from the LCPA Payment Support program.

Our staff will make attempts to call you on all telephone numbers you have provided, make attempts at various times of the day and on different days. We will also send you a 'Revoke Warning Letter' if you have not met your commitments, in addition if you are revoked from the program, a confirmation letter stating that you have been removed with further options in obtaining assistance will be provided.

4 Financial and Non-Financial Support

The LCPA Payment Support program aims to ensure that you have been offered all available support, allowing you opportunities to improve your situation. Some types of support will be determined on a case-by-case basis.

4.1 Centrepay and other payment methods

Centrepay is a free voluntary bill paying service where deductions come from your Centrelink payments and can be used to pay your utilities bills. If you are receiving Centrelink benefits, we recommend you set up scheduled payments through Centrepay. We encourage you to speak with Centrelink to ensure you understand more about how the Centrepay service works.

LCPA also offers a number of other ways to make payments which may meet your circumstances. Other payment methods include:

- Credit Card (by phone payments)
- Credit Card (auto-payment by signed agreement)
- EFTPOS (in office)
- Cash (in office)
- Direct Deposit (to our nominated direct deposit bank account using individual reference)

4.2 Government concession and rebates

LCPA is committed to ensuring that our residents on the LCPA Payment Support program are getting all the financial support they are entitled to, including government energy bill assistance programs such as rebates or concessions for low-income earners and residents with medical or life support needs.

As part of your resident commitments, we encourage you to apply and maintain your government support entitlements to ensure you can continue to demonstrate you are doing all you can to minimise debt and offset consumption. If you are eligible for the Utility Relief Grant Scheme, we will send you the link applicable to embedded network customers and provide any supporting documentation you require. To locate the appropriate assistance program and further information, log onto www.dffh.vic.gov.au

4.3 Financial Counselling Services

We understand that there can be many factors contributing to your payment difficulty, and that you may be faced with balancing competing financial commitments.

Financial Counsellors provide an important service in helping you work through these difficult financial situations, but they can also connect you with a broader support network. There are a number of free and independent services available through the National Debt Helpline (1800 007 007) and local Community Support groups. We can provide a list of local services to this area.

4.4 Energy Efficiency Advice

We understand that ways to reduce your energy use may not always be clear. Therefore, we will provide simple energy efficiency advice to you that may assist in reducing your energy use and future energy costs. This information may include telephone advice, written information, or specific appliance testing with your permission, if required.

5 Where to find information about LCPA Payment Support

LCPA maintains a downloadable and printable copy of this policy on its website. An overview containing essential information is included in our move-in pack and accessible on our resident portal with other important LCPA documents. Further, if we send reminders or other correspondence regarding your utilities, we include information and links to access the full policy.

We recognise that residents in hardship are not always aware of the support available; these strategies are designed to promote awareness of the Payment Support program for residents who may require additional assistance.

6 Complaint Handling

LCPA is committed to timely complaint resolution for all our residents.

If residents experience a problem or wish to provide feedback, there are a number of ways to do this:

- Via the 'Resident Services' tab on our website www.logcab.com.au
- Via email to info@logcab.com.au
- Contact the office at 03 9789 7987 9am – 5pm Monday - Friday
- In writing to Log Cabin Park Accommodation, 355 McClelland Drive, Langwarrin 3910

We will work with residents to resolve problems quickly and in a fair and transparent way. We will communicate respectfully and keep you informed of the progress of complaint if there is a delay or the complaint is complex in nature. Some information may need to be communicated in writing; if so we will do this in a way that is easiest for you.

7 Privacy

LCPA takes our residents' privacy and protection of their personal information seriously. We manage residents' information in accordance with the Privacy Act 1988 and the Australian Privacy Principles. Your financial information will only be accessed to assist you with your application.