

Committee Secretary  
Senate Standing Committee on the Environment, Communications and the Arts  
Parliament House  
Canberra A.C.T. 2600

Dear Committee members

***Subject: Senate inquiry into the Green Loans Program***

I am lodging a submission to the Senate Committee's inquiry into the federal government's Green Loans Program.

I am an ABSA-accredited Home Sustainability Assessor who is without a DEWHA contract to begin work in the Program. In the meantime, I have been compiling information about the Program from other HSAs, parliamentary records and various news organisations.

The bulk of my submission comprises a series of articles that I have posted on my personal blog this year. All of these articles are already in the public domain, and I have tried to maintain links to source material wherever possible. My primary concerns in following the Program align with many of the Terms of Reference of the Inquiry, particularly the plight of other uncontracted assessors.

With a view to full disclosure, I am also in consultation with Sustainability Assessors Australia to assist them with their efforts to unite assessors across the country. However, this submission was not specifically made on their behalf.

I thank the committee in advance for its consideration.

Yours sincerely,

Aaron Nielsen

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## Preface

I have long been interested about environmental issues. I became very concerned in late 2004 upon reading a book about peak oil, which has been something of a preoccupation in my life ever since. The fears that I have had for the environment, and the economy by extension, are already on the public record, as a submission to a previous Senate Inquiry – *Australia's future oil supply and alternative transport fuels*, conducted by the Senate Standing Committee on Rural and Regional Affairs and Transport. More recently, though, I have turned to initiatives such as permaculture and Transition Towns; these are more constructive and much less fearful ways to express my interest in environmentalism.

In November 2009, I stumbled across a course designed to train participants to become Home Sustainability Assessors (HSAs). In this program, the government would pay me to perform assessments of the efficiency of households, in terms of water and energy use. This was an opportunity to put some of my interest and enthusiasm to an even more practical use. I had heard some chatter about this initiative, especially from a friend who had done a similar course and could not wait to start in this new field of work. The question of inefficient use of resources is one that I had pondered many times in the past: if society possesses so many inefficient cars, buildings, machines and infrastructure, are we condemned to decommissioning them and replacing them, or it is possible to retrofit them and make them more efficient? It is quite the conundrum.

I could see my friend's enthusiasm for the Home Sustainability Assessment Scheme. With the course being held here in Adelaide, and with a moratorium on training in this program looming within weeks, I decided to take the course and see what might come of it.

\* \* \* \* \*

Some six months later, what has come of it, let alone what may yet come of it, is still not entirely clear. The Green Loans Program – as it is now inaccurately named – has shown itself to be significantly flawed.

Assessors were promised an on-line booking system, which, in reality, allowed one company a disproportionate share of the industry, while everyone else struggled with an inadequate phone system that took hours or days even to reach. The surplus of trained assessors and the new restrictions on the amount of work for individual assessors have made the GLP an untenable career move. Yet, leaving this unchecked would allow some companies to flood the market with an oversupply of ineffectual, low-quality assessments. The discontinuation of the Green Loans themselves have made it less worthwhile for householders to pursue assessments, and the \$50 gift card they were promised never appeared.

The experience has left a trail of destruction at all levels of involvement. Those with government contracts to conduct assessments complain that they are not being paid in a timely fashion; those without contracts are impatiently waiting for news of contract offers,

alternative employment or compensation. Both sets complain of their sunken and irreplaceable investments, as well as the inaction of the Department of Climate Change and Energy Efficiency to address these problems and our limp representation to the Department by our professional body, ABSA. Even Mr Peter Garrett – still the Minister for Environment Protection, Heritage and the Arts – has been stripped of the responsibility of overseeing the program, leaving Senator Penny Wong – the recently-appointed Minister for Climate Change, Energy Efficiency and Water – to pick up the pieces.

I am one of the unwashed: a trained and ABSA-accredited Home Sustainability Assessor who was never awarded a contract with DEWHA. My suspicions were first aroused by an email from ABSA in January, warning of delays in approving applications for ABSA membership due to greatly increased numbers of applicants. While I persisted with my own application, I became increasingly dissatisfied with the information I was receiving from ABSA and the representation they offered on my behalf. This was of particular concern to me, as I was, at the same time, piecing together news from alternative sources and media outlets about a range of calamitous problems within the program. Still, I refused to lose hope.

On 16 February 2010, ABSA membership finally in hand, I applied to DEWHA for a contract to join the HSA workforce. Just three days later, Mr Garrett announced dramatic changes to the Green Loans Program, including a slashed number of contracts available to assessors, restrictions on the rate at which assessments could be performed, and, perhaps most oddly, the discontinuation of the “less popular” Green Loan itself.

Spurred on by the possibility that my own investment in the program may well come to nothing, I dug a little deeper. What I uncovered was layer upon layer of lies and deceptions perpetrated by DEWHA themselves: rorting by larger companies operating with the complicity of the Department; warnings of unworkable assessor numbers months in advance of any action; protracted delays for customers waiting to receive reports and apply for loans, and similar delays for assessors waiting to be paid. Tellingly, all of this has occurred under the not-so-watchful eye of a government department unwilling to correct its own mistakes and a professional body unable to exert its influence over such an embarrassing scheme.

What follows is a series of articles that I have written over the past three months, outlining the issues as they have occurred and trying to join together the disparate pieces of the puzzle. All of these articles have been published on my personal blog, and often republished elsewhere. Most have been sent by direct email to both ABSA and DEWHA, although, of course, with only the occasional allusion and never an official reply.

My inspiration for writing these articles has been the growing dissatisfaction, both in myself and among other assessors, with the inadequate communications from both ABSA and DEWHA and with the inaction towards what is becoming a great human tragedy. So long as my colleagues in the Green Loans Program continue to seek representation, I will continue to write and to act on their behalf.

*- Aaron Nielsen, HO58651*

***"I don't see much sense in that," said Rabbit.***

***"No," said Pooh humbly, "there isn't. But there was going to be when I began it. It's just that something happened to it along the way."***

***- A. A. Milne***

## HSA delay

25 January 2010

<http://aarongnielsen.blogspot.com/2010/01/hsa-delay.html>

As some people know from meeting me in real life, I have taken a course to become a [Home Sustainability Assessor](#), under the [Australian government's Green Loans programme](#) to help householders become more energy- and water-efficient. The process of becoming a HSA has taken longer than I expected, not least of which due to the fact that the police records office, despite my explicit forwarding instructions, sent the certificate of my police check to my home address while I was on holidays. However, with that minor setback behind me, I was set to register with [ABSA](#) and get started.

On Friday afternoon, I got a troubling email from Alison Carmichael, CEO of ABSA, some of which I will republish here:

*When the Green Loans program and the Home Sustainability Assessment Scheme were set up in the first half of 2009 both DEWHA and ABSA thought the program would be a success if there were 2000 people working by the end of the first year. It has certainly been extremely well received by both assessors and householders, surpassing all expectations.*

*To help manage assessor numbers ABSA announced to the industry in early November that new applications would only be accepted until 21 January 2010 from those candidates who had completed their training by December 24, 2009.*

*This action did not have the intended effect of limiting the number of applicants to a sustainable level. Unfortunately the program had been so extensively promoted by third party organizations that ABSA received a large number of applications before, during and after Christmas, the result being that ABSA is now holding over 5,000 new applications awaiting processing.*

*As each application must be checked individually, ABSA is having great difficulty processing these applications on a timely basis. The administrative load is such that we have also found it very difficult to respond to personal communications from our existing members and applicants and so, if you have had difficulty contacting us during this time, we apologise.*

*ABSA recognizes that all those applicants who are awaiting processing have already spent money on training and professional indemnity insurance, but it seems counterproductive for ABSA to accept applications and take further fees from a large number of people when there is no guarantee or assurance of any particular volume of work under the Green Loans program.*

*For this reason we are offering you the opportunity to withdraw your application before we take payment. You may do this by e-mailing ABSA on [withheld]. To ensure we can match the information, be sure to use the same e-mail address you have supplied us with for our database. ABSA will then return your complete application (including application fee) by mail on a priority basis.*

*If, given the information above, you still wish to proceed with your application please send an email from this email address to [withheld]*

*In this instance the program may still end but you will have been admitted as a member of ABSA and therefore eligible to receive ongoing communications from us about emerging programs in this new industry sector. You can expect to receive your assessor number within 3 weeks of your email response.*

I wonder how many people were as disillusioned as I was to read this. The impression that I got was that ABSA expects its applicants might just give up the lot because of the impending glut of registered assessors. However, most of us have invested a great deal of time and many thousands of dollars to join the assessor scheme, and I imagine that very few of us would be willing to write that off in one fell swoop. The aforementioned email will reduce the number of outstanding applications, but not necessarily by a significant amount.

One wonders what will happen next. With so many new assessors in the field, the pool of funding for household assessments will dry up pretty quickly for those of us just getting started, and it will be years before new assessors are required. It also bodes badly for the rumours of additional training for existing assessors being funded in the future; suddenly, that costs five times as much as they expected a year ago.

It would be a shame, though, for the programme to be put on hold because of this development. It is clear that the "green collar" job market has no shortage of interest from the general public, even among those without formal training in this area (the HSA course had no prerequisites for training or education); to that end, we might see more such programmes in the future.

That said, the federal government doesn't have the best record when it comes to the environment. The real damage would be not just to see the HSAS wither because of a lack of funding but to see it used as an excuse not to fund other programmes. It wouldn't be the first time a government initiative was cancelled because it was too successful, but in an election year, anything could happen - and nothing could happen.

## HSA delay – Volume Two

20 February 2010

<http://aarongnielsen.blogspot.com/2010/02/hsa-delay-volume-two.html>

Republished: <http://www.onlineopinion.com.au/view.asp?article=10095> (as “Green Loans in limbo”)

Given the pressure mounting against the Minister for the Environment, Peter Garrett, you would think that he would be trying to stem the tide of scandals unfolding from his portfolio. If a problem persists, try to solve it, or at least try not to make it worse. Sadly, politics is not that kind of operation.

### ***Endemic problems***

The [Green Loans Programme](#) - as it is now misleadingly being called - is undergoing a few major changes. This is surely due in no small part to the many complaints made by both existing and pending Home Sustainability Assessors (HSAs). In the spirit of full disclosure, I am still one of the latter.

There are a few glaring problems with the scheme, at least in the manner in which it has been implemented. Firstly, instead of 2000-odd small business owners roaming the suburbs and doing good deeds on the government's dime, there are over 7000 accredited HSAs out of 9500 applications, and many of these HSAs work for established energy companies. [ABSA](#), the non-profit accrediting body, warned [DEWHA](#) in August 2009 of high numbers of assessors and asked for a cap from 30 September; DEWHA ignored this advice and did not suspend training until 24 December. On 22 January 2010, ABSA sent an email inviting applicants to withdraw from the accreditation process, which would waive the ABSA membership fee but not refund any training or insurance costs. As I predicted, very few applicants took them up on this (less than 2% in the first week).

This has led to a positive feedback loop of other problems. The glut of HSAs has also meant that the programme is burning through money at an alarming rate. Initially, the programme had a budget for 360,000 assessments. As of 14 February 2010, 267,000 of these assessments had already been booked, with many thousands being conducted every week. Furthermore, all assessments are booked through a centralised call centre, which has proven dreadfully inadequate to handle the number of requests. I have heard firsthand of HSAs having literally spent days on the phone, trying to book new work and repeatedly being disconnected. Some assessors have been advised to work without making official bookings; there's nothing stopping you, but without a booking, you can't invoice DEWHA, so you can't get paid.



The second problem has proven even more scandalous. It turns out that a company called [Fieldforce](#) has had [an "IT interface" to the booking system](#) all along. Field Force has a substantial army of HSAs and a direct line to the booking system - essentially allowing them to charge the government for assessments as fast as they can walk their contractors out the door. Strangely, this was promised to individual assessors as well, but nobody has access to it, except via Fieldforce. Other HSAs must make do with a call centre simply overwhelmed by demand, to book at most five assessments at a time, on the occasion that someone answers the phone. The system was designed and built to be unfair.

Finally, the government has purported that the actual green loans themselves have not proven as popular as hoped. DEWHA had budgeted for 75,000 loans of up to \$10,000 each; from a pool of 360,000 households obtaining assessments, that's a modest hit rate of 21%. *The Sydney Morning Herald* [reported](#) on 6 February 2010 that around 1000 loans had been granted but more than 200,000 assessments had taken place - a follow-through rate of less than half a percent.

However, GLP Assessor on BlogSpot has released evidence of [clients waiting on outstanding reports since as far back as October](#). Reports are supposed to follow the assessments by a few weeks, not a few months - and of course, you need the assessment report to finalise the loan. If DEWHA has in fact collated data of their own on the demand for the loans, they have yet to release it; but you can't help but wonder how widespread these delays are.

## ***To the rescue***

Fortunately, our fearless leaders in Canberra have a plan. The plan isn't very thorough or very useful, and little to no good will come of it. As I have often said of the public service, especially during my seven-plus years in the defence industry: if you don't want to be seen doing nothing useful, just do something useless. Anyway, here it is.

On 19 February 2010, DEWHA issued a press release entitled [Significant changes to Commonwealth environmental programs](#), addressing both the Green Loans scheme and the Home Insulation Program (another dilemma for Mr Garrett). I don't know who writes this rubbish, but I couldn't help but laugh at the announcement to "put householders back in charge of the environmental products installed in their home" - a tacit admission that the department tried to make things better and has so far failed miserably. So, it's defeatist right from the start.

Skipping ahead, we come to the "redesigned and extended" Green Loans program. DEWHA has announced funding for an additional 600,000 assessments, as well as rule changes that would "[allow] only individual assessors to make bookings". I wonder how this would affect the companies set up to make bookings en masse and to subcontract to pay HSAs less than half of the normal \$200 fee. Still, back to the press release: so far, so good.

To extend the programme ever further, DEWHA is implementing a cap of 15,000 assessments per week, with individual HSAs capped at three assessments in any one day

and five in any given week. Given that there are 600,000 bookings to go around, that means the program will run for at least another 40 weeks - or until the end of November 2010. Since there are already 7000 accredited HSAs (as of 12 February 2010) - the 2000 applications in the pipeline notwithstanding - each one will conduct an average of about two assessments per week, for \$400 of take-home pay.

To fix the problem created by the previous solution, DEWHA proposes to restrict the number of HSAs under contract to 5000, give or take 1200. HSA numbers already far exceed this, and it is not clear what will happen to those who don't make the cut (and a press release wouldn't hazard such a guess about such a thorny issue, naturally). These numbers would still only mean three assessments a week, on average, for a gross income of about \$30,000 per annum.

The ultimate lunacy, though - so far - is that to make way for the funds to perform these addition assessments, the actual green loans are being scrapped. Yes, the Green Loans programme - conceived to help people adjust to more environmentally-friendly lifestyles by lending them easy money - is breaking free from its eponymous but somehow "less popular" burden. What reason remains for a householder to get an assessment? Even if you can put up with someone like me spending two hours in your house pointing out everything that's wrong with it, the up-front funding to fix those shortcomings isn't there any more.

Besides, one can't really be sure that the lack of popularity of the loans is even real. If there are assessment reports outstanding since October all over the country, the supposed unpopularity of the loans might well be nothing more than an inefficiency of the mechanism that finalises the reports. If [GLP Assessor's figures](#) are to be believed, 85% of those householders waiting for assessment reports are considering the loan; and if those figures aren't to be believed, they're certainly high enough to warrant a second look elsewhere.

ABSA has also issued a [press release](#) welcoming the changes to the Green Loans programme, but not without its own signs of frustration. ABSA Chairman Wayne Floyd confirmed in the press release the warning from August 2009 about the impending flood of trained assessors, and confirmed the glaring lack of a decision about what would happen to the trained and accredited HSAs who would be denied DEWHA contracts. Interestingly, the press release welcomed the funding for the extra 600,000 assessments, but made no mention whatsoever of the suspension of the green loans themselves. With five times as many assessors as predicted, and with no need to keep a kitty aside for the actual loans, where do they think the money for the extra assessments has come from?

## ***Assessors in limbo***

So where does that leave the poor sole assessor? Or, indeed, the poor sole yet-to-be-contracted-to-DEWHA assessor?

The short answer is still, sadly, exactly wherever they were. [The booking call centre was taken off-line entirely on Friday](#) and may remain closed for a few days. Even if I receive news of my contract application to DEWHA, I won't be able to get started on any assessments.

(Still, at least I won't be waiting on the phone all day to figure that out for myself.) DEWHA is supposed to be getting back to me about the contract in the next week, but they may just have been holding off while they finalised all of these "significant changes".

As usual, the voice with the greatest degree of sanity is coming from the [Australian Greens](#). Senator Christine Milne has been issuing [press releases](#) of her own, criticising "maladministration" by the leadership of the Green Loans programme and wondering, as I am, what will happen to the little guys who have been swept up in this mess. You can see a video of her addressing the Senate about the programme [here](#).

Most interestingly, [Sustainability Assessors Australia is considering a class-action lawsuit against DEWHA](#). SAA claims that the government has misled the general public about the programme, consequently leaving a lot of people thousands of dollars out of pocket. [GLP Assessor](#) is watching this development with a great deal of scrutiny. If there are other HSAs struggling with this, there's plenty of material to read while they sit at their desks pressing Redial.

### ***The political attitude***

In my [previous post](#) on the trials and tribulations of becoming a HSA, I already touched on the bigger picture. People are deeply concerned about environmental issues, and we all want to do our part to help. Suddenly, an entire new industry appears, with exciting job prospects and the promise of environmentally-friendly milk and honey. (Well, maybe just honey.)

However, the government, especially at a federal level, is comprised of followers, not leaders. The Green Loans programme is merely a toe, dipped in by a government long ago convinced by the bigger boys that the water's too cold for a swim. Its worldview is one of abundance, where nothing matters other than the road onward and upward, lined with a lifestyle that gets more affluent and therefore easier and more pleasant. Ordinary people would be fortunate not to be so greedy, or so complacent.

As I said before, it would be an even greater shame if the green-collar industry became something of a taboo before it even got off the ground. Here lie any number of untapped opportunities to teach us how to do more with less - in preparation for having to do less with even less in the longer term. For now, though, it seems that Mr Garrett only wants more. I don't know why: he can't like what he's got. Perhaps he thinks he can handle a bit more; personally, I wouldn't be so confident.

Even so, would it be so bad if he did step down as Minister? We saw with Andrew McNamara - the former Queensland Minister for Sustainability, Innovation and Climate Change - that even the purest idealism and the best intentions are drowned out by the noise of the clunky old government machine, but now that he's not in politics, [he can speak and act as he chooses](#) instead of toeing the party line. I can't imagine that Mr Garrett doesn't understand this and didn't see it coming. If he does resign, though, maybe he'll get the band back together - and go back to doing something respectable, instead of politics.

## **HSA delay - Volume Three - a complaint on behalf of assessors yet to be contracted**

6 March 2010

<http://aarongnielsen.blogspot.com/2010/03/hsa-delay-volume-three-complaint-on.html>

*[This was emailed to ABSA and DEWHA, among others, and subsequently published on my blog.]*

### **Subject: a complaint on behalf of assessors yet to be contracted**

To whom it may concern,

Much has been written and spoken in recent weeks of the plight of HSAs, upon whom the recent changes to the Green Loans Program imposes a number of disadvantages.

However, I am writing on behalf of a subset of HSAs that I believe has been ignored so far, and a subset of which I am a member. I am writing about those HSAs who have received ABSA accreditation but who are not yet contracted to DEWHA.

On 19 February 2010, the Minister for the Environment announced, among other things, a cap of 5000 practising HSAs nationwide. According to an email that I had received from ABSA on 11 February, there were already 6979 accredited HSAs from 9522 total applications - a difference of 2543 outstanding applications. The very next day, I received my own HO number.

However, I have since spoken to HSA colleagues who lodged contract applications to DEWHA before I did, and they are still not contracted to DEWHA. This implies that there are more than 2543 accredited HSAs - about one quarter of the pool of trained HSAs - in the same position as I am, with ABSA accreditation but no contract with DEWHA.

Much has been made of the poor assessor sitting on the phone for days on end, unable to book new work; I know people in this position and sympathise completely. That said, for every practising HSA having this problem, there is another HSA without a contract at all: some 10000 people applied for contracts, but the government has capped the number of contracts at 5000. Fundamentally, these people are thousands of dollars out of pocket, but those without contracts have no possibility of work under the HSAS and no compensation for

their investments. There has been no word about where we stand. One can't help but think that DEWHA has forgotten us.

Furthermore, I will not accept an explanation based upon Clause 3.2 of the Contract for the provision of Assessor Services by an individual (the same clause exists in the contract for assessors working for an organisation). The clause that there is "no guarantee of work" is a common excuse made to those HSAs struggling to book new assessments over the phone, and one that was reiterated in the ABSA bulletin on 4 March 2010. For HSAs yet to be contracted to DEWHA, though, this clause is of no consequence whatsoever. This is a point of law.

On 12 February 2010, I received email notification of my ABSA accreditation and my HO number. The email from ABSA also stated that I would receive notification of acceptance of the contract within "approximately a week" and my HSA ID card within "approximately 12 working days". I sent my contract application to DEWHA on 16 February 2010. As of Friday, 5 March 2010 - the 13th working day since I lodged my contract application - I have received no notice of any kind that DEWHA intends to enter into a contract with me. Of course, the limit of 5000 contracted HSAs was announced in the meantime; this explains the silence on the issue but does not excuse it.

The upshot of this is that with no notice from DEWHA, the contract is not in effect, so Clause 3.2 does not apply to people in my situation. We know that the contract is open for acceptance or rejection, since the front page of the application form reads that the contract is binding "if the Department accepts and executes the Contract". It cannot be assumed, then, that the Department would automatically accept this contract application upon lodgement. All that can be assumed is that the HSA has accepted the terms but DEWHA has not.

What this means, in short, is as follows. Those people in my position have spent thousands of dollars in good faith to enter into a contract with DEWHA to become HSAs. If DEWHA is no longer intending to accept those contracts, then it has reneged on a promise, directly costing each contractor-to-be a substantial investment of time and money. Is not DEWHA's broken promise liable for that sunken investment?

We are still asking ourselves whether any of us will eventually be contracted or not, and at the very least, DEWHA does owe us an answer to this question. If the answer is "yes", then those people can join the struggle for assessment bookings and at least start getting their financial investment back; if it is "no", we will likely need to discuss compensation. Personally, I no longer expect my contract application to be accepted and am waiting for news of alternative remediation (perhaps even in the literal sense).

It is completely unfair for DEWHA to leave us out in the cold in this way, especially given the foreknowledge that it received from ABSA, as early as August 2009, about the impending surplus of trained HSAs seeking accreditation. I believe that, in the big picture, DEWHA does

need to enforce the cap on HSAs, but it must be timely and forthright about the fate of those who are not to receive contracts, to whom and about whom it has said not a word since it announced changes to the GLP two weeks ago.

The day after DEWHA announced "significant changes" to the Green Loans Program, I had already made the point in a [blog entry](#), reprinted shortly afterwards in [On Line Opinion](#), that the fate of the HSAs without contracts is perhaps even more uncertain than that of the HSAs already practising. The point was made again this morning in the [Sydney Morning Herald](#). DEWHA has been utterly silent on this matter, and even ABSA, having mentioned this issue in previous emails, conspicuously omitted it from their bulletin on 4 March 2010.

It has been a difficult time for all of us, but with the government so far refusing to take a seat at the negotiating table, this problem will never be solved. If practising HSAs already cannot expect to be treated fairly, those of us without contracts do not stand a chance of being compensated for any proportion of what we have lost - and we have all lost something. HSAs deserve prompt, decisive and fair answers from DEWHA.

Yours sincerely,

Aaron Nielsen

HO58651

## HSA delay – Volume Four

15 March 2010

<http://aarongnielsen.blogspot.com/2010/03/hsa-delay-volume-four.html>

Wednesday saw [Senator Penny Wong](#), now the Minister in charge of the stagnant [Green Loans Program](#), on her third day on the job. As is par for the course, though, the afternoon was less about what was said that was left unsaid.

Read the relevant pages from Senate Hansard [here](#).

To some degree, I sympathise with Senator Wong: nobody would be envious of taking a job that is proving as troublesome as this one. Her address to the Senate was candid but predictable: she cited a number of exact figures about which most of us had merely speculated, and she lamented the program's dire performance under DEWHA before it was moved to the newly-formed DCCEE ([Department of Climate Change and Energy Efficiency](#)), but much of this we already knew.

However, some of her statements were more courageous and more telling. She revealed that the \$50 Green Rewards Card - to be left with the householder in anticipation of the larger Green Loan - never got off the ground. With nearly a year passed and over 200,000 assessments completed, not one of these cards has been issued. With the loans no longer available, this is just one more setback for the clients, and one less reason to have an assessment done. Senator Wong also acknowledged not only the "unacceptable" delays in returning assessment reports to clients, but also the possible link between this tardiness and the perceived lack of popularity of the Green Loans.

What was notable by its absence, though, was a sense of conviction to solving the problem. Senator Wong cited figures of some 9300 trained assessors, 4000 of whom are practising HSAs today, but with no more than 1000 additional contracts still up for grabs. "It is a hard fact," said Senator Wong, "that there are going to be people who are accredited who will not be contracted under the program." There is hardly a sense, though, that anyone knows how the remaining contractors will be selected, or what will become of those who don't make the cut. (This is a question that I intend to raise with ABSA during their [on-line seminar on 22 March](#).)

It's too easy, surely, to be harsh on Senator Wong for stepping into the job on Monday and not having solved a year's worth of problems by Wednesday afternoon. That said, it's been nearly a month since Mr Garrett, formerly in charge of the Green Loans Program, announced sweeping changes to the program, prompting a raft of questions to which we are still waiting for answers. I do not believe for a second that either Mr Garrett or Senator Wong knows any less, or found out any later, than we do among the general public; yet, they can't shake the appearance of being two steps behind. A number of reviews are under way, one of which is



in the hands of the Auditor-General; these may tell us more, but perhaps not for months, by which time we may have found out for ourselves exactly how badly this has really gone.

Senator Wong's address garnered two immediate and impassioned responses from the Senate floor. [Liberal Senator Simon Birmingham](#) was ruthless in his cynicism, describing Senator Wong's candour as "a full confessional", "like something out of [The Hollowmen](#)". He asked pointedly about my aforementioned concern for those involved in the GLP who do not have contracts, and relayed his own experiences seeking a financial institution that still offers a Green Loan. (To those still waiting for approval on such a loan before the deadline on 22 March, I offer my condolences.)

[Greens Senator Christine Milne](#) followed suit with questions of her own. She reiterated the regular warnings from ABSA, some from as early as August last year, that there were already plenty of assessors long before the training moratorium was announced in November. She revealed that there were in fact five companies with special arrangements for booking assessments; we are all aware of Fieldforce by now, but I am trying find out about the other four. As she bluntly stated on Wednesday, "the community expects a few answers". Senator Milne offered a [separate statement](#) later in the day, writing in a slightly more diplomatic tone but still pressing the same questions from that afternoon.

Later in the day, Senator Wong met with ABSA representatives to discuss the next move. Sadly, they didn't have as much time as they had hoped, though there is another meeting scheduled for next week. [ABSA released a statement](#) calling for a "reset" to the GLP, and announced a discussion paper entitled *A Future For Greener Homes* about keeping the industry viable and supporting members who may be unable to find work. This document is not yet available generally, but with ever louder calls for compensation - and rumours starting to circulate of an imminent announcement on this front - this might happen sooner rather than later.

\* \* \* \* \*

Meanwhile, we are still counting the great human cost of this story.

On Tuesday, 9 March 2010, ABC's *The Drum: Unleashed* published [a frank and succinct account by self-proclaimed "green non-entity" Gary Lord](#), who relays his own harrowing experiences in trying to become an assessor. It's a worthwhile and very down-to-earth read, and one that makes me not the least bit bitter that the ABC didn't publish my own article on the topic. The comments are likewise strewn with the remains of decent people preparing for a career that they are now all but thwarted from fulfilling.

Even more recently, on 14 March 2010, [Adelaide's Sunday Mail](#) told [two stories of HSAs](#) who have fallen by the wayside. One is of an entrepreneur, now up to her eyeballs in debt, and unable to secure the labour to pay it back, because of assumptions that only became false three weeks ago. The other is of a young man expecting a job that will never come, and of



his partner expecting a child that will come all too soon. Unlike Gary Lord, who has resorted to living off credit, this young couple is struggling to live off charity. Those of you keeping count of HSAs whose careers lie in ruin through no fault of their own, add three more tally marks to your page. The article closes with [independent Senator Nick Xenophon](#) joining the call for compensation to those who have been stopped short of being able to join the green-collar workforce.

Fortunately for those of us aggrieved by the scheme, there are a number of grassroots initiatives to help us band together. In the footsteps of [Sustainability Assessors Australia's](#) request for interest in a class-action lawsuit, another group called [Green Loans Money Back](#) is hoping to make a difference without resorting to legal action. (Note that SAA isn't imposing involvement in a lawsuit on anyone interested in signing up. Similarly, GLMB isn't ruling out a lawsuit but would prefer to avoid it. We're all more interested in networking at the moment.) Here in South Australia, there is brewing a large proportion of dissatisfied HSAs who are forming a lobby group to support local members; their web site is still all business, but there is some coverage of their activities on [Twitter](#).

You can see the interest is swelling, and you can see that the dissatisfaction is motivating a lot of us to take action. One thing that is missing, so far, is the co-ordination between these groups - but that will come, since the groups' memberships have a certain amount of crossover already. Personally, I am hoping for some form of national network (SAA, for example) to connect the efforts made by the groups that are sprouting in local communities. Numbers are growing slowly but steadily in each splinter group, but if we are to have a real influence in this industry, we will need solidarity in the not-too-distant future.

We have a plan to get it, too. Watch this space.

\* \* \* \* \*

As for Senator Wong, I can only hope for her sake that the next three months will not be as much of a trial by fire as these first three days have been. Much of that is up to her, of course. She is fielding questions from all directions on this topic, and certainly, she must seek answers to them as we have been. That said, hers is the position of authority, as well as responsibility, to demand the answers that the public deserves. It will be a month, and a telling month for sure, before the Auditor-General has finished his own (ahem) assessment of the GLP.

I'm sure that the Labor government is determined to look forward instead of backwards on this matter, and most pleased with themselves for doing so. We have many unanswered questions to deal with now, but it doesn't mean that the circumstances under which we arrived at this point are no longer important. However, the discontinuity between Mr Garrett's removal and Senator Wong's appointment will likely mean that the questions of the past will never be answered. If we are to take any indication from [Prime Minister Kevin Rudd's refusal](#)

[today to release correspondence relating to the similarly failed insulation scheme](#) - which is linked to four deaths and 100 house fires - we might just have our work cut out for us. It hasn't stopped me asking yet, though, and thankfully, there are a few like-minded and equally-determined senators to keep me inspired.

What I really want, though, is to see a successful green-collar industry in Australia. I hope that people do not misread this about me. As the GLP began to unravel before my very eyes, my greatest fear was that support for the emergence of such an industry would turn into a political taboo, a setback for years to come. Whether I am a part of that industry from the outset or not is now a secondary concern; I want it to succeed for all of us. However, that means taking it seriously, getting it right this time, and setting a good example for future projects. I'm far too cynical to believe that this aspiration to quality has merely been neglected or forgotten.

In any case, could we all just dispense with the five-assessments-per-week furphy? There can only be 15000 assessments performed every week, and there are already 4000 practising assessors. You can do a *maximum* of five jobs a week, but the *average* assessor does fewer than four. With another thousand HSA contracts up for grabs, that number will drop to three. Perhaps I shouldn't try to speak for the quite separate plight of those assessors who are actually working - but at least I can talk about it for what it really is. Let us see if our minister can do likewise.

## HSA delay – Volume Five: The Return Of Fieldforce

2 April 2010

<http://aarongnielsen.blogspot.com/2010/04/hsa-delay-volume-five-return-of.html>

This week, I want to look at what that pack of bastards at [Fieldforce](#) have suggested doing to thousands of defenceless participants in the [Green Loans Program](#). (With apologies to [Mr Littlemore QC](#) for the paraphrasing, of course.)

To those involved in the federal government's now-misleadingly-named Green Loans Program, the story of Fieldforce Services is quite well-known. Fieldforce is a business unit of [UXC](#), a services company founded by [Geoff Lord](#), formerly of Elders and now Chairman and CEO of the [Belgravia Group](#), and also operates the [Enviro Saver](#) brand. The company shot to fame earlier this year, upon the revelation that [they had established a direct link to the assessment booking system](#), while other assessors spent hours at a time barging into an overcrowded phone booking system.

It has not been revealed how and why such an agreement came to be in the first place. What is interesting is that [assessors in general were promised an internet-based booking system](#), whereas Fieldforce is the only company that we know about so far that has enjoyed such a benefit. We do know, however, that until the [restrictions put in place on 19 February 2010](#), the company was performing more than a quarter of all home assessments nationwide - [some 6000 of the 23000 assessments conducted each week](#) - despite employing fewer than one tenth of the assessor workforce.

Naturally, the restrictions on the number of assessments than any HSA can perform have hit Fieldforce as they have other businesses. This is particularly the case where the umbrella companies take a massive cut, often more than half, of the \$200 payment for the job. Well, it just goes to show that the elephant in the living room is not confined to one corner.

On Monday, 29 Marc 2010, [SmartCompany.com.au published an article](#) stating that UXC, Fieldforce's parent company, has joined the call for compensation for HSAs disaffected by the changes to the GLP - in the form of a complete takeover of the program. Yes, really. UXC finance director Mark Hubbard has actually suggested a corporate takeover of the delivery of the GLP, with the restrictions announced in February being lifted.

The article contains some fascinating disclosures about the workings of the company. Of course, some are only elucidated through the ancient and under-utilised art of basic arithmetic, but just trust me on this.

Fieldforce takes a 60% slice of the payments to its subcontracted HSAs, leaving them with only \$80 for each assessment they perform. This seems a large amount for a simple referral under any circumstances, but how can one conscionably accept that big a cut of the fee,

when making the booking via their direct computer link to the booking system takes a matter of minutes? At least the individuals sitting on the phone for hours on end have earned theirs.

Furthermore, with the new rule limiting each HSA to five jobs per week (and only getting four on average), it's virtually impossible to make a living in what was advertised as a lucrative job. At \$80 per assessment, an HSA subcontracted to Fieldforce would typically only earn \$300, and certainly no more than \$400, in a given week. That's hardly more than you'd get on NewStart, but on the plus side, you'd get to deal with people instead of Centrelink staff.

Fieldforce, though, has said that its assessors can earn up to \$2000 per week. Using the power of simple arithmetic, this means conducting 25 assessments, or five a day. In fact, I have personally heard stories of HSAs being tasked at this rate but working seven days a week. With an assessment easily taking two hours - travel time between houses notwithstanding - either they're working their fingers to the bone at every waking moment, or they're doing a substandard job.

The mind boggles at the men in charge. Fieldforce is already the target of much ire from HSAs across the country, due to the sweet deal it scored from the government to create its own booking infrastructure. (Admittedly, this did cost them a million dollars, but when you're taking \$120 from each assessor for each job, the system paid for itself in a matter of weeks.) In addition, the issues of flighty and haphazard assessments, performed by underpaid and poorly-trained subcontractors, are significant enough to cast an ominous shadow over the whole program, including its most honest contributors. For one company to exemplify virtually everything that has failed in the GLP is bad enough, but for the same company even to attempt to cry poor and to try selfishly to claim more of the territory for themselves is the height of arrogance.

Mark Hubbard, UXC's finance director, typifies the hypocrisy. SmartCompany quotes him as saying that:

*"Removing the restrictions would be ideal. Part of the reason why they ran into trouble was because it was just open slather, and didn't control the ramifications of the scheme."*

How can removing the restrictions be ideal, if the unrestricted nature of the program causes trouble? Actually, considering the source, that makes perfect sense.

\* \* \* \* \*

The last two weeks have been pretty busy from the standpoint of the Green Loans Program, and I was going to write this week about the unanimity with which pressure is building against [DCCEE](#) to sort things out. Instead, I've devoted this time to hearing from the industry's greatest pariah. As much as I appreciate their support for the possibility of compensation, their proposals are entirely self-serving and antagonising to the wider workforce.

One aspect of the story that I am still chasing up is that Fieldforce may be one of several. On 10 March 2010, [Senator Christine Milne suggested](#) that there were five companies who had cosy arrangements with the government to deliver the Green Loans Program. I'm not aware of the names of the other four companies, nor do I understand the nature of their dealings with [DEWHA](#); I have lodged a request with Senator Milne's office for clarification. If there is some truth to this, it would be unfair to single out Fieldforce, although if there were some truth to this, we would have a few extra directions in which to spread our outrage around.

I would hate to think that DCCEE would agree that this is how its contracted assessors should be treated. I think Senator Wong, now the minister in charge, has a good understanding of what we as HSAs feel should happen - she has even heard about that from [ABSA](#), who haven't had the best track record for communication so far - but it is not at all clear yet what she will support. However, she is practically the only person whose opinion we haven't heard yet, and she's the one who will be making the decisions. Considering that apart from [her Senate address on 10 March](#), there is not one mention of the Green Loans Program on the entire DCCEE site, I dare say it could take a while.

## HSA delay – Volume Six: Where do we stand?

11 April 2010

<http://aarongnielsen.blogspot.com/2010/04/hsa-delay-volume-six-where-do-we-stand.html>

With a [Senate Inquiry](#) looming, this is as good a time as any to take stock of the [Green Loans Program](#). The scheme has been riddled at all levels with a broad spectrum of problems, many of which have already been discussed at length, [even on this blog](#). However, we need to understand where we are at this point in time and, most importantly, what to do from here.

What follows is a summary of the GLP so far, laced with a few anecdotes I have received personally from assessors, both working and waiting, and customers who have had their own homes assessed.

### ***The workforce***

Last year, the [Home Sustainability Assessment Scheme](#) attracted numbers far beyond the one or two thousand assessors projected. According to an [ABSA](#) email bulletin on 11 February 2010, at least 9522 people had applied for membership in relation to the Green Loans Program. From a [session of the Senate Committee on the Environment Communication and the Arts on 9 February 2010](#), we know that at least 3648 of them were already contracted to [DEWHA](#) to perform assessments; by the time Mr Garrett announced changes to the program ten days later, this figure may have been closer to 3800.

Those HSAs who have actually been working have suffered extensive delays. DEWHA's centralised booking system proved dreadfully inadequate, providing little work for HSAs and forcing HSAs to wait what was often hours or even days to book new assessments. The on-line booking system that was initially promised never materialised, although the much-maligned company Fieldforce were [granted a means of running their own on-line booking system](#), bypassing the congestion on the phone system and grabbing the lion's share of the work as a result – at a measly cost of [\\$1,000,000](#), or just a couple of weeks' revenue.

While it appears that the phone congestion has eased somewhat, work as an HSA is hardly plain sailing. Due to [changes announced by Mr Garrett on 19 February 2010](#), each HSA is limited to just five assessments per week and does fewer than four on average, reducing most HSAs to part-time employment status. This is problematic for HSAs who have no other source of income, and particularly for those subcontracted to larger operations that entitle themselves to more than half of the \$200 assessment fee. In addition, HSAs are now having greater difficulty convincing householders of the value of an assessment, since the main incentive having one done – the Green Loan itself – has been discontinued.

Most troubling, though, is the delay with which DEWHA are paying invoices for the assessments being conducted. Many on the [ABSA Forum](#) have complained of invoices taking well over the prescribed 30 days to discharge; some have complained that DEWHA has typically taken 5-6 weeks to make payments, others of payments taking several months to arrive. Consequently, assessors already restricted to part-time work are finding it increasingly difficult to justify the thousands of dollars they have invested, let alone to repay the debts that many have incurred, to join the Green Loans Program. A friend of mine, who wished to remain anonymous, has gone one step further and withdrawn from the process indefinitely, on the grounds that the GLP is “a bit too controversial and dishonourable for me to work within”. Those who have persisted are having some luck speeding up the payment process by lodging official complaints with the [Commonwealth Ombudsman](#) – although it is telling, of course, that such a measure was thought necessary, and more telling that it appears to be yielding results.

### ***The waiting list***

The 3800 practising HSAs come from a pool that still includes some 5300 trained applicants without DEWHA contracts. About 3500 of these (including myself) are ABSA members, while the remaining 1800 applications were never processed, following the announcement of a nationwide cap of 5000 assessors by Mr Garrett in February.

The fate of these assessors-to-be has not yet been decided. In private correspondence, I sense that there are at least two schools of thought among those on the waiting list. Some would prefer to be compensated for their wasted money and time, to cut their losses, and to leave the industry entirely. Others, thinking of the bigger picture, would prefer to be compensated via further employment opportunities, in the GLP or a similar program, to see the green-collar job market flourish.

Rachel Hehir, a fellow training colleague and uncontracted ABSA, suggested to me that without an official plan to award further contracts, without an official plan for compensation, and with a long time before any such programs would be launched, this is a prohibitively difficult question:

*“I can’t answer that as I had invested in this program on the basis that it would formulate the backbone of a small business where I was able to work for myself. [...] If the terms of future employment were the same as what was laid out for the greens loans program at \$200 per assessment and flexible booking, then yes, I would be interested. [...]*

*I feel that this is up to individuals. [...] I have options in life but held this program in great esteem as a way to integrate my technical training with a green career. So, it would be hard to say whether opting out now is the best option for the long term. As well, with regard to compensation, the Government would have to include lost earnings etc. on top of the simple cost of the course - an option I do not feel they have even started to consider.”*



Another responder, remaining anonymous, offered a far more blunt opinion in support of compensation:

*“Let’s not forget just how bad this department have just proven themselves as a business partner. In my opinion, they have revealed a conniving disinterest in the program’s outcome, and have genuinely and knowingly hurt people with deliberate business sabotage in an attempt to obtain false political kudos. [...]”*

*The compensation [...] will solve several issues immediately by getting [ABSA’s] desired reduction in assessor numbers straight away so they can get on with it straight away. Fairly reducing assessor numbers is definitely ‘issue number one’ in a project-management approach to sorting the GLP issue out, and solving this issue should be expediently got out of the way.”*

However, there are implications that HSAs could undertake training for broader work in the future. The Federal Government plans to introduce [mandatory disclosure of energy efficiency](#) of all houses for sale or for rent, similar to what is already required in Queensland and the A.C.T.. However, this is not expected to be introduced nationwide before May 2011. At the current rate of assessments being performed, the current Green Loans Program funding will be exhausted this year, many months before this becomes a reality. ABSA is preparing its own program of Continuing Professional Development (CPD) and hope to announce more details in the coming months.

[GLP Assessor](#), a practising assessor who also maintains a GLP-related blog, questions the motives of those suggesting additional training to those who were never offered jobs the first time around:

*“The fatcats offering the additional training had better offer it for free – at least as some form of compensation for the debacle they to have created.”*

With the prospects of additional training but not actual employment, uncontracted HSAs find themselves in an interesting limbo. They could surely be forgiven for lacking enthusiasm for CPD or any hopes of broader training. Still laden with the sunk investments of many thousands of dollars and many months of waiting, their future remains uncertain.

## ***The customers***

Predominantly, assessors have been securing business through personal contacts, approaching householders by knocking on doors or delivering pamphlets. Very few bookings, it would seem, are initiated by potential clients calling the booking centre directly. Most of the stories I have heard from householders who have received assessments have implied that there would otherwise be little awareness of the Green Loans Program among the general public. Last year, DEWHA had promised a national marketing strategy to be rolled out in March 2010, although this campaign never eventuated.

There is no doubt that the discontinuation of the Green Loans themselves has had a serious negative impact on the program. Many potential clients have had assessments performed in order to obtain a Green Loan; according to [GLP Assessor](#), this figure could be as high as 75-



85%. Others have cancelled appointments upon learning that the Green Loan would be discontinued, and one contact of mine has been recommending against booking an assessment as a result. It is certainly more difficult to convince householders of the benefits of an assessment without the financial incentives to assist them in implementing any recommendations that the assessment report would make.

[Mr Garrett's media release on 19 February 2010](#) asserted that the Green Loans was a "less popular" aspect of the assessment scheme, and that discontinuing the loans component would "provide for the significant boost to assessment availability" of an additional 600,000 assessments. Shortly after Senator Wong assumed the mantle of the Minister responsible for the program, [she revealed to the Senate](#) that only 2864 people had applied for Green Loans, and that only 1705 of these applications had been approved.

However, at the time of Mr Garrett's statement in February, I already knew that householders were enduring delays of several months in receiving their assessment reports from DEWHA. Without these reports, customers were unable to apply for a Green Loan. I personally know someone whose home was assessed in August 2009, specifically to apply for a Green Loan. By the time of this submission, over seven months later, she still did not have her report, despite numerous phone calls to DEWHA. I believe that this is a far more significant reason for the low uptake of Green Loans, and that suggestions of concerns resulting from the Global Financial Crisis or of a general lack of popularity of the Green Loans had a relatively minor effect.

Householders were also promised a \$50 gift card, called a Green Rewards Card, as another incentive to having their homes assessed. This could have been used to make minor purchases, such as low-wattage light bulbs, as a precursor to applying for a Green Loan. Again, Senator Wong revealed on the Senate floor that the Green Rewards Card never got off the ground, and not a word has been spoken of it since.

With all of that said, I do get the impression that customers are generally happy with the assessments. There have been many tales told of HSAs turning up without appointments and completing assessments in less than half an hour without even entering the house. Perhaps these are not as widespread as we feared. I have spoken to a couple of friends who have had assessments done: they all spoke highly of their assessors, and they were all interested in the information that the assessor could provide. Some customers and HSAs have arranged follow-up meetings to discuss preliminary reports and how suggestions could be implemented.

Paradoxically, though, some of the more enthusiastic clients are already seeking that information independently, are already well informed before they even speak to an assessor, and therefore regard the assessment as preaching to the choir. Furthermore, some HSAs have raised concerns about the correctness of the assessments reports. One assessor told me that the reporting software does not always provide an assessment that specifically reflects the house being inspected. The ABSA delegation that met with Senator Wong in March spoke of the software's insensitivity to geographical features and microclimates.

## ***The professional body***

Much of the ire from assessors has been directed at the two governing bodies responsible for the Green Loans Program, DEWHA and ABSA.

As a professional body, [ABSA](#) has the chief responsibility of accrediting trained assessors, in order for them to work within the Green Loans Program. Among assessors, ABSA is steadily building a reputation as an ineffective middleman, capable of conveniently stepping aside whenever real action or leadership is required. Many members continue to lament the lack of information contained in ABSA's email bulletins, as well as the length of time that problems with the Green Loans Program have persisted. (To be fair, it really is up to DEWHA to make most of the major decisions with regards to the program.)

Their reputation was poorly served by a web-based seminar, held on 22 March 2010 and featuring CEO Allison Carmichael and Chairman Wayne Floyd, among others. Assessors like myself logged in to get a better idea of who ABSA were, what they were thinking and what they hoped for the Green Loans Program. After some 90 minutes, we had gleaned precious little new or useful information, and we certainly had no impression of immediate action on our behalf. ABSA assured us to be patient with both them and Senator Wong, but were not the least bit apologetic towards complaints about brief and infrequent communication. Brushing such criticisms aside by saying that "we're communicating whenever we've got something to say", as Ms Carmichael did, and blaming members for not checking their email, as Mr Floyd did twice, is hardly becoming for a professional body, least of all one in such turmoil and from which action is so urgently required.

During the on-line seminar in March, ABSA even questioned their own role in governing training numbers. A question was posed about the excessive number of people trained, the warnings that ABSA lodged with DEWHA as early as August 2009, and the tardiness of the training moratorium on 24 December 2009. ABSA replied that they were not responsible for deciding when training would stop. Weren't they? Who else should take that responsibility?

Another piece missing from the puzzle is the attitude that ABSA shows towards non-practising assessors such as myself. ABSA recently conducted a survey of its members, touted as being "to better serve its members" but excluding some 3500 members who were not currently conducting assessments. When some uncontracted HSAs complained on the [ABSA Forum](#) about being left out of the survey, HSAS Manager Simon Gallagher famously responded that "the survey is for the business of members, and what members do is assessments". I see no reason why non-practising but still paid-up members should feel like second-class members.

For all the complaints about ABSA, one ray of hope shone on 24 March 2010, when Mr Gallagher sent out some notes from an ABSA presentation made to Senator Wong, after the Senate session on 10 March. In a single email, ABSA suggested a number of measures aimed at developing the skills of assessors, joined the call for compensation to those members who have given up work or who will inevitably miss out on a contract, and conveyed its hopes for an industry that can sustain itself with decreasing dependence on

taxpayers' money. Never mind that ABSA took two weeks to send this information to us, nor that very little of this information was mentioned in the webinar two weeks later, nor that a month has passed since that meeting with no results at all. We finally have some idea what ABSA believes in and what they hope for.

Finding that out after so long was a big step for me, but not everyone is convinced. A number of organisations have formed around Australia – some nationally, some in regional centres – as support networks for those affected by the GLP. While there is no view to replacing ABSA as a professional body, the concept was spawned from widespread disillusion and the belief that ABSA has not been representing us strongly enough. One such group, set up by [Sustainability Assessors Australia](#), has even been seeking interest in a class action lawsuit against the government for misrepresenting the GLP – although this is seen by all, including by SAA, as a last resort. (Full disclosure: I have volunteered as an editor for SAA's assessor action site.)

## ***The government***

This only leaves one party we haven't heard from, and it's the party that ultimately makes the big decisions.

The Green Loans Program was originally to be managed by [DEWHA](#), but as of 8 March 2010, it now falls under Senator Wong and [DCCEE](#). The handover is surely incomplete, as all information related to the GLP remains on the DEWHA web site, and apart from a transcript of Senator Wong's Senate speech on 10 March 2010, the DCCEE web site makes no mention of the GLP whatsoever. Most troublingly, I have attempted to use the contact form on the government's [official Green Loans page](#), only to find that the email address behind it is no longer in service – and DCCEE has no service to replace it.

I have spoken already, particularly in [HSA delay – Volume Two](#), about the knee-jerk reaction from Mr Garrett in February. By contrast, Senator Wong appears to be taking a more measured approach. It was noted during a meeting with a delegation of HSAs on 19 March 2010 that it might be preferable to revamp the program by “[implementing] a series of changes in one hit”, rather than rushing through changes only thought out in the short term. This isn't solving anything for now, but given the breadth of the catastrophe so far, it is perhaps a wise move in the bigger picture.

What is unwise, though, is that Senator Wong is keeping the scope for rectifying the problems very narrow. Delegates at the meeting on 19 March noted, rather bluntly, a number of options that had seemingly been entirely removed from the debate. Firstly, it was noted that the Green Loan decision was made by the Cabinet and that Senator Wong would not be revisiting it. Is she not part of the Cabinet that made the decision, and a decision specifically related to her own and Mr Garrett's portfolios? Can she not elaborate on how and why that decision was made under pretences known to be false? Secondly, there would be no additional or ongoing funding for the scheme, and no extensions to its lifespan. This ignores the initial projections of keeping the GLP running for four years and my more recent estimates that its funds would be exhausted after less than two, in late 2010.

Most disturbingly, though, has been the bevy of excuses for not entertaining the possibility of compensating those HSAs who never received contracts or who are no longer able to take part in the GLP for financial reasons. One excuse has been the expectation of a fixed time span and budget for the program. However, it is largely the government's poor planning and inability to respond to ABSA's warnings about assessor numbers – dating back at least from August 2009 – that will see the program's funds exhausted well short of the initial projection of four years. Another excuse has been the subtle differences between the GLP and DEWHA's Home Insulation Program, another scheme to promote home energy efficiency. While the government has made compensation available to participants in the HIP, the same policy does not apply to the GLP, since the HIP was an employment program and the GLP was merely an environmental initiative. This is nothing more than splitting hairs, and ABSA were certain to note, following the meeting on 10 March, that they do not share this view:

*“Despite a belief that the two schemes were quite different in their nature ... the Green Loans program was promoted by Government as a potential business/employment opportunity.*

*For example job seekers were encouraged to undertake training for accreditation; contracts make reference to small business and marketing etc.”*

The bottom line is thus. Senator Wong has no plans to provide compensation to those disaffected in the GLP. Any such plan to be implemented in the future will have to do so with no support whatsoever, in the form of either money or time. By that stage, though, there will likely be at least one more lame excuse why it can't be done anyway.

## **What now?**

Without hearing anything constructive from Senator Wong, it is impossible to know the way forward from here. All we can say is what we are hoping might happen.

Ultimately, I think that most people would want this industry, at least in its principles, to survive and to grow. In the longer term, ABSA would like the energy and water efficiency of buildings to be sustainable (pardon the term) and to stand for itself without the need for government handouts. We are a long way from this point, sadly; we need a stronger base of professionals with more finely-honed skills, and customers must be educated in the value of such an industry, even if we have to do the teaching ourselves.

Government assistance is not always unwanted, of course. Perhaps it is unfair to blame the public sector for all of the indiscretions of private industry. That said, the government created the system that has allowed these indiscretions to occur, and even now that the scale of the damage is well known, it has done little to prevent things from getting worse. The Green Loans Program continues to unfold as a great human tragedy, with lost livelihoods and financial ruin left in its wake.

However, without knowing what the government is prepared to attempt, in order to fix the mess it has made, one can't help but wonder if our hopes will ever be anything but dashed. It is fair enough for Senator Wong to prefer that we end up with a job out of all this, rather than

just waiting for the fistful of cash that would spur us to leave. That said, there's a lot of work to do before that job even exists, so for most of us, that can't be the only option on the table. In the meantime, if she does not think that the government should make compensation available at all to those disadvantaged by the government's own mismanagement of the Green Loans Program, she should just say so. I think we have heard enough about what can't be done and why it's not possible. It is time for the government to start talking about what is possible and, more to the point, what is fair. We need to set a goal.

An anonymous commenter alluded to the need for co-operative and constructive approach, not least of all in the relationship between ABSA and DEWHA, in determining a satisfactory outcome:

*"I think [ABSA] want us happily off their books, as there are already far too many assessors, yet their ineffectiveness despite hefty fee-funding partly or largely caused us to get in this mess. Therefore they will have trouble getting us unhappily off their books. They would probably reasonably expect DEWHA or the new dept to fund our obliging and happy withdrawal from their books, as their timely but unheeded input to DEWHA about our looming plight is well documented. [...]"*

*They need to solve this issue to the fair satisfaction of their fee-paying members. The department which ignored their timely advice and stonewalled them is now obliged to assist them to repair the damage that this caused. ABSA shouldn't be financially ruined by this, but I think they should maybe lose some of the fees that should be repaid. After all, not many people are completely happy with ABSA's representation, despite any 'spin'."*

As I have consistently written since January, my greatest fear from the trials of the Green Loans Program – and from comparable fate being suffered by the Home Insulation Program – is that building an industry focussed on environmental efficiency be perceived as a bad idea. As tragic as the failures of the Green Loans Program have been, it would be a greater tragedy to pass off the whole concept as a failed experiment and not to try again to get it right. The green-collar job market is a topic of much greater public interest than was foreseen, not least of which because of the future ramifications of grand issues such as peak oil and climate change.

It is my view that government inaction on the Green Loans Program sends two pointedly negative messages. Firstly, the government has no intention of solving problems, even if those problems are of its own creation, and even if those problems are ruining the livelihoods of ordinary people. Secondly, the government is not serious about the GLP, and by extension, it is apathetic about the black eye that the green-collar industry has suffered as a result. I do not believe that the government believes in either of these perceptions, and I take Senator Wong at her word that what may outwardly appear to be inaction is moreover preparation to act with certainty and decisiveness. This Inquiry may even be used as an excuse for action not being taken sooner, although we know not what action.

Whichever path is taken, of course, we must all keep sight of those of us in the Green Loans Program who have been left the most vulnerable, and for whom there is much more hardship yet to come.