Parliament Of Australia

Senate.

GREEN LOANS PROGRAM.

TO WHOM THIS MAY CONCERN.

I wish to write and lodge my complaint re the Green Loan Program and GLACO, (green loan assessor cooperative pty ltd). Both of these parties have caused me tremendous stress, heartache and financial burden.

As a mum wanting to re enter the workforce, I was pleasantly delighted last year when I finally found employment that would suit me working around my school aged children, so I would not have to put them into before and after school care. It is my FIRM belief as a mother I must raise my children and be there both before and after school whilst they are so young. I also have a love of Sustainable living and like to think we are living this way to the best of our ability, Both financially and environmentally.

After completing my training in Brisbane Qld in August last year I registered and began working in November 2009. It became very clear immediately that the work via the call centre as discussed with by DEWHA was going to be almost nonexistent. If a person wanted to work we would have to spend thousands of \$\$ in marketing or somehow get our leads for us. I came across a company called GLACO, and by all accounts and research they seemed genuine and most importantly legitimate. They were running from an Accountants Practice in Melbourne Victoria and said all monies would be paid into a trust account on our behalf and distributed from there. I also assumed DEWHA would have done due diligence to ensure these people were properly set up when they were going to be paying hundreds of thousands of dollars to these people that INFACT BELONGED TO OTHER PEOPLE.

By December I was working very proudly and loving what I was doing but had great concerns about so many aspects of the GLP. I was amazed at how POORLY run the Call Centre was and said to people on many occasions if this was private enterprise it would have been shut down already. The program and problems got worse. By late December we were forced to have longer holidays than expected due to the breakdown of the call centre and bookings. By mid January 2010, not much had changed and infact the changes had become HORRENDOUS. At this stage we could not get appt's could not get through to the Call Centre and when we did we could sit on hold for hours. I have on my mobile phone bill evidence of being on hold for 2.5hrs to get 3 appts and the call cost me nearly \$100.00.

Glaco were reporting to us they were making daily contact with DEWHA. We were told they had in writing FROM DEWHA CONFIRMING any assessments done in January WITHOUT AN NUMBERS DUE TO THE CALL CENTRE WERE GOING TO BE HONORED. This is obviously just another lie from either one or both parties.

By February when DEWHA restricted the GLP after another Peter Garrett Saga, the Insulation Program more changes were made. These changes however were to make us almost redundant after a very short working time. We could now only do 5 assessments a week. I agreed with putting a limit on assessments per week and I think 8 or 10 would have been more beneficial financially and I believe most assessors would have agreed and been happy with this. At the same time DEWHA removed the carrot, being the "Green Loan". Without the incentive now householders have no help financially go encourage them to make these significant green changes. But DEWHA says the uptake of the loan was poor. How can householders access a loan when they don't receive their report? My home was assessed on the 8<sup>th</sup> November and my report was received on the 16<sup>th</sup> Feb. NOT THE 10 DAY TURNAROUND THE GOVT SAYS. I made contact with many of my householders and the majority did not get their reports inside 3 months.

In the middle of February Mr Trevor McTaggart, Principal of GLACO informs us that GLACO cannot continue on in its present format due to the 5 appts a week. By the end of February GLACO is condensed to a smaller company now trading as green Australia Marketing. We are led to believe this will be better for all of us as their costs will be less, smaller offices to rent, less staff etc etc.

On Thursday 1<sup>st</sup> April @ approx 11.48am an email from Mr Trevor McTaggart was sent to all GLACO assessors stating he had received our FEBRUARY PAYMENTS FROM DEWHA AND WOULD NOT BE PAYING US. This was NOT an April Fools Joke, but really it is, as he has our money and now we don't. We have worked very hard to earn this money in VERY TRYING CIRUMSTANCES, both with the GLP and also all the NEGATIVE PRESS in February due to the Insulation Debacle and also the GLP announcements at the same time. This is all on top of the continuing debacle with the green loans Call Centre.

I would like to point out that Both DEWHA and Mr Trevor McTaggart have made my Easter hell not only for me but also my family. We have had added financial pressure added to us which we do not deserve or need.

Who now is going to help me, along with all the other GLACO ASSESSORS. Where is DEWHA's due diligence with paying money to a person/organization on behalf of many other people???, when many cracks were appearing by December 2010, only months after the scheme started.

Yours faithfully,