

Re: Submission to Senate Inquiry into Green Loans

Please accept this as my Submission to Senate,

Firstly my introduction to The Green Home Loan scheme was via a third party company named Cool Earth Pty Ltd. They had placed Positions Vacant advertisements in all coastal newspapers ranging from Tilba, Eden thru too Wollongong NSW. I had responded via email to the add to find out if I needed to be of any particular trade?, as it sounded suitable to those with building knowledge. The response via ph call was prompt and was reassured that a person of my background ( extensive exp in home renovating , award winning ) Strong customer service skills and a natural desire to help our environment would be successful in this CAREER!!!

I quickly researched the company and the Green Home Loans Scheme, and could see clearly that the payment from each assessment was approx \$200.00, although Cool Earth were going to pay me \$55.00 per assessment ( which they did not declare at the time ) They promised to provide the training ( cost \$2000.00 ) which I could not have afforded to pay for on my own. We had to sign a undertaking that we would provide our own fully insured transport, our own public indemnity and public liability insurance, payment for police check, laptop computer, internet and mobile phones with voicemail. Also we needed to pay the ABSA accreditation fee of \$660.00, electronic measure devise, thermometer suitable for measuring temps on Hot water services and fridges, suitable trousers and covered footwear. They would provide the training and uniforms, compass and water measuring device??? ( Bucket that no one ever received)

So as you can easily see “us assessors” were put very much so out of pocket, and really the only benefit we were to receive out of them was the Free Training, lunch provided, 4 day course ( which for me to attend meant a 150 km journey daily each way! ) To then sit in a drafty cold ware house with approx 17 other “trainee Assessors”. Personally I found the course to be very of very average educational benefit, with absolutely no trial or practice on the Online and Offline tools, or any practical displays of a qualified assessor doing a Green Home Loans Assessment.

Once training was over, then came the waiting process to become accredited, this took 7 weeks in all from training to commencement of assessing. A small amount of advertising material, house hold declarations ect arrived by post. After all of this I commenced my 1st ass 21 of sept, 2009, I terminated my contract with them dec22nd. In that time I completed 104 assessments, grossing them a figure of \$20,800 in three months . I received \$5720, with a net figure amount of \$634.00. Upon termination of contract, my former “ boss at Cool Earth, John Fogarty, threatened me with legal action if I was to work for Dewha direct, stating the “ not to work for competing companies clause in

contract!” I then had to seek legal advice, costing me yet more money!

I finally then began to work independently for Dewha late Jan, 2010, and could not get through to the call centre to book assessment. From an old application from a positions vacant add I had previously applied for, I had a full time job offered to me in Real Estate, Property Management..... I took the job! Back to trying to juggle 45 hours away from the home as a sole parent proved to be impossible, especially with a nine year old daughter and teenage sons. I resigned 6 weeks after commencing for Coastal Properties, breaking my co workers heart, as I could no longer afford to work away from home for such long hours. ....Back to assessing!!!!

This time since changes have been made the call centre it is a lot more accessible, and to date have managed to get 30+ assessments booked and completed. I must state how ever my disappointment that the Green Loan component has been removed. I feel that it looked as if it were unpopular, when however the opposite is true. I would have to say that easily 90% of appointments made for me by Cool Earth were to elderly pensioners, whom had previously taken up the “ CFL Light Globe installation Scheme” and would never be approved by a bank for a loan. A lot of them were scared at the mention of a loan, and were dubious about signing declaration as they thought they may be signing for a loan. Yet as Cool Earth were involved in the Light Globe scheme , they had all of these “ prior Clients details stored on a data base”. In many cases when phoning these clients they would state that, “ as we fitted your light globes at no cost.....we now need to come back and do this assessment...its compulsory???”

Hence why I RESIGNED!

All the while though, there were genuine clients of mine that would dearly love to install photovoltaic panels to their homes, solar hot water, insulation installed, and rain water tanks, now with the loan removed, they simply cannot afford it, yet they would of qualified for the Green Loan. I feel that this definitely should be reviewed.

I have accessed some information relating to a new program, set to start in Jan, 2011, called Green Start. My understanding is that it is to be of benefit to the lower income earners and for them to be able to make vast improvements within their home for a sustainable future. This I feel is a fantastic program, that definitely should be commenced, yet feel assessors would definitely benefit from further training and the program be closely policed and monitored for third party companies whom stand merely to profit themselves for administrative purposes only, these companies need to be stamped out immediately!

I am also studying for a diploma in Property ( Real Estate ). I have noticed on both realestate.com.au and Domain.com.au provide “ Extra Information “ on properties available for sale or for rent in the ACT. Energy Rating and a number displayed. Any properties advertised here in NSW have Energy Rating: Not Available displayed on all properties? I am led to believe in ACT the community has been educated to know what these numbers equate too, and that it is also compulsory? when listing a property for sale or lease. I have a general understanding of the concept ( 0= the house has no insulation, electric hot water, and possibly southern facing living space. 6= a architect designed home with a lot of thought put into Passive Solar attributes, and renewable energy technology incorporated. ) In Qld at the start of the year mandatory Sustainability was introduced. I believe home owners need to fill out a document to state the sustainability attributes of the home? ( I do believe this should be done by a qualified third party as it

could result in a lot of openness to interpretation and again cause a lot of confusion).

- : My thoughts and feelings on where this program should go from here are to recommend strongly to not repeat the mistakes of the past and to not allow third party companies to profit from assessors.
- : View all tenders received from applicants for The Green Start Program, and eradicate any opportunity for “greedy companies” to profit from any new programs to be introduced.
- : Provide home owners, and possibly renters a smaller interest free loan ( \$5000.00 ) to purchase such products to reduce energy consumption, yet can be removed from premises, non fixtures.
- : Provide incentives to individuals whom would like to develop their own privatized practice in Housing Sustainability, especially the solar energy field and Energy Rate homes that are to be listed for sale or for lease. Even new additions to homes costing \$50k +
- : More publicized information and a better general public education into Sustainable living practices and schemes available to assist them.
- : A similar program to benefit small business owners to meet the costs of increased energy costs.
- : The ability for entrepreneurial Assessors to on sell products to the general public that are produced to benefit the environment.
- : Definitely a fairer distribution of work for assessors and a wider spread distribution of Assessors to reach the regional areas of Australia whom could greatly benefit from assessments.

Personal Note:

I do have a strong faith that the “ Bones” of this current scheme has the ability to assist all Australian Householders reduce their carbon footprint and energy bills. I feel a great pride to be able to assist my fellow community members, family and friends work towards a more sustainable future for “ our future”. This employment opportunity also allows me the time needed to spend with my children, and the income needed to provide for them. Please do not abolish this program, just implement the ideas derived by my self and fellow assessors that have voiced their concerns and ideas for improvement of this most beneficial Scheme.

Yours sincerely

Alison Wall