

Dear Senate Committees:

I Raad Toma an Home Sustainability Assessor like **“over 3800 Assessors”** who finish the Home Sustainability Assessor training and not contracted yet by Department of the Environment, Water, Heritage and the Arts “DEWHA” for the green loans programme, been ripped off by DEWHA, ABSA, Insurance companies, and the Training organizations.

I did spend all my savings to create a job for myself under the current resection;

The green loan scheme was introduce to help Australians tackle climate change & to create jobs at the same time.

What happened! Instead of getting the job and work and get paid! I end up to loose my saving and put myself in more debt & stress & miserable life with my family.

I did spend as will as my follow assessors:

ASES “Australian Sustainable Energy Solutions” Training fees \$1500.

Travel expenses.

Police check fees \$55.

Insurance fees \$ 750.

ABSA fees \$660.

With all these fees and the wasted time we came up with nothing. Who to blame?  
Who will compensate me these fees & the wasted time if we can't be contracted?

Finally, I want to know why this programme was not set & controlled properly by DEWHA? Why we did spend this money for nothing?

Best Regards

Raad Toma