As a Green Loans Program assessor I can provide the following observations.

This is a wonderful Government initiative and I commend the Government for it.

Individual assessors like myself have invested considerable time and money. Personally I have invested approximately \$15,000.

Money has been invested in training, insurances, ABSA membership, advertising materials and assessor equipment (a computer, mobile phone, measuring device, printer and paper for printing 'Householder Declaration' forms).

As an assessor I also resigned from a well paying Government job (working for The Department of Human Services) to become an assessor. I made this decision after being told the number of assessors was limited and the assessment work would last four years. Sadly this has not eventuated.

As an assessor I have encountered many frustrations with the assessment booking system and my wife has been in tears numerous times because we could not contact the booking system operators to book assessment work and generate income. For example, prior to mid February 2010 the call center was often overloaded and unable to accept phone calls (on average I would make 70 calls to the 1800 number before I would have my call put in a cue; then I'd wait 2 hours before an operator could speak to me).

Then with uploading assessments (Offline Workbook) I always find the process slower than it should be due to problems with the workbook itself. For example, when I upload an assessment the workbook shows the assessment with extra rooms and room details (that was not in the file I uploaded). Often the workbook adds an incorrect assessment date too. So I have to spend time changing the incorrect details on every assessment I upload before submitting it as a final assessment report.

I am grateful for the recent changes to the Green Loans Program booking system that mean I can book assessment immediately. However a major problem still exists with the number of assessments an assessor can book each week. Assessors can only book 5 assessments per week. At best this is 10 hours work each week (less than a part time position). Often assessments are cancelled by householders, thus reducing the income an assessor can earn for that week. At times I have had three cancellations in one week, reducing my families weekly income to \$400 Gross (tax and petrol costs to get to each assessment must come out of this). No family can pay a mortgage, bills and petrol costs on this income. My recommendation is that assessors be allowed to book at least 10 assessments each week. This would provide a sustainable income and work load.

Over the last six months I can only recall receiving one booking that was referred to me from the Government. As such, I have had to spend time and money generating my own assessment leads.

Finally, my invoices have all been accurate but often the payments for my invoices have been over-due. For example, my last invoice was submitted via email on 26th February 2010. Payment arrived on 9th April (13 days over due). This makes budgeting a challenge for assessors like myself as bills and mortgage payments must still be paid on time.

Hope you have found my observations helpful and I look forward to working in this environmentally beneficial occupation.

Kind Regards,

Matthew Dowd