

April 13, 2010

In response to the email sent to all registered and all registration pending assessors on Wednesday 10 March, 2010 regarding the future of the Green Loans program I am writing to voice my views for the future of the program and how to best achieve the goal of reducing the impact on the climate change caused by Australian homes (greenhouse gas emissions and water usage).

I would like to suggest a new incentive based structure for a reformed green loans program. These incentives will also have a double edged effect by improving the sustainability, credibility and uptake of green technology whilst reducing the waste GHG emissions from Australian homes.

1) Insulation program to be an optional outcome from a green loans assessment  
Although the insulation program has suffered bad press, I believe that it is a good idea. With some tighter guidelines and stricter monitoring the insulation rebates could be made available again as an outcome of a green loans assessment. I had many requests for insulation when I was doing assessments.

2) Electric storage hot water replacement programs (natural gas instantaneous)  
I believe that this is the most important step to take in achieving sustainable homes. Electric storage systems can be up around 30-40% of a household GHG emissions and this is an efficient way to achieve large reductions in a single action.

3) Halogen light replacement program and rebates  
A high percentage of the houses I assessed had halogen lights and I believe a government assisted replacement program should be put in place with either options for either light covers and or (LED CFL or IRC technology) .

4) Draft proofing rebates  
Draft proofing is one of the most cost effective ways of reducing the efficiency and comfort of a house. Rebates on draft proofing products e.g. door seals and exhaust fan covers will bring this to people attention.

5) Green power subsidy  
Green electricity subsidy for low income earners and renters could spark market demand for green electricity from electricity distributors and REC's markets and promote more renewable energy infrastructure whilst leading the way in supporting green electricity.

CPD(continued professional development) for current assessors

Opportunities should be made for current "Green Loans" assessors to become involved in a new mandatory disclosure scheme .Courses and software packages made available to

current assessors like First rate five software package (Victoria)

My experiences in the green loans program and the sacrifices I have made  
Most people I assessed were unsure what to expect from the assessments, and I was met with a lot of different sets of expectations when conducting an assessment. I was met with very optimistic people who wanted specific Green Loans program assistance to install rainwater tanks, solar panels and solar hot water systems straightly away. Marketing confusion and the open-ended lack of outcomes scenario was the root of the programs demise. Too many loose ends, lack of pathways and assessors without work, left to their own devices and guerilla marketing tactics detracted from the credibility and integrity of the scheme.

I have heard stories of assessors door knocking, cold calling and marketing practices in retirement villages using mandatory disclosure and a “get it done now or you’ll have to pay for it later” tactic being employed.

The Situation where clear goals and outcomes were not defined and no commitment from the homeowner was required is what led to so many people with no intention of making change having assessments done.

My experiences are that people with large incomes are less likely to act from an environmental/ behavioral change view point and a focus on low income and pensioners who are environmentally aware and the cost of essential services is a significant expense. People on low incomes often do not have the financial resources to make changes to their homes and this will be useful in leading the way from the bottom and making sustainable living the norm.

I personally have invested a lot of time and money towards sustainability and I think that the green washing and bad press is something that needs to be balanced out with some serious financially viable economically backed hard evidence.

Regards,  
Rohan Rickards