

25<sup>th</sup> March 2010

To: Senate Standing Committee on Environment, Communications and the Arts

**SUBJECT: GREEN LOANS PROGRAM**

Dear Sirs/Madams

I became aware of the green loans program through a friend who had become an assessor with the green loans program in October 2009. Being very aware and concerned about the damage green house gas emissions are doing to our climate and environment I immediately became interested in becoming an assessor. Primarily my intentions to become an assessor was to supplement my income, given the tough present economic situation that my family are experiencing and being an environmentally friendly person I felt that I could go out and do assessments with conviction with the knowledge that I would be good at it, so I did my research and found that there were less than 1 dozen assessors at the time doing assessments in Cairns, I booked my course with an accredited organisation 'Cool Planet', and had all the pre-requisites covered in order to go ahead with the course. I completed my course on the 14<sup>th</sup> January, submitted my application for membership to ABSA immediately, with the knowledge that there was a deadline. I received my membership and HSA number from ABSA on the 28<sup>th</sup> January and immediately sent my contract to DEWHA (express mail) with the understanding that DEWHA should have received it within 2 working days. (then the announcement came on the 19<sup>th</sup> February). My expectations were to be doing assessments by the end of January. I realise that I am not alone in this, but for me personally instead of earning the money to supplement our income this exercise is costing me money and has been costing me money now since the 14<sup>th</sup> December.

My concerns:

1. The only way I could afford to pay for the course, and the ABSA membership and my insurance was to use my credit card, so I am currently \$3000.00 plus monthly interest fees out of pocket and still not able to earn extra money to supplement my income in the hope that I will receive my contract, so my life has been put on hold. I cannot commit to any other form of part-time employment to supplement my income with a 'contract to DEWHA pending'.
2. When I did my research about the program, the mere name 'Green loans' stood out and in my experience with the people I have spoken to the common interest in having an assessment done is most definitely to reduce the energy bill and save money but many are interested in looking at the options available in using the 'green loan' towards installing solar hot water or solar panels especially given the climate in Cairns where we have sunshine pretty much all the time. I think that discontinuing the 'green loans' component makes it more difficult for people to make the

above changes. I believe that the 'green loans' option makes the program much more attractive and appealing because the 'climate smart' program has been so effective that many householders don't see the point in doing both unless there was a 'green loans' to benefit them, together with a \$50 green card (which to my knowledge has not been received by any householder to date).

3. Currently there are 4000 assessors already accredited and 'working' earning money whilst their 'accreditation' is being evaluated, some of these assessors were on the same course that I was, this concerns me that the rest of us who haven't been accredited 'yet' have to wait, not knowing whether or not we will be accredited, so once again our lives are put on hold, and it's costing us money daily. It limits us to make decisions about other opportunities and seems terribly unfair that some assessors can continue to work. If the program is under review, why wasn't it put on hold completely until the review has been completed.

My question is: Will we be compensated for the money we have invested in the above process if we wish to continue on with our lives and take on other opportunities that might come our way. The attraction to be a HSA is waning amongst many of those assessors that are still waiting to be accredited. (I understand that the contract suggests that DEWHA is not responsible for finding assessments for assessors, I never intended to depend on DEWHA for this, I have my own network of friends and contacts to depend on).

4. My suggestions to re energise and revitalise the program:

- a) Re-introduce the \$10000 (interest free green loan up to 4yrs) as the "program" name suggests
- b) The Government should consider some form of recompense for costs of training, insurance, police checks and ABSA membership fees, etc for those who are already in the system and deemed superfluous to need
- c) The implementation of the \$50 green card should be immediately mailed out to all those householders that have undergone an assessment to gain credibility of the program
- d) A time frame should be given to those already in the system waiting for accreditation as to when we can expect to receive our accreditation or as suggested previously the option to bail out with compensation to the value of the amount invested