

Green Loans Program Submission for Senate Inquiry Personal Details Not for Publication

BACKGROUND

- Building experience 25yrs
- Completed HSA training as a means to diversify skills and improve income during the GFC downturn
- We operate small unrelated family business in local area serving local families (14yrs)
- By promoting the GL program via our existing client base we could have unreasonably damaged our credibility and reputation.
- Trained in September 2009 and was contracted in December 2009 as a sole trader
- Commenced assessing in December 2009
- Investment of significant funds to qualify (approximately \$3500) in training/accreditation/equipment/marketing to assess the Green Loans Program with the result we are now in limbo waiting for a resolution
- Unable to market at present because the future is so uncertain and have had no bookings since the withdrawal of the loan
- Have paid for marketing materials that are now inaccurate and will need to be reproduced

GREEN LOANS ANECDOTAL EXPERIENCES

Public liability insurance had to be paid before you could apply for a contract and then it could not be used until a contract was awarded so a few months of insurance was paid for no benefit and now that I have no bookings I am getting no benefit from this insurance.

The people to have benefitted disproportionately from the program were the trainers (trained too many people), insurers, ABSA (accepting membership fees from far too many people) and large companies that exploited the assessment process without ever screening if people really wanted the Green Loan.

All householders assessed were keen on the loan. My assessments were for genuine loan seekers I did not do assessments just to collect the government fee. The houses were modest typical working families with young kids. Disgruntled householders have followed up by phone repeatedly asking for an explanation of where their report is and reporting issues need to be resolved.

The government is to be commended for introducing the policy it has been well received that environmental issues were part of a direct action plan. It is unfortunate the execution of the policy has had its problems largely due to being hijacked for greed in just crunching the numbers through companies/unscrupulous operators selling bulk assessments/training programs.

From meeting other assessors it's clear there were many people particularly large companies exploiting the system and potential earnings claims made by some Training companies were grossly exaggerated. With 1 assessor doing 35 in a week-impossible to do this quantity in a legitimate timeframe e.g. one often mentioned company calling us to confirm an assessment appointment on our own home that we never made.

The implementation of the program has been difficult due to being under resourced, undertrained staff eg call centre operators, lack of government promotion/control.

PROBLEMS WITH REPORT RECOMMENDATIONS

Have a situation where identically oriented houses have 2 different recommendations. Both sites should be eligible for photovoltaic panels. The earlier version V2.0 of the report generating Eligible Items Certificates neglected to include the recommendation for photovoltaic panels. Later Versions of the Reports (made under V2.1) included recommendation for photovoltaic panels.

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GREEN LOANS CALL CENTRE

Splitting the centre to 2 numbers means that each centre refers callers to the other and there is still no problem resolution for queries and it is clear the operators know little about the software program or the program generally.

The system provides Report status as Draft and Submitted but no explanation as to what the status means and neither call centre can answer the question. Several hours and phone calls later I have no idea what this means and neither do the call centre operators. An online query website form generates an auto reply email stating the inbox is closed.

IMPACT

Householders will be extremely disappointed/angry that they will be ineligible for a loan through no fault of their own. Having applied as advertised they have just wasted hours of their time to not receive a report and to not be able to apply for a loan.

The removal of the Green Loan on the basis "it was not popular" means the genuine loan seekers are being unfairly penalised by being denied the loan even though they satisfied the program requirements within the timeframe. None of my assessments have been finalized and none of my clients will be able to get the loan they desired and they held off on their building plans awaiting the report and loan application.

Now that the loans are removed I have had no bookings.

What if anything will replace it? Will it all have to be rebranded? Will I still have a contract to work off? Who will advise the clients?

I have completed all assessments ethically and responsibly and would like to see better standards applied to eliminate corporate cowboys and abuse of public funds.

Comparison of numbers of assessments completed in a given time period should reflect the accuracy of the assessments. Assessors with unreasonably high numbers of assessments should be singled out for accuracy audits and if found to have abused the system deregistered.

FUTURE DIRECTIONS

The provision of the Green Loan was the main reason people applied for the assessment. Whilst there has been more money allocated for assessments it does not provide a real incentive for people to change their energy/water use. Much of the "general" information is readily available on websites.

It does not eliminate assessors just crunching through assessments just to collect the fee.

The limit of assessment should be more reasonably limited to 8 -10 a week for individual self employed assessors for people to make a viable living.

Limit of 3 assessments per day is valid and accurate. More than that means the assessment is not performed accurately.

Companies and assessors found to have abused the system should not be allowed to participate in the future scheme.