

Amendment to my Senate Inquiry Report

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This document provides some supplementary information of some further insights into the Green Loans program. It centres on Reimbursement for Assessors, Departmental actions following advice on incorrect information, and the geographic distribution of Assessors.

Updated Report

Following getting the raw data concerning the Home Assessment I provided a list of the changes to the Department so that they could update their records. I received a replacement report the same day. The officer from the department commented that they had ‘...come across some pretty ordinary reports’. This is concerning, but not surprising.

Since a number of the errors I found were structural rather than data entry, the officer was not able to correct all the information. That would be for things such as advising that vents were on the ceiling and not the wall I am guessing.

Following the changes, some of the energy figures on the front page went down. The suggested savings for wall insulation went from \$148 to \$68, but a suggestion to add under-floor insulation was added, with a saving of \$68. As one of the changes was actually adding the under-floor insulation that was missed by my assessor, I am guessing that this was due to a change with the model. It should also be noted that most of my house contains under floor insulation, except where this is physically not possible.

My Office usage went down slightly, as did the CO2 saving from Green Power.

The recommendation that I could use a Green Loan on with the updated information now includes adding under floor insulation, rather than replacing my washing machine. It is unknown if this is a model change or an information change that prompted this recommendation change.

Environment Web Site

As of 7 April, 2010, the Environment Web Site was still advertising Green Loans on its ‘Energy Efficiency – Homes’ page¹. One would have thought that their Web Master would have examined the web site in fine detail following the cancellation of the Green Loans Component.

¹ <http://www.environment.gov.au/sustainability/energyefficiency/buildings/homes/index.html>

Reimbursement of Expenses for Assessors who leave the Program

Many people have spent a lot of money on the Green Loans Home Sustainability Assessment Training, and a large number of those have not received anything in return.

Of all the compensation suggestions, the one that I personally see as the fairest is the compensation for the cost of training with the RTO. I would also suggest reimbursement for the cost of the Police Check for those who went that far. I presume that a portion of any Insurance cost will be refundable if the policy is cancelled, but given the delays in processing by ABSA and the Government, I believe that reimbursement for four months of the Insurance would be fair. It would also appear to me that many people had significant out of pocket expenses which should be compensated.

I would therefore suggest that a way to compensate people who had been trained up until mid-February when the restrictions were put in place might be in line with the table below. The condition for participating would be cancelling any contract to do work under the Green Loans program and ceasing to be a Green Loans Assessor with the ABSA.

Item	Amount
Training Costs with an RTO	Invoice amount up to \$2000
Accommodation costs associated with training	Invoice amount up to \$150 per night for a maximum of two nights
Travel via Commercial Operators	50% of invoice amount up to \$500
Police Check	Invoice amount
Insurance	33% of Invoice amount but no more than \$300 if policy is able to be cancelled. 100% up to \$900 if policy is unable to be cancelled
ABSA Membership	Reimbursable from ABSA
Out of Pocket Expenses	\$500 without need for receipts

Where assessments have been done, I would suggest that the reimbursable amount be reduced by \$100 for each assessment. This will allow most Assessors to receive some reward for the work they performed, even when it was performed via a contracting agency.

Geographic Analysis of Home Sustainability Assessors

Introduction

The Association of Building Sustainability Assessors has published their 'Assessor Register' on their HSAS.NET.AU web site. The list was updated on March 16, 2010, and downloaded on 7 April 2010. This information lists the registered postcode of each assessor. This postcode data was taken and used to colour the maps shown below. On these maps, the Green indicates that an Assessor is registered in that postcode zone. A red indicates that there is no Assessor registered in that zone.

There is no way for me to know if these Assessors have had contracts approved by the relevant Department. There is also no way for me to know if any of the Assessors was based on one area and actually worked in a different area. Given the way postcodes work, there is usually more than one Assessor registered in each postcode, and this is not indicated on the map.

It is possible that some Assessors have been hidden from the map due to the fact that some areas have separate postcodes for post boxes. The number of Assessors falling into this category is likely to be small and generally limited to major metropolitan areas. It is also possible that some Assessors are hidden in areas where there is a postcode for a regional centre and another postcode for the outlying districts. I have attempted to provide enough detail to show that this is usually not the case.

It should be noted that these maps were created with PUBLICALLY ACCESSABLE information. There was nothing to stop the Government, ABSA, RTO's or anyone else producing similar maps at any time. I personally would be surprised if ABSA did not plot their membership on the map to see where they were located.

Comment

After examining these maps, it is quite clear that the Home Sustainability Assessments and therefore the Green Loans have totally missed major parts of the country.

Before plotting the figures I assumed that the country would be fairly 'green' with pockets of 'red'. The results are approximately opposite what I thought, in terms of land area.

Urban centres, particularly those in the South East corner of Australia, have seen an over-abundance of Assessors whilst those in Regional Australia have few and far between.

After all, for an Assessor to operate in regional Australia, they would need to spend a significant amount of time travelling from their normal base of operations.

Impact of the new rules on Regional Australia

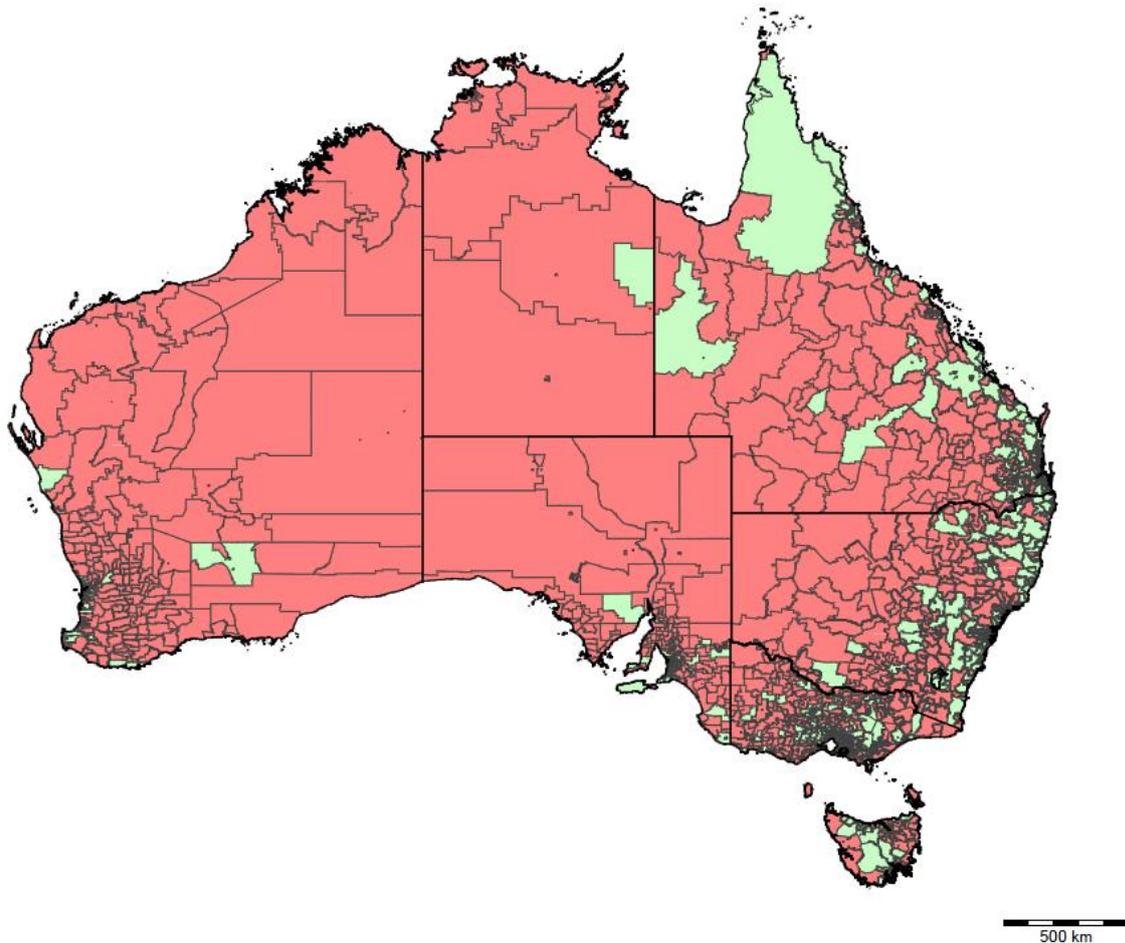
As far as I can determine, there are no Assessors registered in the Broken Hill area. The closest Assessor is hundreds of kilometres away. The Broken Hill Urban Centre Locality had a population of 18,854 people in the 2006 Australian Census. There were 5,972 dwellings either fully or partially owned by their occupiers. It is likely that very few of these dwellings had assessments or received a Green Loan.

With the limit of three assessments per day, and five per week, a previously trained Assessor would need to either spend significant amounts of money travelling to Broken Hill staying there at least one night a week, or move there for the possibility of 1 ½ days a week work. It may be possible to arrange for all assessments at the end of one week and the beginning of the next, but this would require significant planning.

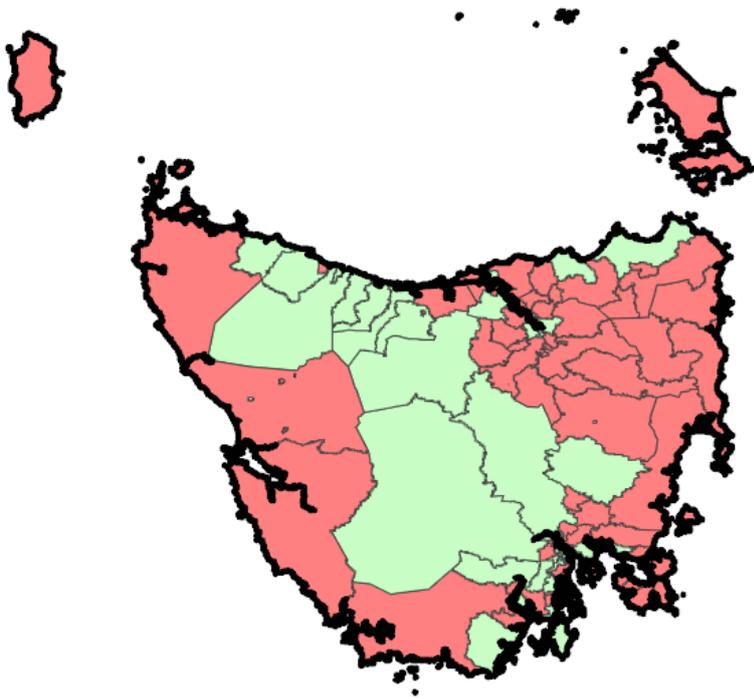
Assuming a 100% take up of assessments, it would require an assessor to work for 22 years to fill this void under the current rules with a single Assessor. It also may not be economically feasible for an Assessor to move from an area with a large number of Assessors as there is no certainty that the programme will not be cancelled early.

It is now uneconomical for an Assessor to visit Norfolk or Lord Howe islands for a few days to do assessments, assuming that they are eligible. Similar fly-in communities are uneconomical under the new scheme.

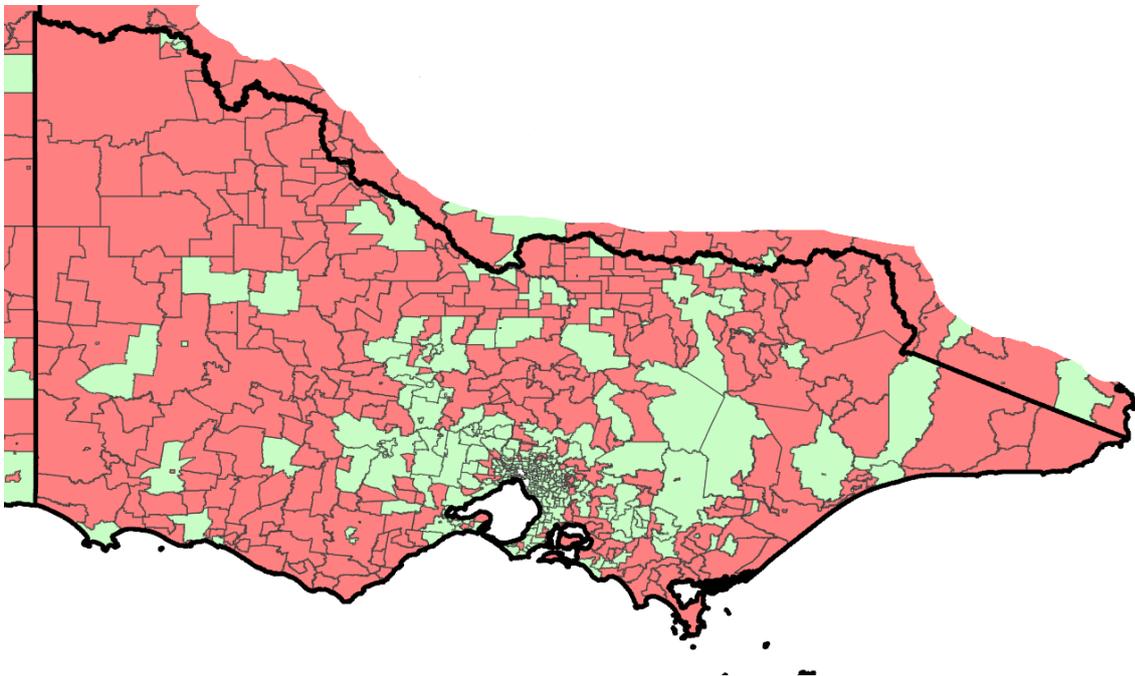
Overview of Australia



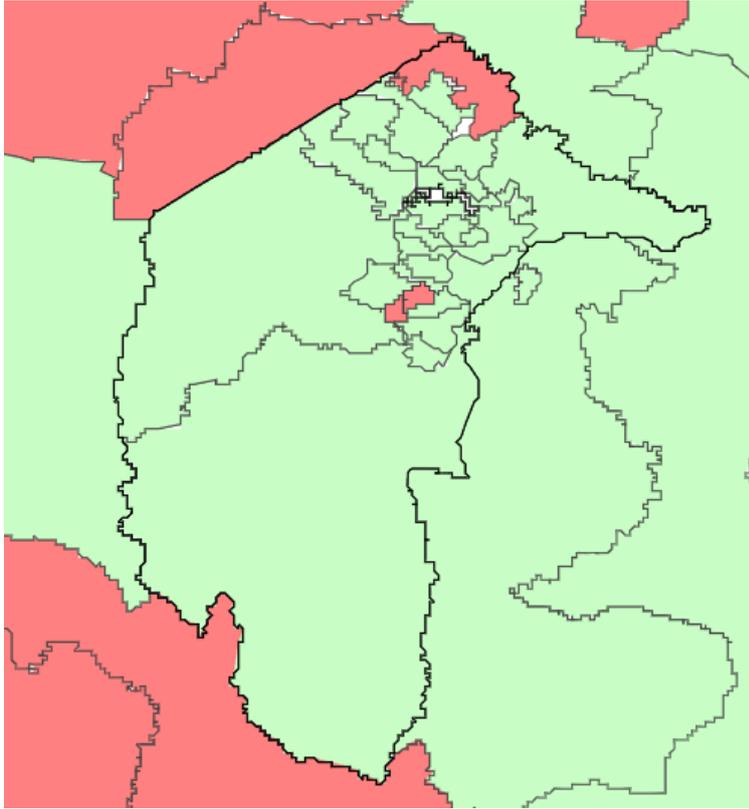
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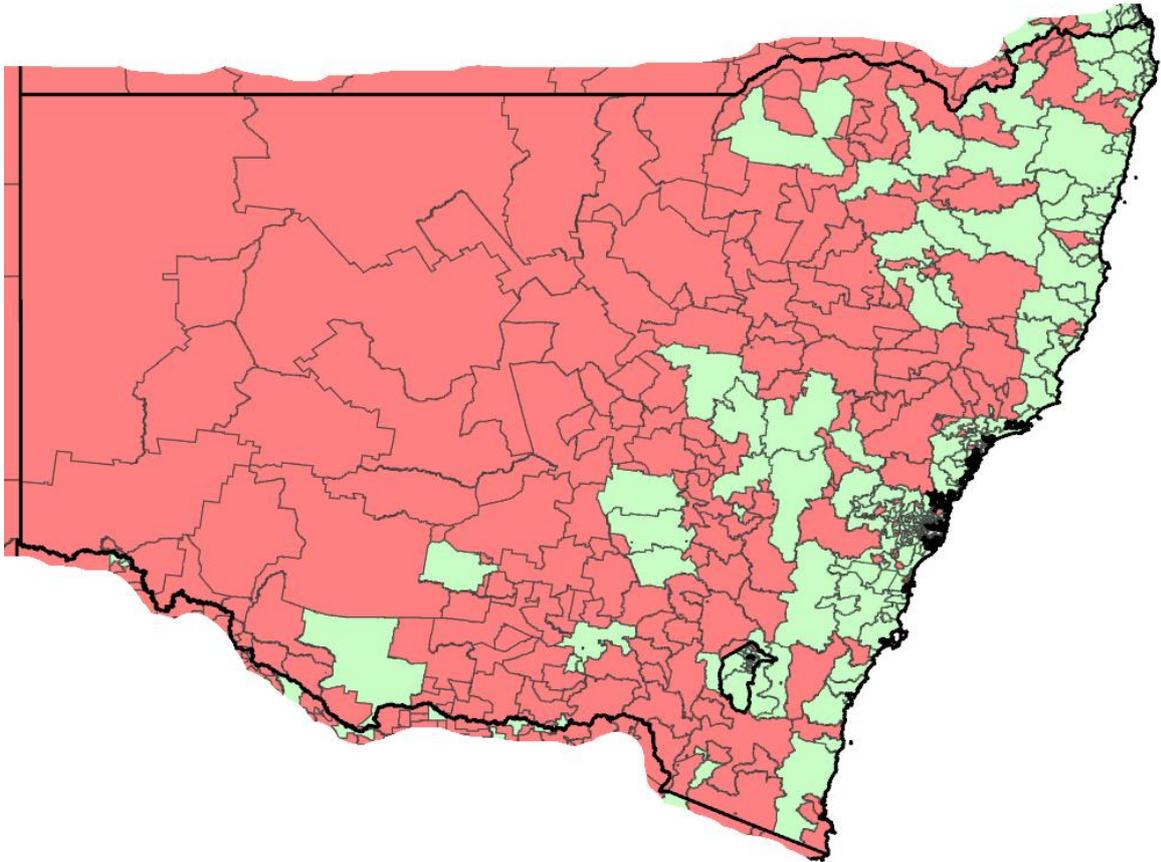
Victoria



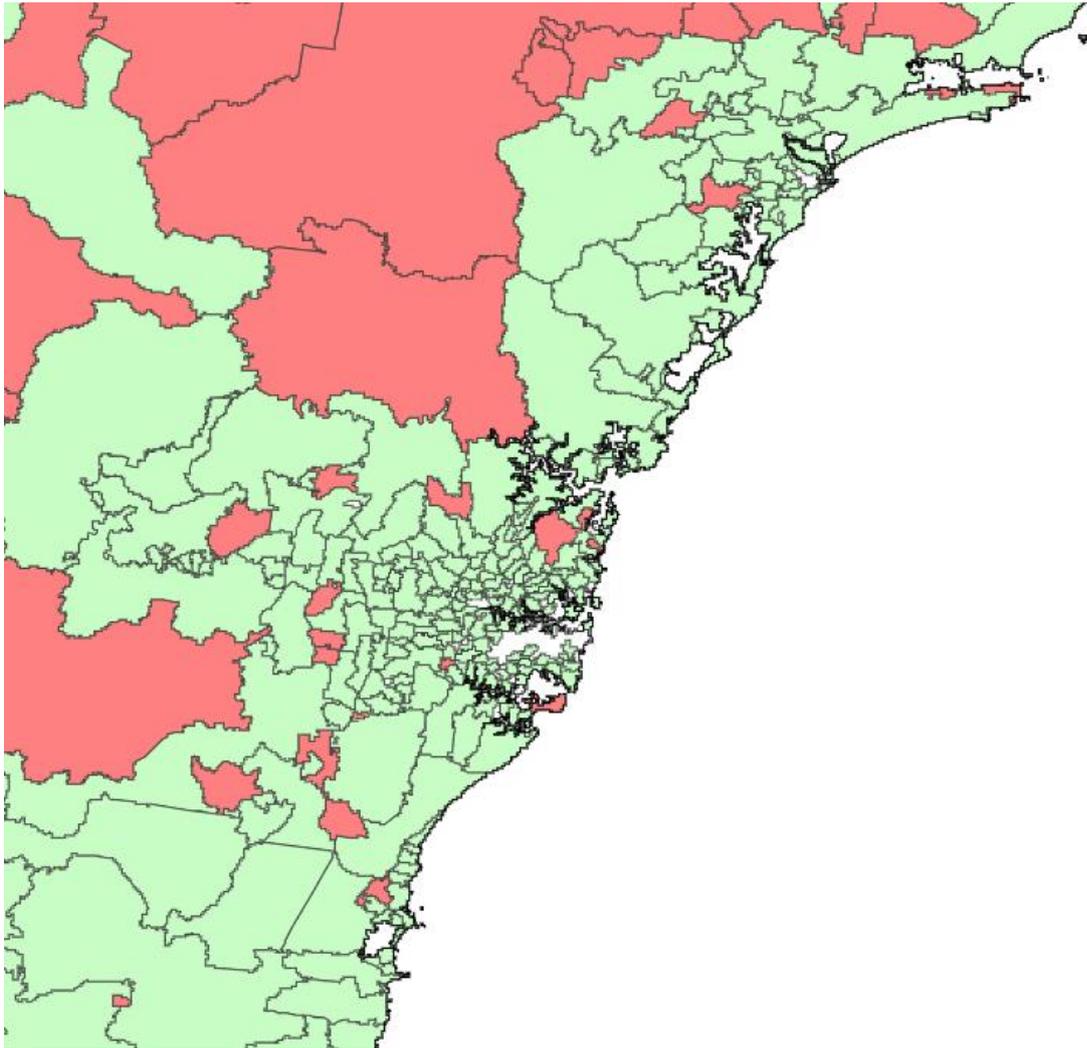
ACT



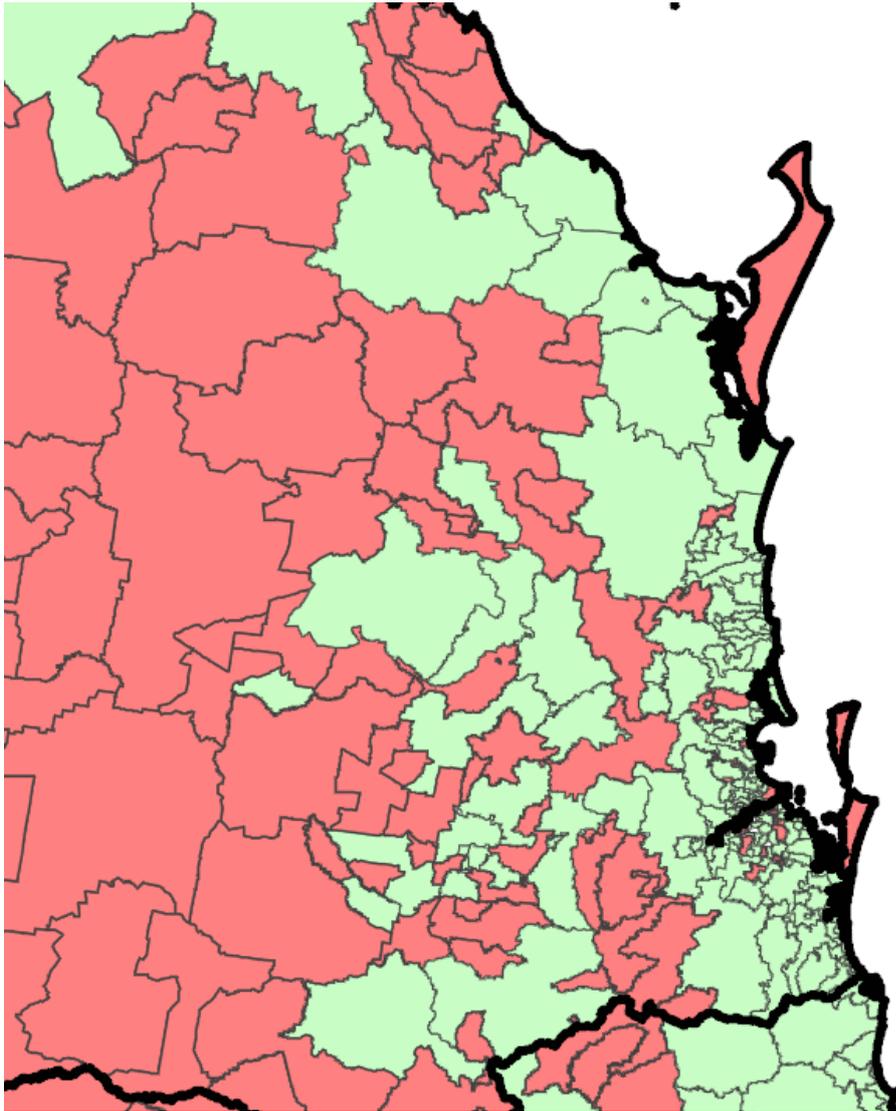
New South Wales



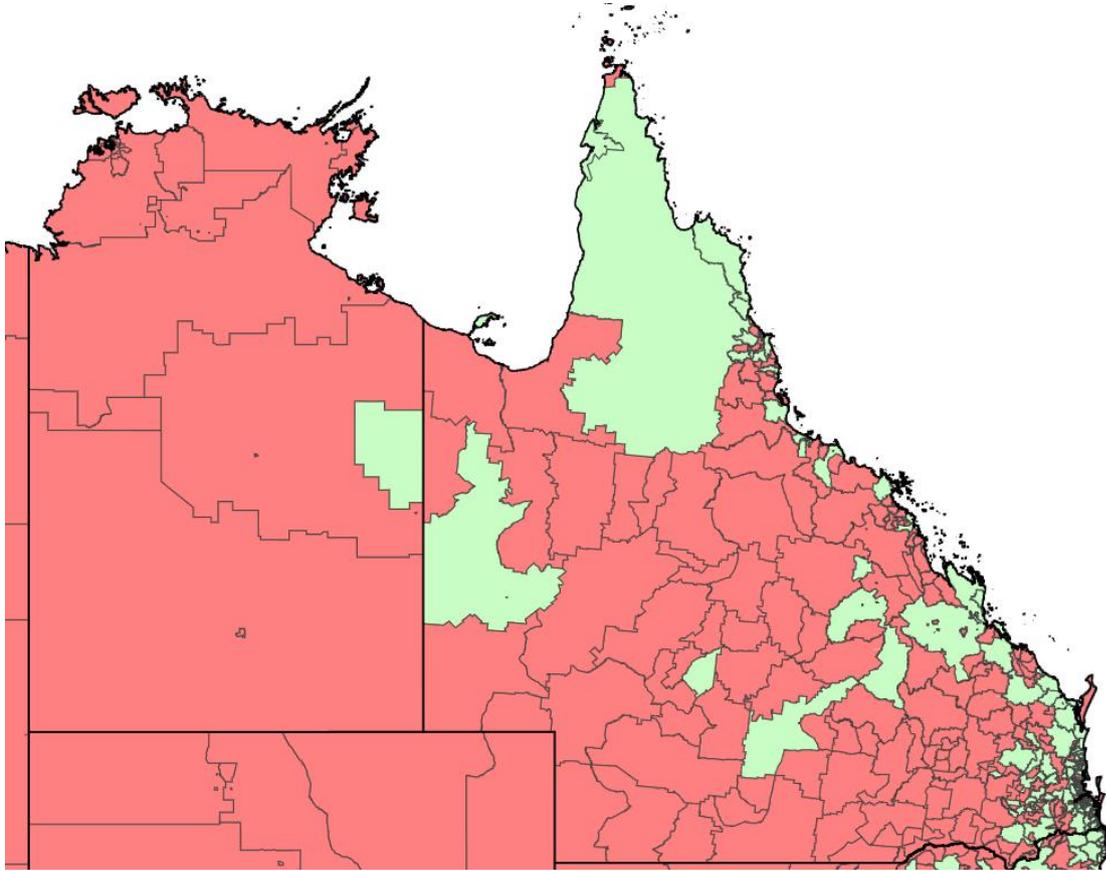
Sydney/Newcastle/Wollongong



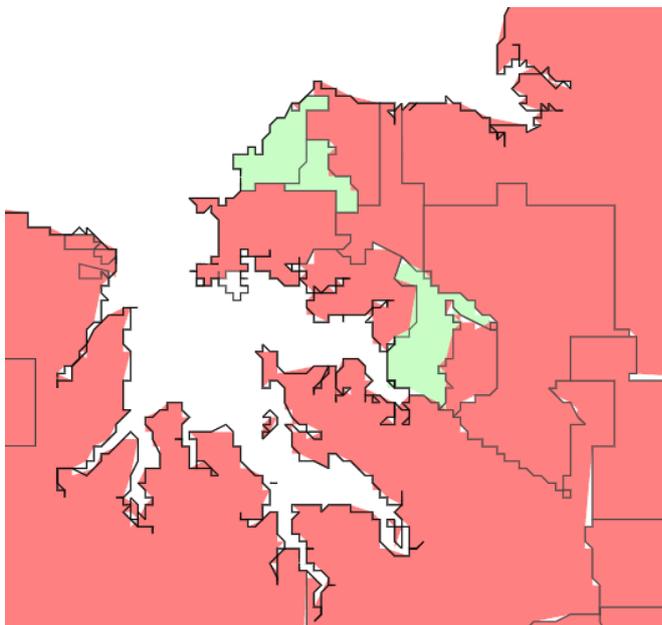
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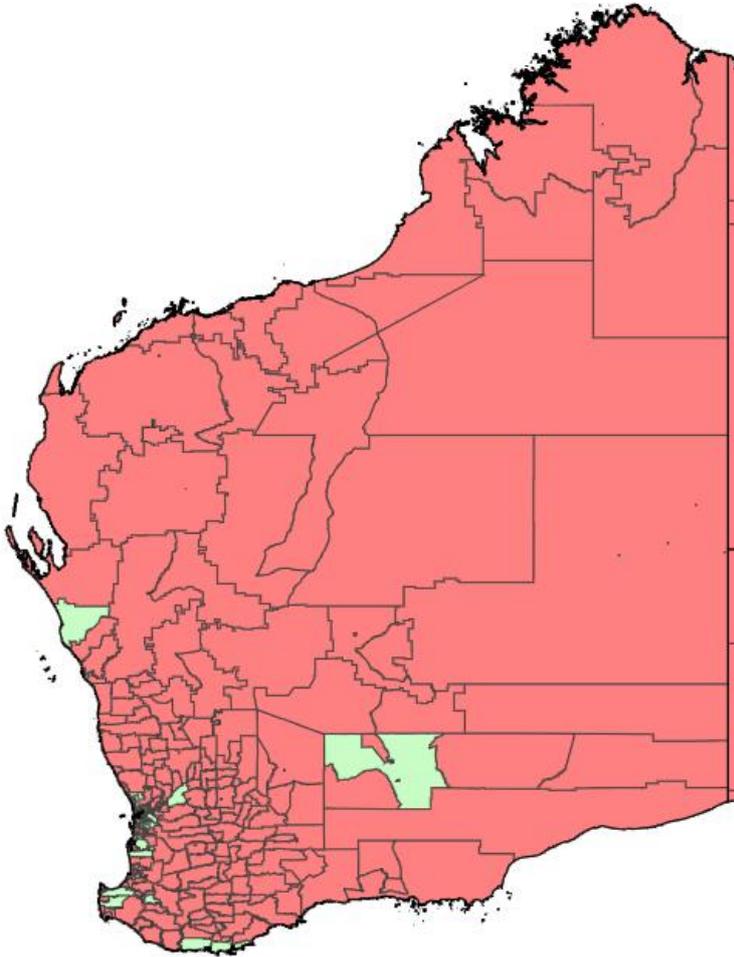
Queensland and Northern Territory



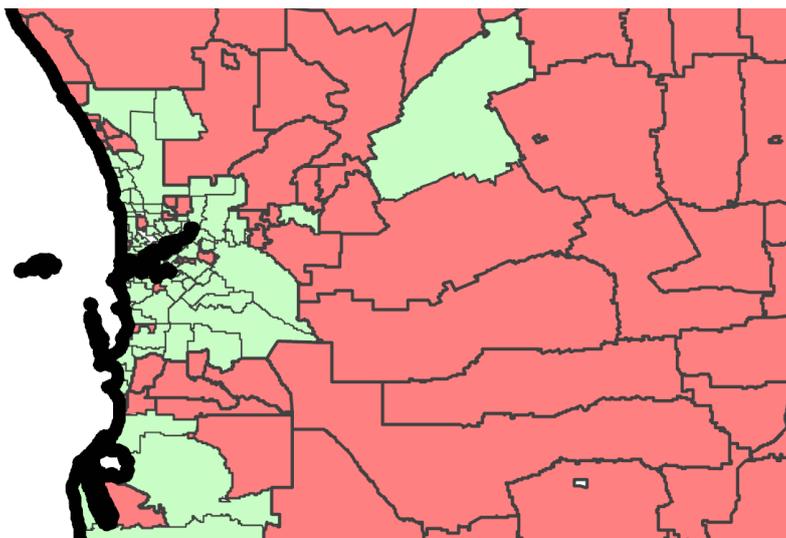
Darwin



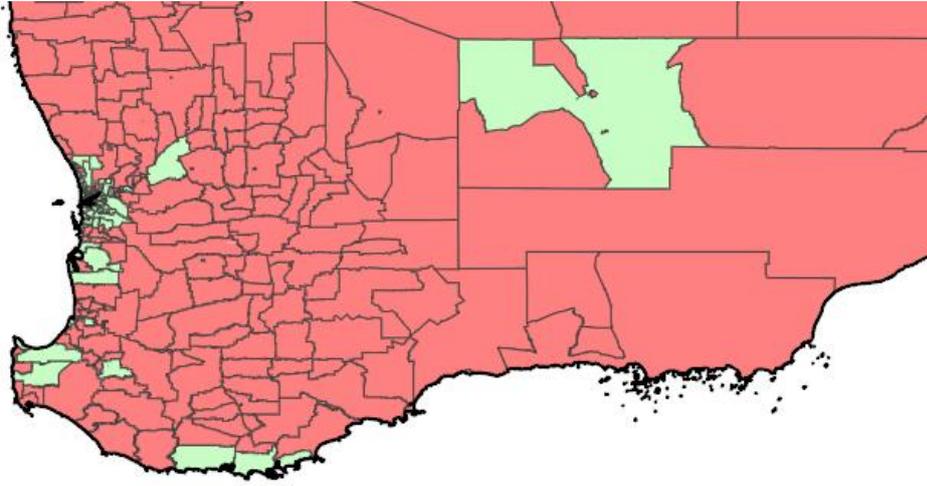
Western Australia



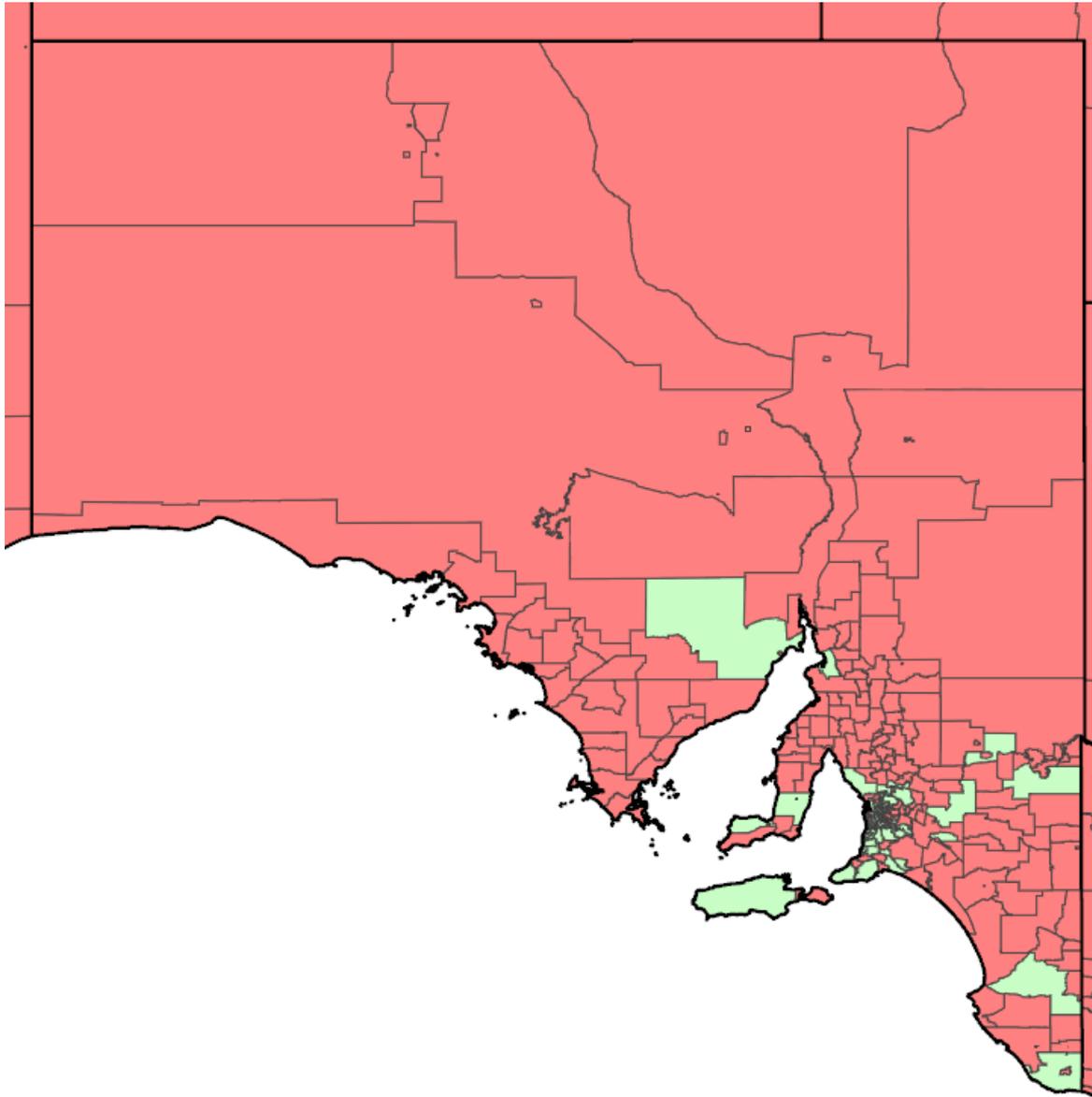
Perth



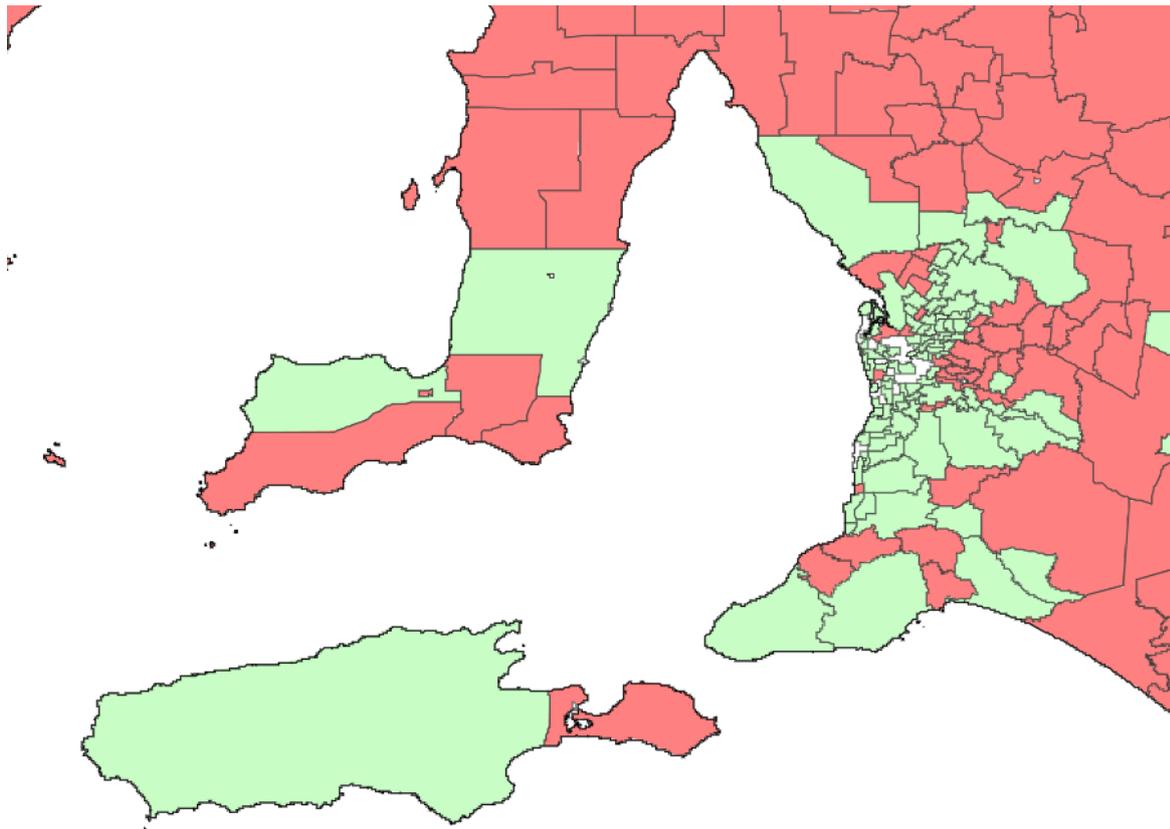
South West Western Australia



South Australia



Adelaide



Reference

The maps were produced by Dave Ingram based in information I supplied. Any errors with the analysis are all mine.

The postcode boundary data was obtained from the following source:

Australian Bureau of Statistics, 2007, **Census Geographic Areas Digital Boundaries, Australia, 2006**, 'Postal Areas (POA)', Cat. no. 2923.0.30.001, viewed 7 April 2010, <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/2923.0.30.0012006>

The maps were created using TatukGIS:

TatukGIS Sp. z o. o., **TatukGIS Free Viewer**, Gdynia, Poland, <http://www.tatukgis.com/getdoc/a52b07d7-a0ee-4410-a103-fb5ac0085916/Description.aspx>