



7.4.2010

Senate Standing Committee on Environment,
Communications and the Arts
P O Box 6100
Parliament House,
CANBERRA ACT 2600

SENATE INQUIRY INTO GREEN LOANS

I submit this letter in response to the Senate Standing Committee on the Government Green Loans program, from my own personal perspective as an applicant. As there were many repetitions of my actions in attempting to obtain a result, I present this document in point form.

My personal details:

Helen F Hughes – age pensioner, homeowner, and seeking assistance with making my home and its services more sustainable by using the Green Loans Program.

Points to bring to the Committees' attention:

1. A Green Loans Sustainability Assessment was conducted on my home on 26 October 2009.
2. A "Preliminary Assessment Report" was provided by the assessor – pending Department of the Environment official approval.
3. On 3 November 2009 I obtained loan approval from Heritage Building Society – subject to the Departments' official Green Loans Assessment.
4. On 9 or 10 occasions over the next 2-3 months I contacted the Green Loans '1800' information line *and* made contact through letters and the website inquiries several times in relation to the eligible items listed recommendations in the assessment. The report included 6 recommendations were totally inapplicable to my home and circumstances, and did not include some items that should have been included. I sought a revision of the assessment, or a second assessment to correct the errors. And, I kept Heritage Building Society up to date with my efforts to obtain a revised assessment.
 - With each contact I detailed the errors in the assessment and requested a review of the assessment. I was given various reasons for the total lack of response to my requests and the delays in responding to my objections such as the large number of assessment to be approved/reviewed,
 - I was on later occasions told there were problems with the software, and that the information line could not action or influence the Department of Environment to even acknowledge receipt of my snail mail letters or e-mails. The only assistance the information line could offer, was to send a further e-mail to the Department noting my issues with the assessment.

- Just prior to Christmas 2009 I was contacted by a Departmental of Environment officer and once I again forwarded the list of my concerns, she was to obtain authority for a second assessment to be conducted in the New Year – using the revised software.
- From January 4, until 25 February 2010, I made many contacts by e-mail and phone calls seeking the second assessment. All without result.
- On 25 February 2010 I spoke to Sandra a complaints officer on the 1800 information line who took all the information once again, and forwarded it to the Department.
- On 26 February, an officer from the booking line contacted me and arranged a second assessment for 2 March 2010.
- 4. The second assessment was completed, and the resultant interim report forwarded to me by the assessor. The second assessment was more inline with my circumstances and properties of my home.
- 5. On 3 March, 2010 I contacted the Heritage Building Society to update them, and was informed that as of start of business on 1 March 2010, they were no longer in a position to accept loan applications and all incomplete loans were deleted from their records on that day.
- 6. I again contacted the 1800 information line for assistance – they had no capacity to help in any way.
 - I phoned the Departmental phone number that I had for (from December 2009) and was told she did not work there, and no one was able to assist.
- 7. On 9 March 2010, I received an e-mail from from the Department of the Environment apologising for the delays in dealing with the first assessment errors, and attaching a revised Green Loans official assessment, which did address most of my concerns with the first assessment.

The e-mail also invited me to proceed to obtain finance as 4 lending authorities were still offering Green Loans. (This was not true unless you were a member of a special class of applicant such as an employee of Alcoa - by example).

 - Since then I have sent letters, e-mails seeking help from the Department of Environment, due to the circumstances I had experienced. After 5 or 6 e-mails I finally received an e-mail (from of the the Environment Department) advising no assistance can be provided.

Unless the interest free loan option is available to me I am unable to enact any recommendations of either of the Green Loans Assessments. I feel totally frustrated and let down by the process.

As mentioned I live in Eltham, Victoria – one of the high bushfire risk areas in Victoria. Some of the recommendations under the Green Loans program, would also have the secondary effect of providing some bushfire readiness eg. Water tank.

Summary of my specific criticisms of the Green Loans Program:

1. Inappropriate Green Loans Assessment Reports – which did not respond to the needs of households in their aim to reduce usage of valuable resources – power and water.
2. The obvious shortcomings in the software tool being used were not addressed in any professional or timely way. Leading me to believe no ongoing review processes were in place. Both inefficient and costly.
3. Unsatisfactory delays in issuing approved assessments to applicants.
4. Inability of 1800 information line employees to deal with post assessment inquiries at any level. And no ability to escalate long standing problem cases for resolution. This is the only point of contact, as no responses are given to e-mail inquiries.
5. Unacceptable delays in responding to inquiries by the officers of the Department of

Environment. Complete failure to even acknowledge receipt of such inquiries. Lack of accountability is very apparent. No complaints policy apparent.

6. The process employed in discontinuing the 'loans' feature of the program provided no options for applicants with incomplete reports, and severely disadvantaged those applicants.
7. No provision was made to ensure completion of interim assessments in time to allow applicants to complete and finalise loan facilities with lending authorities.
8. Lending authorities were not allowed sufficient time to complete Green Loans applications between 1 March and 22 March 2010 – the cut off date when all finalised loans were required to be notified to the Department. Further example of mismanagement in the administration and procedures being used under the Green Loans Program.

From my experience the Green Loans Program does not address the needs of customer service, ongoing program monitoring and target reviews, complaint policies, nor is there any responsibility or accountability on the part of the Department of the Environment to meet case completion time frames, or satisfaction measures.

If asked for my opinion of the Green Loans Program – I wish I had never applied. The entire process has been stressful, demoralising and in the end useless and pointless. So much for trying to be a responsible Australian.

I trust the Committee finds these comments useful in their review of the Green Loans Program.

Yours faithfully

Helen Hughes