To Whom It May Concern,

I tried every Government link available to send our submission but all failed so I was advised to send it via email.

My husband completed his **HSA Course in December**. We've jumped through every hoop asked of us and he finally received his 'welcome and congratulations for becoming an HSA Assessor' letter on 5th March (HO54342). He was asked to go to a link to download a contract only to find that the link had been closed down. I gained no satisfaction on calling ABSA of DEWHA for help and was told that we had **little or no hope of getting a contract**. Questions raised as to why and how this could happen were not answered by anyone I spoke with!

With many **failed attempts to gain answers and help** through a number of relevant departments, I wrote to Peter Garrett before he was ousted but had no reply, Penny Wong but still have yet to be contacted and our local member Luke Hardsyuker. He has vowed to push the matter in Parliament.

We've **spent our only meagre savings** (with nothing left in reserve) to enable my husband to complete the training course. It cost more than \$6,000 and included course fees, \$600 to join ABSA, compulsory Insurance, travel to Sydney from the North Coast, a week's accommodation, meals, tolls, parking the car for a week... We have found ourselves in a pressing financial situation as a result of this outlay with no sign or hope for paid work to recoup our outlay. My husband has worked in the building industry all of his working life until recently, is very knowledgeable and would be a very capable and fastidious assessor. We live a 'green' life and felt that this scheme would meet our needs to earn an income ethically.

We're appalled by the reports and stories of the unethical cowboys out there milking the scheme. It appears that there has been a total lack of structural planning before the program was rolled out and honest Australians such as us have been caught up in this debacle.

Our son has been assessing since January and it is his **only form of income**. He is studying Horticulture and Landscape Design whilst paying high rent and trying to survive in Sydney. It is crucial that his restricted 5 assessments are carried out each week and he depends on being paid on time each month. **He has NOT been paid one cent as yet despite many attempts...4 months of no income!** He has NO money to fall back and the stress is filtering through the family. My husband and I are stretched past our limits to assist him with the losses we have experienced. He could have applied for Centrelink months ago but felt that it was a waste of time and effort as he was expecting an income from assessing. He is **totally committed to the environment** and works tirelessly as a volunteer with the North Shore Permaculture group, he gives his time to the local organic association, he presents workshops whenever possible, he has hosted street morning teas (BYO) to bring the community together and to encourage interest in being 'green'... he works tirelessly and deserves a break!

There are so many unanswered questions to the many concerns we've had over this program. These are some we'd like you to consider and perhaps gain answers for:

- What measures are being taken to ensure that my husband get's the contract he was promised?
- Our home, along with a number of friends' homes, was assessed in January but none of us have received a report yet! Are you able to look into this lack of reporting and find out why householders aren't getting their reports.
- Will there be other programs that will offer my husband work after this one winds up?
- Our son is finding that people are now aware that the Green Loans Scheme has ceased so can see little reason in having their homes assessed. What can he tell them other than he can suggestmeasures for them to save money
- We have to purchase a new hot water service as our 24 year old one is not efficient and we wish to get a new solar hot water service. As we need to get a loan to do so, we are also waiting for costings to get the solar panels to go onto the grid. Is there any likelihood that the Green Loans may be reintorduced? If so, when? If not, why not?

We wish the Committee all the very best for a successful inquiry and hope that the many issues are resolved with ethical solutions.