

The Chair,  
Senate Enquiry: Green Loans Program.

Dear Committee Members,

Whilst I am probably shooting myself in the foot, I have resolved myself to the position that whilst I successfully passed all the checkpoints for accreditation by ABSA as a Home Sustainability Assessor, just like Victorian gallopers I failed to jump the final hurdle which was removed by some punter that wanted to change the layout of the race course while the race was still running. Such is life ...

Whilst I haven't read all of the submissions to the enquiry, I have read a fair cross section from accredited assessors, assessors like me who didn't meet the cut, bankers both big and small (ABA & Abacus), the DCCEE, ABSA, members of parliament and business operators of all persuasions – small, medium and bigish - some genuine and some self interested.

Oh what a tangled web has been woven!

The question is how to unravel it – which is where you come in to the fray.

The submission by the Electrical Trades Union, whilst obviously having some Labor Party alignment, never-the-less is probably one of the least direct financial or otherwise beneficiaries of the GLP, and as such their summations genders a certain credibility with me.

Whilst I'm no lover of financial institutions, the submissions by the banks, ABA and Abacus, do however shine some light on the Green Loans take up and in fact indicates an upward trend which must be seen as a positive public response to the GLP objective. I'm not naïve enough not to acknowledge that these financial institutions have an imperative to make a return on investment which would require the reinstatement of the green loans component of the scheme, and on this I am in agreement with them in that it is my position that it was removed not due to low take-up but rather to finance the however many of hundreds of thousands additional home sustainability assessments above the original quota.

In so far as ABSA is concerned, they in my opinion are stuck between a rock and a hard place, more so than DCCEE. As I see it, ABSA is well intentioned in its motives but in reality it is out of its depth of expertise as is obvious from its ineffectual departmental and ministerial lobbying and advisories over the course of the program and to date. Also, when I see late in the game things going on like board re-shuffles and replacements together with the calling in of independent auditors like Price-Waterhouse I begin to think - "All is not well in Rome".

And now I turn my attention to the biggest back peddlers of all, the Department of Climate Change and Energy Efficiency (DCCEE) and through them the Department of Environment Water Heritage and the Arts (DEWHA) and the Australian Government. It urks me turn against the government I voted for, but be that as it may, I cannot turn a blind eye to their trail of incompetence in this matter and that of the Home Insulation Scheme (HIS). Whichever way I contemplate this matter, I can but only conclude a relationship exists. What are these relationships?

What the GLP and the HIS have in common are:

1. They both failed – with dire consequences to a cross-section of the public who got involved
2. They were both initiatives promulgated, promoted and instigated by Anthony Albanese and Kevin Rudd in the secondary interests of capital injecture to thwart the global recession
3. They were both the responsibility of the relatively inexperienced minister, Peter Garrett
4. They were both administered by DEWHA, a department rather than a service delivery entity such as Centrelink or Medicare

So having exposed the 'underbelly' of the denials and self-interests – we need to end the "blame game", at the same time realizing that the problem stems primarily from the ill-conceived fast-tracking of a social program – so what do we do about it!

1. First and foremost – before another step is taken and assuming that the program continues - a statutory organisation, e.g. 'Enviro-Action Australia" (EAA), needs to be established to set it at an arm's length from the government and DCCEE but reporting to and responsible to both, after all the role of government departments is the administration of legislation and policy, not delivery of same. Let us hope that this lesson is learned by government and not only limited to this endeavour...
2. EAA needs to be adequately resourced, staffed by service delivery oriented personnel and administered by the "right" people. Project management systems need to be firmly in place and dynamically responsive to change. With this in mind EAA could conceivably take on further roles and programs over time, just as Centrelink does.
3. The Green Loans component needs to be revisited and re-established with the financial institutions if in fact the potential and viability actually does exist. If it is re-established, then applicants still pending should be approached to re-affirm their commitment.
4. The viability of individual home sustainability assessors (HSA), rather than enterprises, needs to be considered, so that under the program an individual assessor can expect an income, after expenses and taxes, of between \$45,000 - \$55,000 p.a. The frequency of assessments needs to be cognitive of and responsive to this expectation.
5. National assessor distribution needs to be quantified and contracted according to regional population numbers with a weighting applied for non-urban or remote localities.
6. Home sustainability assessment contracts should be offered only to sole proprietors and not to enterprises of any sort.
7. The statutory organisation that I call, EAA, and ABSA need to work together harmoniously, in tandem and conscience of each other's needs and requirements to serve both the program, the people of Australia, the Home Sustainability Assessors and the emerging green economy.
8. A mandatory continuing professional development (CPD) component for accredited HAS's should be an Australian Qualifications Framework (AQF) endorsed Certificate III/IV most likely a part of a modified BSB07 Business Services Training Package with relevant elective units from other training packages such as construction or electrical.

I could waffle on for ages, but I think you have the gist of my embryonic solution to the dilemma, which together with the visions, viewpoints and aspirations expressed by others to the enquiry should cover most bases, and with that I wish you all the greatest success in sorting it all out.

Yours Sincerely

Helmut F. Schiretz.