

I have a background in plumbing, have Certificates III in Irrigation and in Horticulture. I designed and owner built my family home and installed an on-site sewerage management system using reed beds and subsurface irrigation. I became a qualified a Home Sustainability Assessor contracted to the Department of the Environment, Water, Heritage and the Arts ("DEWHA") Green Loans program in October 2009. To obtain certification, I completed training with a registered training provider, took out insurance and was also required to become a member of the certifying body, Australian Building Sustainability Association ("ABSA"). By the time I had contracted to the Green Loans program, I had spent almost \$3,000 with no guarantee of work provided to me by DEWHA. In addition there are incidental costs including clothing, advertising, business administration, accounting, vehicle and equipment, which have been substantial and are ongoing.

In December 2009 I entered into a contract with Green Loans Assessors Co Operative ("GLACO") to be provided with leads for Household Sustainability Assessments ("assessments") under the Green Loans program and for a fee of \$47.50 per lead, GLACO provided the assessment and undertook to invoice DEWHA on my behalf. The cost of each assessment is \$200 and from this amount, GLACO was to deduct its fee and pay the remainder to me. Unbeknownst to me, it has recently become apparent to me that the department entered into a formalised agreement, possibly a contract with GLACO to pay them for the assessments I had completed on a twice-monthly basis. Neither party informed me that a binding agreement for payment of my assessments was entered into by DEWHA and GLACO or how long that agreement would last.

Despite my invoicing GLACO twice a month, payments were always two months late, when DEWHA's standard payments are made 30 days following receipt of invoice. All along GLACO advised me that the inordinate delay was due to the department withholding payment without good reason. ABSA had told us though that GLACO had been paid \$700,000 in February but nothing like this amount was paid to GLACO assessors in that month.

The Senate Committee will be familiar with issues surrounding the almost complete breakdown of the Green Loans Call Centre in January this year during which all callers to that centre had to endure waits of anything between one and two hours before the call either rang out or a voice mail message would be played to the caller. This meant that assessors were unable to obtain booking numbers essential before assessments could be carried out. At this time and for this reason, GLACO advised me that I had Green Loans "go ahead" to carry out assessments without booking numbers, which would be allocated later. At this point in time, I have 17 assessments still awaiting booking numbers, 17 households still awaiting their final reports, and am \$3,400 out of pocket. I have paperwork, including vehicle logs, emails from GLACO allocating the bookings to me, and declarations signed by the householder in each instance, to prove that these assessments were allocated to and completed by me.

Originally I had completed 40 such assessments but I did eventually receive booking numbers for 23 of them. I have emails from Green Loans, which will place the allocation of those numbers after the assessments had been done. All data for the 17 outstanding assessments has been entered onto the Green Loans reporting system and just need to be uploaded, once I receive booking numbers. That is 17 householders who may still want access to a \$10,000 (no longer available) loan, 17 householders who are wondering what

on earth has happened to their reports, who likely doubt my professionalism, the ethics of the Green Loans program and the competence of DEWHA. I am saddened and embarrassed these 17 householders allowed me into their homes to collect data on them when their objectives may have been no higher than to do what they could to benefit the environment. Yet Green Loans apparently do not acknowledge that such assessments exist and their attitude is that all outstanding booking numbers have been allocated. This is definitely not the case for me, and there are many other GLACO assessors to which this situation applies. Green Loans attitude is that these assessments simply do not exist. I have sent Green Loans an invoice for these assessments and made it clear that booking numbers have not been allocated for them.

On 1 April 2010 the principal of GLACO, Trevor McTaggart wrote to me (and all GLACO assessors) and advised that outstanding assessments would not be paid. The reason given was that the company had been operating at a loss, effectively trading insolvent, and that GLACO had only \$800 odd in its bank account. We were told that GLACO had ceased trading on 30 March 2010 but ASIC enquiries later revealed the opposite to be true. McTaggart signed off his devastating letter to GLACO assessors with his best wishes for our future success in securing payment directly from DEWHA. I immediately sent invoices for outstanding assessments to the department who are now well aware that none of GLACO's assessors have or can expect to be paid by that organisation. Many GLACO assessors have contacted Penny Wong's office, ASIC, ABSA, politicians and the media to inform them of our plight but so far, no offer of assistance or even acknowledgment has been provided by anyone in government who is responsible for investigating this situation.

To my utter dismay, I found out from Green Loans on 13 April that according to their records, I am still contracted to GLACO and that I work for them. I have always maintained, and GLACO has supported this, that I was an independent assessor who was receiving leads for assessments by that organisation, nothing more than that. I asked Green Loans to remove any reference to GLACO from my records as until that happens, GLACO is conceivably still able to invoice and receive money from the department for assessments I am doing.

To add insult to injury, McTaggart has contact GLACO assessors on 13 April in the following terms;

"Dear Valued Assessors

I have been approached to nominate as many HSA's as I can to be Inspectors for the rectification work proposed by the Federal Government to fix their insulation installations. This involves inspecting the roof and completing a report.

The opportunity is in all States and is said to be starting shortly. The Government has not announced a fee for this work as yet. However, indications are that your participation would be worthwhile.

As with GLACO, participation is not compulsory. However my view is that this may provide an opportunity to earn income above and beyond the limited number of Assessments available to you now.

You do not have to be ABSA registered or have a contract with DEWHA. However you must have successfully undertaken the course to become a HSA.

If you are interested, please register your interest by email.

There is additional, specialist training required. This is at no cost to you.

Regards

Trevor McTaggart

I view this as the latest attempt by McTaggart to have me engage in a further situation which enable him to once more exploit me and other severely affected GLACO assessors. To date, I am owed nearly \$19,000 by GLACO for unpaid assessments. I am seriously behind in mortgage repayments and have no easy way of recouping this amount. I borrowed money to tide my family over whilst I was awaiting payment from GLACO and I have outstanding bills that simply will not be paid. My family and I are under a great deal of stress because of our financial situation and I know that many other GLACO assessors are similarly affected.

It is my view that I initially contracted to DEWHA to carry out household sustainability assessments and completed all assessments according to the terms of that contract and no other. Someone has been paid for assessments I have completed but it was not me. I have reason to believe that GLACO was paid for assessments I completed in February well before I sent them my own invoice. As my primary and significant contract was with DEWHA, it is my view I should be able to invoice the department directly and receive payment for the work done and that this should be done without delay.

The assessments were carried out in good faith in the hope that householders would make changes to the way they live in order that their homes would be more energy and water efficient, reduce waste produced and so reduce their carbon footprint. The experience and the people I have met and whose ways of thinking and living I have been able to positively influence in the name of the survival of our planet has been wholly rewarding. Being a Household Sustainability Assessor is the single most satisfying and important employment situation I have ever been involved in. I wish to continue to carry out this work not only for the financial reward but because the preservation of our environment is something I passionately believe in and am proud to be able to promote in such a proactive way. However my current financial situation seriously undermines any efforts I should be making to provide a stable future for my wife and two young children; I am now engrossed in exhausting all possible avenues in order to receive compensation for the hours and effort, the travel and sacrifices made by myself and family in order for the assessments to be completed. This has been a whole family sacrifice and it appears now to be a whole family devastation, which will impact us for a very long time.

I am seeking the following in order to resolve this desperate situation;

- that the department immediately divulge the terms of any agreement it entered into with GLACO to pay them for work done by me;
- that the department immediately advise me what amounts and on what dates GLACO was paid for work done by me;
- that the department honour the terms of my contract with it, as I have in completing the assessments, and pay the invoices I have submitted to it for all outstanding assessments;
- that the department allocate booking numbers for January assessments that have been completed by me (without booking numbers) so that I can invoice and be paid for them;
- that the department cease to have dealings with GLACO or any of its principals, and chiefly Trevor McTaggart, in regards to myself, forthwith;
- that the department cease to have dealings with GLACO or any of its principals; and chiefly Trevor McTaggart forthwith;
- that the Senate Committee scrutinises all aspects of the administration of the Green Loans

program to identify and improve its considerable shortcomings.

The fact of me being an unpaid GLACO assessor was not of my making. I have conducted myself professionally at all times to promote a worthy objective, one which should be utmost in all of our thinking and actions that is, the preservation of our environment and our planet, more vital for future generations who will follow us than for ourselves. If all I achieve from writing this is to inform more people who may be able to help us of the plight of GLACO assessors, then I have achieved an important aim. But if my story will instigate any action that will reduce the number of committed assessors who may now be unemployed, help us to keep our homes and our families together and keep our creditors at bay by ensuring we are paid for the work we have done, then this can only benefit our whole society and in ways that are yet to be realized in the years to come.