

## Submission to Senate Enquiry on Green Loans Scheme

From Sharon Bolland, April 13 2010

Thank you for the opportunity to make a submission to the Senate Enquiry.

### Background

I am currently working in the environmental sector & after doing the HSA course was preparing to make this my full time profession as the scheme was supposed to be running until 2012.

I am an accredited independent Home Sustainability Assessor. I did my training in October 2009 and signed my contract with the Green Loans Scheme in November 2009. I am passionate about educating householders & believed the programme could really make a difference. The Green Loan was such an incentive to almost everyone I assessed, unfortunately I have most of my 50 households still waiting for their assessments.

### My Story

After testing the water in November and with a few assessments through family & friends to be better prepared, I then slowed down over the Xmas period with the intension of kicking off in the New Year.

I did some networking in the SA town I was born & had 35 assessments ready to go. Most were older houses that would have benefited from the green loan with some major retrofitting required.

I bought my air ticket from WA to SA & organised accommodation & I was booked to go on 21st Feb retuning 16th March.

Then I started to book them into the booking system. The phone was constantly engaged, I would spend all day from 6:30am Perth time trying to get through & when I finally did I was on hold for at least 2 hours everytime. I don't know how many times my ph. battery went flat & how many times I was on hold for nearly 2 hours only to be cut off because it was 5:00 EST (2:30WA time) At this stage I was allowed to book only 5 assessments at one time & with 35 to go into the system this caused me not only a great deal of time but also frustration & stress.

At this time I also did a 300 house letterbox drop & was ready on my return to WA to follow up on phone calls I was receiving (not one of these householders wanted the assessment without access to a green loan on my follow up calls).

On 19th Feb. Green Loans were ceased but we were told householders had till 23rd March to apply for the loan. All major banks seemed to immediately pull out leaving my town with the only option of Aus Central Credit Union who would only take loans up until 13th March.

I did complete all assessments that were in the system with the faint hope that the assessments would be sent & the only advice I could give householders was to phone the enquiry no. to try & get it emailed ASAP.

### The Problems

#### Administration

Not enough staff in the booking centre.

The hard copy and the information required to complete the online tool differs.

The online tool seemed to be unpredictable with some recommendations not adding up.

There was absolutely no way householders could access their green loans without assessments. How could assessments completed in Nov. still not be posted by March.

A full time position being restricted to part time.

Was there talk about large company priorities?

Solutions

The Green Loan Scheme was a fantastic incentive to average Australians to make basic to major changes. Bring it back.

Have an email booking system

Once assessments are submitted & in the system the assessor could print & send assessments to householders.

Review the online assessment tool so it is more flexible and reliable.

Increase the cap on assessments from 5 – 10 assessments per week.