

My name is Chloe Evans and I am a Home Sustainability Assessor, and have been contracted to operate since the end of November 2009. Having begun a Post-Grad in Sustainability 2 years ago and unveiled a passion and strong belief in the success of Community focused Initiatives as a significant driver for change, I was very excited at the Green Loans Program initiative and the opportunity it gave for me to start my own business in this space. I have since created a company, and developed marketing material such as website & print ads to assist promote the free assessments. Unfortunately I had barely got started in recouping the initial start-up costs (including \$3,000 in training, insurance and accreditation) before it became apparent the funds were going to run out shortly due to an excess of Assessors. It became a very stressful time before the announcement on 19<sup>th</sup> Feb. While the announcement brought relief that I would not be out of a revenue stream within weeks, it was also loaded with disappointment that this was at the sacrifice of the interest-free green loan, as I had spoken with many people who were interested in this offering, and not yet taken it up.

There is no doubt that the main error came in not ending the offering of training and accreditation earlier, which resulted in a large excess of Assessors. There are other areas of the program which as a result of the high volume, fell over. These include the phone booking system, for which as a sole trader, it was impossible to get through to in January and February due to high call volumes – plus was unexpectedly closed for much of January with no warning. Also the high number of mistakes that occurred as a result of bookings being made over the phone was very frustrating. 75% of bookings had incorrectly spelt names or addresses upon receiving the email confirmation. And finally the reports not being received in the post for months. I had an assessment carried out on my own dwelling in early December, and I have still not received the report in the post. I believe a lot more people would have applied for the loan if they had received their report in the post, and I know of many that did try after the announcement on the 19<sup>th</sup> Feb, but as the lenders withdrew their involvement, they were unable to do so before 22<sup>nd</sup> March.

I was particularly upset to hear about the advantageous booking system offered to Field Force, and the high number of assessors they had operating, which accentuated the vulnerable position I was in as a small business start up. We were also sent Marketing Guidelines, which I was taking pains to comply by, only to realize that they (Field Force) were not sticking to them at all, and did not mention the Australian Governments input to offering the free assessment service at all! [www.envirosaver.com.au](http://www.envirosaver.com.au) This was infuriating.

It's very sad that all these factors undermined what was a fantastic initiative, that was very popular and well received by the general public. The spike in electricity prices in 2009 and the press regarding the future rises, creates high demand for this service. I found the assessments enjoyable to conduct, and great benefit was being delivered. Many were keen to take on larger scale changes also.

I strongly agree with the recommendations made by ABSA recently e.g.

- 1) Every effort is made, to push through endorsement of the Certificate IV qualification for mid year 2010, and Government honors a previous commitment to support assessors to upgrade their qualifications to a Certificate IV, over time this being a requirement for continued accreditation and access to this, and future programs.
- 2) The suggestion that the Government collate the information on the number of financing alternatives open to householders and offer it to both assessors and householders. This would again go some way to restore faith that the intent of the scheme is sound, that options are available to people and that changes can be made within households to meet the objectives of the program.
- 3) The Government could support actions to build on this to develop a long term private practice or industry, existing without the need for ongoing financial support from Government and taxpayers
- 4) Assessors gaining access to the tool used by DEWHA, or similar, and working with the tool to develop their own private practice. This could be supported in some way by the Federal Government through tax concessions (on cost of assessment) or some similar mechanism to assist the development of such private practices in its early development
- 5) Assessments should also be offered to small businesses such as cafes, small offices, hairdressers etc to assist them to offset projected rising power costs. A suggestion may be for businesses with a turnover threshold and/ or floor space (eg less than 200 sq m) to qualify.
- 6) An ACT model for Mandatory Disclosure is introduced, which HSA Assessors can upgrade qualifications for and operate commercially.

In the mean time the Green Loans Program needs to be renamed, and ideally an online booking system provided (though call times & errors are significantly reduced now), and new & correct timelines be given as to when reports will be posted.