

SUBMISSION TO THE SENATE ENQUIRY INTO GREEN LOANS

13/4/2010

I was personally excited about participating in the green loan scheme to assist others in reducing household costs and greenhouse gas emissions, and personally to earn a small income by conducting a few assessments per week, always with the opportunity to occasionally choose to conduct a larger number assessments and therefore earn extra some weeks.

I was keen to start at the commencement of the program and elected to train in Victoria rather than home in SA to ensure I was qualified before the Green Loan Scheme commenced. Thus requiring travel costs in addition to training and other set up costs. I thought that the initial training and set up costs would be recovered quite quickly considering and as the Green Loan scheme was planned to operate for 4 years or until the funding ran out there would be plenty of time to generate income. Therefore I assumed I would be returning an income for most of the 4 years and expected to cover the set up costs during the first few months of operation.

Although I completed the training prior to the start date of 1 July 2009, my Police clearance was only finalised during July. Once accreditation was completed and the necessary insurances and other prerequisites were completed I was finally able to sign a Commonwealth Government contract, sit back and wait for the bookings to roll in from the call centre.

The first booking was early September and I only ever averaged about 2 –3 per week through the Green Loans booking call centre. Additional bookings at 2- 3 per week I had to find myself.

Total establishment costs – training, travel to Melbourne, Association membership, insurance, laptop purchase etc cost approximately \$6000. The initial few months gross income was \$1000 to \$1500 requiring approx 4-6 months to break even. As stated earlier I was happy to spend the first 6 months to establish the business figuring that there would be up to 3.5 years work available at the first tranche.

However in December the call centre was scheduled to close for 2 weeks over Christmas during this time the booking software was to be upgraded. Unfortunately this process stretched on through January meaning for 5-6 weeks where no work was available until the last week of January when finally the system began operating again. From November to February – especially after the system restarted no correspondence or technical queries were responded to requiring one to best guess the solutions to the assessment tool shortcomings or householder questions. Householders were ringing to ask for reports I had submitted months earlier, and I was advised that there was a backlog of reports waiting to be sent out. I am still waiting for a report for my home done in August 2009

Between late January and mid February the Green loan assessment scheme worked more effectively – despite lack of feedback for assessors and constantly changing rules, more call centre staff were employed and most of the software bugs in the booking system and assessment tool were resolved. My plan to provide a modest income providing assessments had stabilised and I had nearly earned enough money to cover establishment costs. Then the Green Loan was cancelled and Assessors limited to a maximum of 5 x \$200 assessment per week. Householders have no incentive to book an assessment and call centre bookings ceased. I have been forced to employ the services of my own call centre to obtain my meagre 5 bookings per week – at a cost naturally.

I have always enjoyed doing assessments as I meet environmentally motivated people daily, visit some lovely homes and hopefully try to help the householder improve the efficiency of their home while reducing greenhouse gas generation. I make a modest income for each assessment and have always been prepared to represent the Government in a positive light. Many assessments have taken me longer than the 2 hours allocated (and paid) as I will always answer all questions and give detailed explanations to householders to assist them.

I am disappointed that my experience dealing with the bureaucracy has not been better and that my aspirations for a fulfilling, satisfying and rewarding role have not been met. I am flexible and committed to continuing providing a service to the community and only hope that there is a further iteration of the Green Loan Scheme that will allow me to continue achieving my objectives that better takes into account the needs of the individual contracted Assessor.

I have been fortunate to help a few householders achieve a green loan to assist them have a greener home, but have also seen the frustration of others trying to achieve the same outcome only to be thwarted by never receiving a report or having the scheme stopped before they could achieve this outcome

I believe that there are opportunities through the changes to:

Reinstate a similar Green Loan Scheme (but ensuring that commercial interests do not exploit the system for their benefits to the disadvantage of Assessors and all other parties.

Facilitate Home Sustainability Assessors opportunities to participate in the Home Energy Rating Scheme to be implemented nationally July 2011.

Broaden the scope of the Home Sustainability Assessor to provide meaningful opportunities to continue to advise householders

Consider compensating Assessors for set up costs incurred to fulfil the proposed role (for at least 4 years) as promoted in the original scheme

Bill Wells