

To the Senate Standing Committee on Environment, Communications and the Arts,

Thank you for the opportunity to provide a submission to the Senate Inquiry on the Green Loans.

The summary below outlines my experience as a sole trading Assessor, but also my insight into the experiences of a small company run by a fellow Assessor and associate.

Involved in residential housing over the past 10 years with a passion and interest in sustainability of homes, the concept of the Green Loans program is by me to have great value and importance, but the implementation of the scheme has been disappointing, particularly in relation to the Quality Assurance aspects of the scheme, a field in which I specialised for over 7 years.

I've attempted to offer solutions to all problems raised in the hope that the scheme can be continued, and re-grown with an emphasis on the educating and influencing Australian householders to make positive change through the supply of sound , consistent high quality information, advice and where warranted financial support.

Regards,

Darren Harris  
Blueprints for Living

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Topic	Problem Experience	Solution/ Suggestions
Training	4-day training not in depth enough or designed to cater for the knowledge levels of person who eventually undertook the training. A high proportion without building design or sustainability principals knowledge	Provision of a progressive, planned and ongoing training programs (aligned with existing TAFE courses or certified training programs) linked to allowable assessment volumes and pay scale structure.
	Anyone could undertake the training. Training organisations had a financial a conflict of interest. As such many would allow anyone to undertake training, without certain minimum skill or knowledge levels being required	ABSA should have determined through applications or if necessary interviews, who would should undertake training
	Mass provision of training (groups of up to 150 at a time), limiting the ability for trainees to question, understanding the information to be learned and allowed training organisations to make hundreds of thousands of dollars on weekend, without any real way of understanding if their delivery had been effective	Limitation of class sizes should have been an ABSA directive.
	Newly trained assessors were allowed to assess the public without physical demonstrating to an independent auditor/ established assessor (not training organisation employee) the ability to conduct an assessment to a set of minimum guidelines	ABSA or DEHWA representatives should then have been employed to audit new assessors on compliance to minimum assessment requirements. Feedback should have then been provided to training organisations , to allow correction of training or resolution of obvious issues with training materials or techniques
	No software and or even green loans assessment booklets, where provided for the reference of trainees. This made it difficult to understand the recording and data entry requirements of the Scheme prior to undertaking an Assessment.	They should have been ready as a primary component of the scheme

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Accreditation Process	For many, the accreditation process took too long – a month to six weeks being common, particularly over the Christmas period	If ABSA had undertaken the evaluation of applicants (prior to training), the rate of people applying for accreditation would be lower and more controlled. ABSA would also have had then had the details of people applying for accreditation from the evaluation process, speeding up the accreditation system.
Accreditation Process (continued)	The number of assessor trained was undertake with consideration of the actual requirements of the sustainable assessment industry, particular in various areas, where the number of assessor far outweighed demand	ABSA as the controlling assessor body, should have acted not only to control the quality of assessor entering the system, but also the volume of accreditations required to service the needs of the available assessor employment schemes. In lieu of DEHWA feedback, ABSA should have been cautious and used their best judgement to limit assessor numbers to prevent oversupply.
Scheduling of Home Assessments	Anyone with the basic training and accreditation could undertake as many assessments per week as they wanted or could attain. This meant that income was the motivating factor in completing assessments not service to the householder.	Limiting the number of assessment possible in line with the assessor experience, training level (assuming ongoing training was implemented) and householder feedback results, would have ensured a higher level of assessment.
	No requirement to meet minimum expectation of the Customer - Householder	Householder feedback and follow-up via DEHWA staff should have been a primary component of the scheme, as a means for providing a feedback loop between the service provider (the Assessor), the customer and the entity paying for the services of Assessor under the scheme (the Government and tax payer)
	Call centres were able to cold call with not contract limiting them from doing so, as was the case for individuals and assessor companies contracted by DEHWA	Calls centres and companies acting as call centres should be disallowed or fall under the same contractual restrictions as individuals and assessor companies.

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	The on sale of assessment as a commodity should not have been allowed. This activity devalues the program – and therefore the integrity of the program as the person undertaking the assessment is invariably paid less and therefore feels less obligated to spend reasonable time undertaking a quality assessment.	Disallow the on sale of assessments by business established only to make assessments a saleable commodity.
Conduct	Enforcement of the assessor code of conduct via a feedback loop involving the householder was not undertaken	Follow up by DEHWA, via calls to householders asking whether or not critical areas of assessor conduct were achieved, to be undertaken
Payment	DEHWA unable to make payments within the contractual arrangements.	If the implementation and management of the scheme had been controlled by between ABSA and DEHWA, the volume of assessors and therefore assessments would have increased at a steady pace to allow DEHWA to respond to resource increases.
Booking of Assessments	Monopolisation of phone lines by call centres and large companies with access to the DEHWA IT systems, creating an unfair advantage in the market	Reduce the incentive for opportunistic exploitation of Government funding, by establishing minimum requirements for the development of assessor skills, knowledge (via training), experience, and acceptable levels of customer (householder) feedback, prior to assessors being able to undertake certain volumes of assessments
	Call centres and companies should not have been allowed to advertise set volumes of work and income to persons wanting to be an assessor. Individual and company contracts clearly stipulated 'no guarantee of employment'. Failing to anticipate or police this type of advertising, allowed entities with previously nil or little alignment with the eco/ green industry to enter the market and make a Government funding, cheapening the value and quality of an assessment	Contractual arrangements need to be in place and enforced for all entities operating under the scheme. Pay scales and work offers made by entities should not have been allowable given the 'no guarantee of employment' policy in the DEHWA contracts.

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Travel Fee Payment	Travel fees should start at 25km from assessor's home not 50km. It does not encourage assessor to travel to regional areas, particular in capital cities like Adelaide	Start travel fee payment at 25km as measured from a universal and free service like Google Maps – not in a direct line from post office to post office
Green Loan Incentive	The withdrawal of the Green Loan components has drastically changed the ability to market sustainability assessment to the public, resulting in considerably less market interest.	The attainment of Federal (and State) rebates should be dependent on householders undertaking an assessment and being given a recommendation for undertaking the use of the technology or sustainable activity. This encourages householder to reduce usage before simply utilising technology to resolve sustainability issues. Alternatively, activities undertaken by the householder to improve home sustainability could be supported by the Government, with a dollar for dollar payment rebate offered for improvements undertake as the result of an assessment.
	The uptake of the loan was low, resulting in the withdrawal of this component of the assessment due to perceived “low popularity”	The 6 month application period for home improvement recommendations, should be honoured by the Government. This would have seen many more green loans taken up.
DEWHA call centre operations	DEHWA booking system failed to service most assessors in late January and February. Assessor and the public could not get through with the system overloaded, by receipt of stored up bookings from the Christmas shutdown and the monopolisation of the booking system by call centres and larger companies with dedicated administration staff	A controlled, monitored and measure implementation of the scheme would have allowed DEHWA to manage the growth of their systems to meet demand.  Major companies should not have been given special access to DEHWA booking systems and all assessors contracted or company/call centre should have been allocated assessment volumes in line with experience, training and customer feedback levels of their assessors.
	Assessments were not received from DEHWA within the 10 day period. This resulted in householder frustration, mistrust in the scheme and assessors fielding calls to please explain.	Allow experienced assessor with a good record of completing assessments correctly and on time, to forward assessment results directly to the householder would have eased the burden on DEHWA

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Quality of Assessments	Being a largely public funded service, the public's perception of the scheme and the level of client satisfaction should have been foremost in the minds of the DEHWA in the development of the scheme. With the 1800 contact number often inundated and staff stretched to servicing the massive amounts of assessment bookings, there was no Quality Assurance Feedback loop, allowing poor quality assessments and code of conduct breaches to occur with no sufficient way of correcting or enforcing improvement	The establishment of a separate enquiry or complaints line is important and appreciated. However a more comprehensive customer feedback loop needs to be established by which the performance of all but particularly new assessor can be monitored to ensure customer satisfaction levels.
Acquittal of Assessor Work	Assessors are, or can be paid for assessments that are not satisfactory to the householder or are not in line with the assessor code of conduct.	Establish a feedback loop with Householders prior to assessor being paid for their work. Substandard assessments to be re-allocated to a proven assessor with a positive customer feedback level. Assessor found to be providing an unacceptable assessment are provided with a travel allowance
Freeing the Program Government and Public Funding	Sustainable assessments will not by themselves be of enough value to the Australian public, when implementing significant sustainable improvement solutions involves immediate and often high cost	Access to state and or federal government funding and rebates incentives to undertake sustainable improvements should only be provide to householders who first have an assessment to consider how their energy and water usage can be reduced before significant investment in sustainable technology is undertaken.
Contract Renewal	Minimum levels of assessment activity (i.e. measure of key appliances, temperature checks on hot water and fridge temperatures, review of key sustainability principals with the householder, the return of reports to DEHWA within 7 days of the assessment date etc.) should be included in the contract requirements as enforceable assessment practices.	Householder assessment follow-ups would confirm that assessor undertook these activities. Assessor not conforming could then be cautioned on failure to meet requirements with suspension and re-training a required, should they fail to meet minimum requirements consistently.

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<p>Earnings for Assessors in line with public expectations and industry standards (with costs of training, certification, insurance, risk and business running costs considered)</p>	<p>Individuals were calculating and companies/ call centres were promising new Assessor financial rewards from \$2000 up to \$7000 per week with less than 30 hours of training. This was major incentive for people to become assessor without first having a real and long term interest in assisting householders to become more sustainable.</p>	<p>A pay for skills, experience, customer satisfaction and training level achievement should have been implemented to ensure that all assessor started on limited income and assessment volumes to ensure income was not a key driving component of an assessor working in the industry. To continue in the industry and earn a higher income, an expectation of ongoing training, good customer feedback, acceptance of higher levels of contractual obligations or skill levels expectation, should have been made clear to all entities - before entering the industry.</p>