

Last year my son and I were employed as Environmental Installers. In September 2009 my son . . . and I completed a combined Green Loan and Sustainability Victoria – Home Sustainability Assessors course at Bairnsdale TAFE. This course was comprehensive and well delivered. (My background is in education, tenancy and consumer advocate, energy auditing for major energy company and I have engineering qualifications. So I know what I'm saying. However a delay of several months in receiving the certificates contributed to the predicament we are in now, as did several months delay in obtaining a police check, rather than the 10 days which is the norm.

Our applications to ABSA for registration were submitted by the cut off date. My son received his registration (HO) two weeks ago and immediately submitted his contract to DEWHA. Today, due to delays caused by ABSA losing my original cheque, I received my HO number. I was informed that DEWHA are not processing any more contracts. I sent off my contract to DEWHA immediately. When we undertook the training we did this at the cost of missing 5 days work (\$1,000 each) and in order to qualify for registration we were required to have insurances in place. All up the costs have exceeded \$4000 each. We had each invested too much in this to abandon it. Aside from the money my son, 19, had left a cabinet making apprenticeship to pursue this new career contributing to a more sustainable Australia. I at 59 years old envisaged that it was a rare employment opportunity to see me through to retirement in an area which I feel very passionate about.

We, along with 10,000 other assessors are all facing financial and emotional disaster. The whole green loan program has been ruined by gross mismanagement including extreme favouritism enabling one large company, Field Force (FF), with only 7.7% of assessors, to completely dominate the booking process. With their own special on line booking privilege and the practice of driving assessors to do 5 to 7 appointments a day, persistent call centre staff cajoled thousand of households into having the assessment. Many feeds on the ABSA forum indicate that the assessments conducted by these rushed, in many instances, 15 minute appointments, had more of a focus on selling products than giving any advice on sustainability. With these sorts of practices, combined with months of delays in householders receiving reports, it is not surprising that the uptake of the loans was very slow.

I have 140 households, who have indicated to me their desire to have an assessment to obtain a green loan. A major estate agent in my area, with 600 landlords, was also very keen to promote this initiative with their householders. It would seem that these householders will be denied this opportunity now. The quick fix proposed by DEWHA is also fraught with problems. The abolishment of the loans greatly diminishes the purpose of the program, to enable householders to purchase, on affordable terms for significant reductions to their energy emissions. Thousands of small contractors, including myself and my son, have faced months of minimal or no income. In our cases it is looking strongly like we may not even be given the chance to recover any of our costs.

Now after the program has been pillaged by the large companies the vultures have

arrived.

Several months ago we applied for insurance with EnviroSure. They were one of the three companies listed on the ABSA site.

Two weeks ago we received an email demanding full annual payment. Note this was the first time we received an invoice. The company threatened that unless we comply, they would report to ABSA that our insurance contracts were cancelled. They claimed that we would be deregistered by ABSA and that DEWHA would not contract us.

We emailed EnviroSure requesting they “park” our policies so that there is no financial liability until such time as the insured risk commences. We also asked that they arrange monthly payments as per their promotional emails.

Their response included the following statement:

“We are cognoscente of the fact the fact that DEWHA require insurance to be active when making your application, so to “stall” the policy would contravene such requirement. You may ask them for reprieve and we would honour their requirements.” (their spelling and grammar)

The response, in relation to an alternative monthly payment arrangement, required six months of payments. By phone they advised that this would also require us having to agree to a no cancellation clause. They failed to deliver this proposal in writing as requested.

The assistance of ABSA was sought on this matter. They were non committal except to maintain their stance of “no insurance no work”. They did however agree that seeking alternative insurance would be a good idea.

We have had no alternative but to take out insurance with another company. We have no work; we are paying insurance whilst there is no threat of risk.

I ask that you obtain answers from all of the relevant ministerial departments on the following aspects of the green loan program and other matters:

Where do my son and I stand? Are our contracts going to be signed to enable us to conduct these assessments requested by your constituents and to recoup our financial investment?

What is DCCEE going to do about insurance companies profiteering on the plight of yet to be registered assessors and those without registration?

When we commenced the TAFE course we were informed that the green loan work was the main purpose of the training. All assessors who undertook the training were lead to believe that 360,000 assessments were to be undertaken and this training was specifically for this work. It was envisaged that it would last 3 to 4 years. Small business assessors

based their business plans on these promises. Could you please clarify with TAFE what advice they were given by either DEWHA or ABSA re the availability of work to those undertaking the training?

Are the householders in this area going to miss out on this very valuable opportunity to make reductions in their green house emissions?

What is going to be done about the favouritism given to Field Force, giving them this unfair advantage to book assessments, at the expense of thousands of assessors who were unable to, and then to conduct speedy, uninformative, sales driven assessments without any checks on quality. Are there any conflicts of interest by the public service staff who have allowed this sweet heart deal? FF parent company is UXC. Can you query if there are any relationships or connections that may have contributed to these deals occurring in the first place?

I would be pleased to elaborate or provide further information on any of the points I have raised.

Sincerely