



7/10/2017

Submitted via FHFA.gov

Mr. Jim Gray
Duty To Serve Program Manager
Federal Housing Finance Manager
400 7th Street SW
Room 10276
Washington, DC 20219

Re: Comments regarding Duty To Serve Plans submitted by Fannie Mae and Freddie Mac in response to the final rule on Duty to serve.

Dear Mr. Gray,

As the Enterprise proposes to fulfill its Duty To Serve obligations in affordable housing preservation we respectfully request that you consider the disruptive, transformational energy revolution presently taking place in the United States housing industry.

Solar Habitats, LLC., along with hundreds of building science professionals, affiliated national associations and most entities involved in the industry have all concluded that it is almost to the point of being unconscionable - a breach of the public trust - NOT to incorporate proven energy efficiency measures while performing their affordable housing preservation mission as mandated through Duty To Serve obligations.

The evidence is overwhelming that incorporating readily available technologies and building upgrade improvements surpass their initial cost early in the ROI cycle and continue to pay back rewards to the occupants and property owners in terms of financial savings and improved quality of life for many years in to the future.

Where appropriate, incorporated renewable energy can further lower the energy burden and expense, opening up new opportunities and horizons once out of reach to families with generationally limited income possibilities. Our nation's nonprofit and community development organizations joining with local educational institutions across the nation are eager to partner locally to incorporate workforce development and training through these new job creation activities.

All of this evidence has been published and successfully demonstrated in multi family housing lending programs through the enterprise and we believe very little effort and resources could finally be allocated to create pilot and demonstration projects within the single-family affordable housing preservation sector that would allow these advancements to scale exponentially.

Thank you for your consideration,

A handwritten signature in blue ink, appearing to read "Robin Hurt". The signature is fluid and cursive, with a long horizontal line extending to the right.

Robin Hurt

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