

From: Kay Bingham <kayabingham@gmail.com>  
Sent: Wednesday, February 22, 2012 12:39 PM  
To: !FHFA REG-COMMENTS  
Subject: RIN 2590-AA53

To: Alfred Pollard, Genera Counsel  
From: Kay Bingham, Boulder CO

RE: Federal Housing Finance Agency/PACE regulation

Energy efficiency retrofits and local small scale renewable energy installation are high-quality local job producing industries. They allow our community to develop expertise that we can only hope will be in great demand in the near future. They're absolutely vital to meeting our climate action plan goals.

FHFA's previous ruling has directly affected my community, stalling out energy efficiency programs here in Boulder, CO. Rather than effectively banning these programs, I encourage the FHFA to work with the building retrofit industry and the state and local governments which have instituted these programs to develop guidelines which ensure the most cost effective use of PACE financing, including the use of before and after energy audits, and other energy efficiency retrofit best practices.