From: NRDC <nrdcinfo@nrdconline.org> on behalf of Michael Smith

<smithm915@gmail.com>

Sent: Saturday, March 17, 2012 7:24 AM

Γο: !FHFA REG-COMMENTS

Subject: RIN 2590-AA53 - Restore PACE programs now

Mar 17, 2012

General Alfred Pollard

Dear General Pollard,

[Please withhold my email and home addresses from the public record.]

I am a local home improvement contractor. I would hope this would have a positive impact on my business and allow me to employ more people due to an increase in work.

I urge the Federal Housing Finance Agency to restore Property Assessed Clean Energy (PACE) programs that help property owners like me make energy efficiency and renewable energy upgrades to our homes, businesses and factories.

PACE programs save homeowners and businesses money on energy bills, create much needed local jobs, reduce our dependence on coal and other fossil fuels, and cut pollution that harms our health and environment.

By enabling renewable energy and energy efficiency improvements that benefit homeowners and lower utility bills, PACE also reduces default risk and improves home values.

I urge you to withdraw the July 2010 directive that froze PACE programs and allow these programs to move forward. Hundreds of communities in the 27 states that have passed PACE-enabling legislation are counting on your agency to reinstate these programs at a time when we need them most.

Sincerely,

Mr. Michael Smith 53 Cricket Dr Conshohocken, PA 19428-1198 (610) 322-0033