From: NRDC <nrdcinfo@nrdconline.org> on behalf of Barbara Conover <bconifer022@gmail.com> Sent: Saturday, March 17, 2012 7:26 PM To: !FHFA REG-COMMENTS Subject: RIN 2590-AA53 - Restore PACE programs now

Mar 17, 2012

General Alfred Pollard

Dear General Pollard,

Please do not disregard this letter as a "form" letter, as I am "tagging on" to a group's comments. I find the arguments below as well-phrased as I could have put them. I am extremely involved in working for energy efficiency programs in my town and state -- this is not a thoughtless "click-and-send."

I urge the Federal Housing Finance Agency to restore Property Assessed Clean Energy (PACE) programs that help property owners 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. The homeowners who use PACE are the very ones with the leakiest homes who would most benefit from EE, but who would likely not do anything without assistance.

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,

Ms. Barbara Conover 217 Walnut St Apt 2 Montclair, NJ 07042-2925