



March 13, 2012

Mr. Edward DeMarco
Acting Director
Federal Housing Finance Agency
400 7th St, NW
Washington, DC 20024
Re: Attention: Comments/RIN 2590-AA53

Dear Acting Director DeMarco:

I am writing on behalf of my company BrightHome Energy Solutions, LLC in response to the Federal Housing Financing Agency's ("FHFA") recent Advance Notice of Proposed Rulemaking ("ANPR") concerning mortgage assets and Property Assessed Clean Energy ("PACE") programs. The Town of Babylon's PACE program, Long Island Green Homes ("LIGH"), has been an significant part of my small business and I urge you to resolve the issues that are preventing PACE from continuing.

In addition to providing added work in these trying times, the Town of Babylon's program has enabled us to perform critical energy saving retrofits for our clients over the last several years.. The LIGH program screens every project that we propose, to make sure that it only includes improvements that provide substantial energy savings and contribute enhancements to the building's durability. Technicians from my company routinely encounter conditions in homes that can drastically reduce the longevity of its building materials, including improperly vented crawlspaces + attics, unvented mechanical ventilation, and heating systems with combustion issues. Without the PACE financing provided by the Town of Babylon, many of our clients would not have been able to make the necessary improvements to their homes.

During this economic recession, Long Island Green Homes has fulfilled a critical role. While many small businesses are forced to lay off workers, this PACE financing program has allowed me to retain my existing employees and even hire additional help. Through the LIGH program, BrightHome has been able to complete three whole-home energy retrofits. The Town of Babylon's PACE program offers the most effective source of financing compared to other financial mechanisms, and contributes to a much higher than average project close rate.

The Town of Babylon's PACE program has provided contractors with an extraordinarily effective way to perform energy saving work, and thrive in a challenging economic time. As your agency reviews the submitted comments regarding PACE financing, I ask that you consider the perspective of the small business, and allow PACE financing to evolve and flourish.

Thank You,

Michael Brown

Michael Brown
Owner