

From: Dorian Dale <ddale@townofbabylon.com>
Sent: Friday, March 23, 2012 12:59 PM
To: !FHFA REG-COMMENTS
Subject: RE: RIN 2590-AA53
Attachments: FHFA comments-Powersmith_3-23-12.pdf

Dear Acting Director DeMarco:

My building performance company regularly encounter conditions that can drastically reduce the longevity of its building materials. Without the PACE financing provided by the Town of Babylon many of our clients would not been enabled to make necessary improvements in their homes.

Babylon's PACE program has provided contractors with an extraordinarily effective way to perform energy saving work.

Dan Kartzman, President
Powersmith Home energy Solutions

www.ligreenhomes.com



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Mr. Edward DeMarco
Acting Director
Federal Housing Finance Agency
400 7th St, NW
Washington, DC 20024

March 17, 2012

Re: Attention: Comments/RIN 2590-AA53

Dear Acting Director DeMarco:

I am writing on behalf of my company, Powersmith Home Energy Solutions, 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 a significant part of my 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 Powersmith to perform critical energy saving retrofits for our clients over the last several years. The LIGH program screens every project that we propose, making sure all projects include improvements that provide substantial energy savings as well as 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, improperly vented 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 necessary improvements to their homes.

During this economic recession, LIGH 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, Powersmith Home Energy Solutions has been able to complete over 400 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 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,

A handwritten signature in black ink, appearing to read "Dan Kartzman", is written over a light blue horizontal line.

Dan Kartzman
President
Powersmith Home Energy Solutions





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Re: Attention: Comments/RIN 2590-AA53

March 19, 2012

Dear Acting Director DeMarco,

I am writing on behalf of my employer, Powersmith Home Energy Solutions, 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 played a significant part in my young company's growth, allowing Powersmith Home Energy Solutions to complete over 400 whole-home energy audits, in addition to allowing me to be gainfully employed while becoming a certified professional in a flourishing new industry.

The technicians that work alongside me at Powersmith Home Energy Solutions routinely encounter conditions in homes that can drastically reduce the longevity of its building materials, including improperly vented crawlspaces, improperly vented attics, unvented mechanical ventilation, and heating systems with combustion issues. Without the PACE financing provided by the Town of Babylon, many of the homes we have worked on would not have been able to make these necessary improvements.

The Town of Babylon's PACE program offers the most effective source of financing compared to other financial mechanisms, and contributes to a higher than average project close rate. As your agency reviews the submitted comments regarding PACE financing I ask that you consider the perspective of the small business, the people it employs, and the homeowners it helps.

Thank You,

A handwritten signature in blue ink, appearing to read "Ed Matos", is written over a white background.

Ed Matos
BPI Certified Professional
Powersmith Home Energy Solutions





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Thank You,

A handwritten signature in blue ink, appearing to read "Carl A. Gustafson", is written over a white background.

Carl Gustafson
BPI Certified Professional
Powersmith Home Energy Solutions





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Thank You,

A handwritten signature in blue ink that reads "Joe Ryan".

Joe Ryan
BPI Certified Professional
Powersmith Home Energy Solutions





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Thank You,

A handwritten signature in black ink, appearing to read "Dan Whitson", is written over a horizontal line.

Dan Whitson
BPI Certified Professional
Powersmith Home Energy Solutions





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Thank You,

A handwritten signature in black ink that reads "Scott Deterville". The signature is written in a cursive, flowing style.

Scott Deterville
BPI Certified Professional
Powersmith Home Energy Solutions





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Thank You,

A handwritten signature in blue ink, appearing to read "Olu Teague", is written over a light blue horizontal line.

Olu Teague
BPI Certified Professional
Powersmith Home Energy Solutions





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Thank You,

A handwritten signature in blue ink, appearing to read "Michael Ponticello", is written over the typed name and title.

Michael Ponticello
BPI Certified Professional
Powersmith Home Energy Solutions

