

From: Ernest <xberea@blackfoot.net>  
Sent: Friday, March 23, 2012 1:13 PM  
To: !FHFA REG-COMMENTS; max@baucus.senate.gov;  
senator@tester.senate.gov; xberea@blackfoot.net  
Subject: RIN 2590-aa53

Federal Housing Finance Agency

RE: Property Assessed Clean Energy

It is time to fully implement and activate the property assessed clean energy plan.

The PACE plan has obvious benefits for the environment, is economically sensible and provides for local control.

#### Environmental Benefits

We need to undertake many programs in this nation to reduce our reliance on foreign petroleum. PACE is one of several programs which will help do this.

We also need to wean ourselves from dirty energy sources. This is especially true in a place like Montana where I reside. We need to retain our air as clean as possible and we are facing more and more dirty energy resources wanting to exploit our state's natural resources in harmful ways.

PACE should help prevent dirty energy resources by resulting in an end product of needing fewer new power plants.

#### Economic Benefits

With the PACE program homeowners can save money on their energy bills which will equal to any increased property tax increases.

PACE also has the advantage of removing the upfront/start-up costs which all too often are a deciding factor in the Development of clean energy programs.

#### Provides Local Control

The PACE program allows local assessments to be made without the FHFA ruling on their validity. That seems to be one of the ultimate goals of persons and groups clamoring for local control.

A few years ago there were some 37,000 special assessments in the United States, FHFA has not challenged the validity of other assessments, so it seems illogical or illegal to challenge PACE assessments.

Local governments have used special assessment districts for quite some time to bring about community improvements to benefit the public and their validity has not been questioned or has been upheld. The same should be the case in the matter of PACE.

I believe the following should be done.....

Again, it is time the fully implement and activate the PACE program.

Fannie Mae, Freddie Mac and all bodies regulated by FHFA should be mandated to proceed with PACE programs

All pertinent entities should be mandated to undertake actions to implement the PACE program according to the standards and guidelines of that program as found in H.R. 2599.

Sincerely,

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