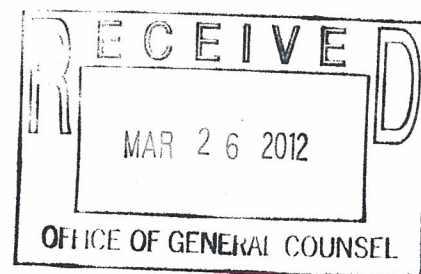


5626 State Highway 51
Burlington Flats, NY 13315
March 23, 2012

Alfred M. Pollard, General Counsel
Attention: Comments/RIN 2590-AA53
Federal Housing Finance Agency
Eighth Floor, 400 Seventh Street SW.
Washington, DC 20024



Dear Mr. Pollard:

I am writing in response to the request for public comments regarding the Federal Housing Finance Agency's proposal to prevent homeowners from participating in Property Assessed Clean Energy (PACE) programs by directing entities FH FA regulates to avoid purchasing mortgages in cities and towns that offer PACE programs. Why would you want to do something like that?

As a home owner interested in an individual homeowner's ability to purchase and install alternative power for the home, I feel that this works against me. People in my community and communities around America should be able to get financing for such projects. The use of alternatives such as solar power, are necessary to take America into the future without the dependency on fossil fuels.

I believe that the FHFA should work with people and communities to develop appropriate standards to allow the PACE program to move forward without delay. A home owner faces a high upfront cost for purchase and installation. This makes it less possible to be able to make such a project a reality. My husband and I had a small windmill installed and we would like to go ahead and make it a hybrid system with solar power. Before we can do that we have to finish paying off the wind turbine. We were lucky in finding a way to finance our project.

Our son and his family who live in California were able to take advantage of a county promotion to purchase solar power over time. So some projects are working just fine. We just need more of them and fewer road blocks.

America will fall further behind other nations already working on making a change from fossil fuels to alternatives because we don't have a program in place to promote residential projects. Access to financing for home owners will prompt new projects. And it could also be good for the economy by providing jobs to American manufacturers and installers. That would help local economies as well.

PACE programs provide municipal financing to help homeowners make energy efficiency improvements to their home. In some cases they finance renewable energy installations such as solar panels. When people choose to do the right thing for the future and invest in their home as well as in renewable energy they shouldn't have to work so hard to do it!

Sincerely,


Florence E. Carnahan