

From: Heidi Davison <heidi@heididavison.com>  
Sent: Sunday, March 25, 2012 11:28 PM  
To: !FHFA REG-COMMENTS  
Subject: RIN2590-AA53 PACE Financing

Dear General Counsel Pollard,

PACE financing is an exceptionally creative way to help homeowners increase energy efficiency within their homes and lower their power bills. The powerful secondary benefits are reduced air pollution and water usage due to lower usage of coal fired power plants to generate electricity and greater energy independence. New energy plants won't need to be built yet new jobs will be created for the purposes of creation and installation.

Special tax districts is a common financing tool used by local governments. We have such a program here for homeowners who wish to hook onto the water and/or sewer system. Once costs are established and enough homeowners in an area agree to tap into the system, the costs are divided among those participating and charges are added to their tax bills in yearly installments. When, and if, the home is sold the assessment stays with the house to ensure the government is paid in full. Local governments use this system to provide lighting, sidewalks and other amenities in many areas of the country.

There is no reason why PACE, a very similar financing tool, cannot be employed in the same manner for its unique intended purpose. The benefits are enormous for cities like mine: our air quality is poor and we are on the brink of being given non-attainment status by EPA; last year our area suffered again from drought conditions that required water restrictions - in 2005 we almost had to bring water into the community; our poverty rate is one of the highest in the country so reducing electric bills for many of our citizens would be welcome; job creation is very much needed here, as well.

I urge you to remove the ban on PACE financing. Thank you for the opportunity to comment.

Sincerely,

Heidi Davison  
235 Wells Drive  
Athens, GA 30606  
706-546-9643