
From: joe@greenunitedstates.com
Sent: Monday, February 06, 2012 1:49 PM
To: !FHFA REG-COMMENTS
Subject: RIN 2590-AA53

Mr. Alfred M. Pollard
General Counsel
Federal Housing Finance Agency

Dear Sir:

The PACE financing program for home solar installation is an ingenious method of promoting and implementing a critically needed component of clean energy policy that can be implemented at the local and regional levels quickly and without the political interference of opponents at the federal level. It is also a boon to local construction and home improvement industries that employ local labor and supply chains. To impede its implementation by excessive concern over mortgage payment rules is a shame. There must be a way to construct rules that address the concern of your agency and the critical need to lower homeowner use of steadily rising electricity costs.

Rooftop solar installation is probably the quickest and most cost effective implementation of renewable energy that is currently available to lower pollution, reduce energy costs, and raise property values on a home. It seems to me that the FHFA would embrace PACE as a program that can further its mandate of promoting home ownership by making home less costly to maintain and a method to ensure stability in property values.

Sincerely,

Joseph Neri
3047 E Los Cerillos Drive
West Covina, CA 91791