

From: Andrew Gostisha <andy.gostisha@gmail.com>
Sent: Sunday, March 25, 2012 10:09 PM
To: !FHFA REG-COMMENTS
Subject: Our economy NEEDS PACE financing

Mr. Alfred Pollard
General Counsel
Federal Housing Finance Agency
400 7th St., N.W.
Washington, DC 20024

RE: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs; Comments on
Advanced Notice of Proposed Rulemaking and EIS Scoping Comments

Dear Mr. Pollard:

The biggest hurdle to reducing energy use and beginning the weatherization and solar installation processes is the upfront costs. I work with homeowners everyday on the DOE's Better Buildings Initiative grant in Madison, WI who all want to spend less on their energy bills but lack the financing to make the upfront upgrades. They want to lock in their energy budgets with weatherized homes and rooftop solar.

But they need PACE to do it. They need a mechanism that transforms the clean energy retrofit and weatherization process from a cost problem to a cash flow solution.

PACE is a way to create untold amount of clean jobs, reduce our reliance on fossil fuels, and lower residential utility bills without big government spending. This is about market transformation. I implore you to reinstate PACE financing model so we can speed our way to economic growth and a positive housing market.

Sincerely,

Andrew Gostisha
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Wausau, WI 54403