

July 8, 2015

The Honorable Fred Upton  
Chairman, Energy and  
Commerce Committee  
United States House of Representatives

The Honorable Frank Pallone, Jr.  
Ranking Member, Energy and  
Commerce Committee  
United States House of Representatives

**RE: The SAVE Act**

Dear Chairman Upton and Ranking Member Pallone:

The undersigned group of manufacturers, builders, business groups, energy efficiency and housing organizations write today to express our support for a provision in H.R.2177, Section 433 - Enhanced Energy Efficiency Underwriting, also known as the SAVE Act. It seeks to improve the energy efficiency of homes by providing a voluntary means of financing energy efficient features and improving the accuracy of mortgage underwriting by federal mortgage agencies. The SAVE Act has enjoyed bipartisan support in both the House and Senate and we urge you to include it in any comprehensive energy legislation moving through the Committee.

While manufacturers and builders are continually innovating new energy efficient products and features, current mortgage underwriting processes and appraisals do not fully consider the costs and value of energy efficient features in a home. As a result, the consumer may not benefit from these important money- and energy-saving aspects in the mortgage. However, with no new subsidies, mandates, or bureaucracies, the SAVE Act would bring transparency, accuracy, and security to the home appraisal and mortgage underwriting processes, help finance energy efficient homes and retrofits, and create vitally needed jobs in local markets.

Since over 90 percent of the mortgages originated in the U.S. are through Federal entities such as the Federal Housing Administration, the U.S. Department of Veteran Affairs, Fannie Mae, and Freddie Mac, the Act will provide the policy guidance needed to overcome bureaucratic inertia.

Given the SAVE Act's benefits for the U.S. economy, jobs, American manufacturing, and consumers, the undersigned members of the coalition ask for your support of this important legislation and to include it in any comprehensive energy legislation moving through the Committee. Thank you for your consideration.

Sincerely,

Alliance for Environmental Sustainability  
Alliance to Save Energy  
American Chemistry Council  
American Council for an Energy-Efficient Economy  
American Public Gas Association  
Appraisal Institute  
ASHRAE  
BASF Corporation  
Bayer MaterialScience LLC  
CertainTeed  
Digital Energy & Sustainability Solutions Campaign  
Efficiency First  
Elevate Energy  
Energy Efficient Codes Coalition  
EnergyLogic Inc.  
Environmental Defense Fund  
Environmental and Energy Study Institute  
Extreme Panel Technologies, Inc.  
Green Builder® Coalition  
Green Builder® Media, LLC  
Home Performance Coalition  
Institute for Market Transformation  
Insulation Contractors Association of America  
International Code Council  
Johns Manville  
Knauf Insulation  
Leading Builders of America  
LTLB Envirotecture  
LTLB Renovate  
National Association of Home Builders  
National Association of Manufacturers  
National Association of the Remodeling Industry  
National Association of State Energy Officials  
National Electrical Manufacturers Association  
National Housing Conference  
National Housing Trust  
Natural Resources Defense Council

North American Insulation Manufacturers Association  
Owens Corning  
PFB Corporation  
PorterWorks  
RESNET  
ROXUL  
Santa Fe Area Home Builders Association  
Southern Energy Management  
The Dow Chemical Company  
The Real Estate Roundtable  
U.S. Chamber of Commerce  
U.S. Green Building Council  
Window & Door Manufacturers Association

cc: Members of the House Energy & Commerce Committee