



AMERICAN PUBLIC GAS ASSOCIATION

October 21, 2011

The Honorable Michael Bennet
United States Senate
702 Hart Senate Office Building
Washington, DC 20510

Dear Senator Bennet:

On behalf of the American Public Gas Association, I write to express our strong support for the SAVE Act, legislation that would reform mortgage underwriting practices to account for the energy costs of homeownership. Energy costs represent a major factor in a homeowner's ability to afford a home, and we welcome this effort to increase home energy efficiency and to bring more awareness to the critical factor that is expected home energy use.

APGA is the national association for publicly-owned natural gas distribution systems. There are approximately 1,000 public gas systems in 36 states and almost 700 of these systems are APGA members. Publicly-owned gas systems are not-for-profit, retail distribution entities owned by, and accountable to, the citizens they serve. They include municipal gas distribution systems, public utility districts, county districts, and other public agencies that have natural gas distribution facilities.

APGA continues to be a strong advocate for the direct use of natural gas in homes and businesses of all types. Direct use is an extremely cost-effective method of providing critical energy supplies, while also providing 90% system efficiency. Moreover, direct use provides significant reductions in greenhouse gas emissions. In short, direct use of natural gas provides significant benefits to U.S. consumers, the economy, and the environment.

The SAVE Act will allow prospective borrowers and lenders to factor-in quantifiable energy savings and easily compare the efficiency of homes. Such reforms would increase consumer awareness of home energy use, spur demand for energy efficient and cost-effective appliances including those fueled by natural gas, and reduce the risk of mortgage default due to burdensome energy costs.

This proposal offers a low cost, simple yet powerful opportunity to make a lasting change in our building stock and environment while improving the quality of mortgage lending.

We thank you for your leadership on this issue and look forward to working with you on the legislation.

Sincerely,

Bert Kalisch
President and CEO
APGA