



Josh Mandel

Ohio Treasurer of State

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The box above is for administrative use by the Ohio Treasury

Borrower Section – Must Complete All Fields

Section 1: Borrower Information	<p>Name: _____ Date of Birth: _____</p> <p>Property Address: _____</p> <p>City: _____ State: _____ Zip Code: _____ County: _____</p> <p>Phone #: _____ Fax#: _____ E-mail: _____</p>												
Section 2: Home Information	<p>Home Size (approx. sq ft): _____ Year Your Home Was Built: _____</p> <p># of People Living in Your Home: _____</p> <p style="text-align: center;">Please estimate the total you have paid over the last 12 months:</p> <p>Electricity (\$): _____ Wood (\$): _____ Natural Gas (\$): _____ Coal (\$): _____</p> <p>Oil (\$): _____ Kerosene (\$): _____ Propane (\$): _____ Water (\$): _____</p>												
Section 3: Contractor Information	<p>Provide the contact information for any contractor(s) installing energy saving improvements:</p> <p>Date of Audit: _____</p> <p>Contractor Name: _____ Contractor Name: _____</p> <p>Contact: _____ Contact: _____</p> <p>Address: _____ Address: _____</p> <p>City _____ State: _____ Zip code: _____ City: _____ State: _____ Zip code: _____</p> <p>E-mail: _____ Email: _____</p> <p>Phone: _____ Fax: _____ Phone: _____ Fax: _____</p>												
Section 4: Project Information	<p>Estimated Project Completion Date: _____</p> <p>Cost of Eligible Energy Saving Improvements: _____</p> <p>Cost of Energy Star Appliances Purchased: _____</p> <p style="text-align: center;">Please “X” the qualifying improvements you are installing:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 25%;">Windows/Doors:</td> <td style="width: 25%;">Air Sealing/Insulation</td> <td style="width: 25%;">Water Heater:</td> <td style="width: 25%;">Air Conditioning:</td> </tr> <tr> <td>Gas/Oil Furnace:</td> <td>Gas/Oil Boiler:</td> <td>Heat Pump (Air):</td> <td>Thermostat:</td> </tr> <tr> <td>Appliances:</td> <td>Geothermal Heat Pump:</td> <td>Wind Turbine:</td> <td>Solar Panels:</td> </tr> </table> <p>Other: _____</p> <p style="text-align: center;">Please briefly describe the energy efficient improvements you are planning for your home:</p>	Windows/Doors:	Air Sealing/Insulation	Water Heater:	Air Conditioning:	Gas/Oil Furnace:	Gas/Oil Boiler:	Heat Pump (Air):	Thermostat:	Appliances:	Geothermal Heat Pump:	Wind Turbine:	Solar Panels:
Windows/Doors:	Air Sealing/Insulation	Water Heater:	Air Conditioning:										
Gas/Oil Furnace:	Gas/Oil Boiler:	Heat Pump (Air):	Thermostat:										
Appliances:	Geothermal Heat Pump:	Wind Turbine:	Solar Panels:										



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OPTIONAL

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender’s compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. For race, you may check more than one designation. **If you do not wish to furnish the information, please check the box below.**

**Section 5:
Ethnicity**

Applicant: You do not wish to furnish this information

Sex: Male Female

Race: Caucasian Black or African American Hispanic or Latino

Asian: American Indian or Alaska Native

Native Hawaiian or Other Pacific Islander Other:

**Section 6:
Certification Statement**

The Borrower states that they have accurately and truthfully provided any and all information requested by the bank and the Ohio Treasurer of State. The Borrower specifically acknowledges herein that while the Treasurer of State is facilitating this program neither the Treasurer nor any of its agents are responsible or obligated in any manner to the homeowner. **The Borrower understands and agrees that any and all ECO-Link program home improvement work, products, problems, disputes, or otherwise is exclusively between the Borrower and the Borrower’s chosen contractor.** By signing this Eco-Link application, the Borrower certifies (a) that he/she has read and understands all of the information provided by the bank and the Ohio Treasurer of State as set forth in this Agreement (b) his/her commitment to fully comply with all the specific purposes and requirements for this ECO-Link program as set forth in Ohio Revised Code Chapter 135 relating to the Housing Linked Program (c) his/her understanding that any violation of any rules, regulations and laws governing the Eco-Link program will be subject to any penalties imposed by state law.

Further, the Borrower understands that the Ohio Treasurer of State is not in the business of lending money to individuals, and the Treasurer’s role is limited herein to making decisions as to the Borrower’s qualifications based primarily upon the ECO-Link application. The Borrower also understands that the bank is separately responsible for all loan decisions and related qualifications.

The Borrower hereby agrees to cooperate and timely respond with any and all compliance requirements or rules that may be required by the Treasurer of the State of Ohio knowing that failure to do so may result in a termination of the Borrower’s participation in the ECO-Link program which will result in borrowing rates to be returned to their normal market rates.

Borrower Signature _____ Date _____



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Terms and Conditions

1. Interest Rate Reduction

An interest rate reduction from a state depository bank may be granted to Borrowers independently deemed eligible by said Bank (through its loan process and in compliance with Revised Code chapter 135). Submission of an ECO-Link application does not entitle Borrowers to participate in the program. The Lender approved loan amount must be used to purchase and install the eligible energy efficient improvements in an *existing principal home* as set forth in this application, including all worksheets and documentation, in compliance with Ohio Revised Code Chapter 135 and any and all rules and regulations established by the Ohio Treasurer of State and/or bank.

2. Eligibility (including but not limited to all application requirements)

Eligibility is based upon many factors, including but not limited to, the requirements set forth in the statute, bank loan application and related documents: ECO-Link application, Ohio residency for at least one title owner of a single family principal residence and proof of completion of the program requirements by the approved contractor. Once a bank has approved an eligible Borrower, the Ohio Treasurer of State either in its sole discretion or in conjunction with the bank if the Treasurer so chooses, reserves complete discretion to approve or deny any such application.

3. Pre-Application Purchases and Comprehensive Home Assessments

The loan and interest rate reduction is not available for any purchases made prior to the date of the approval of the bank loan application and any loan may be denied if any work is performed by any contractor of any nature, 6 months prior to the date of the loan application.

4. Changes to and Termination of the Loan Fund

The ECO-Link program and these Terms and Conditions may be amended by the Ohio Treasurer of State at any time within 20 days written notice provided to the banks and any borrowers. The Ohio Treasurer of State will accept applications on a first-come, first-served basis and the decision to close the program temporarily or permanently, will be in the sole and absolute discretion of the Treasurer. Upon temporary closing of such program, the Ohio Treasurer of State may notify participating lenders that new applications will be placed on a waiting list until more funds become available or the program is reinitiated.

7. Indemnification

The Borrower agrees to protect, indemnify, and hold harmless the Ohio Treasurer of State, and the State of Ohio against all liabilities, losses, claims, damages, judgments, penalties, causes of action, costs, and expenses (including, without limitation, attorney's fees and expenses) imposed upon or incurred by or asserted against the Ohio Treasurer of State, its agents, or the State of Ohio resulting from, arising out of or relating to the performance of the provisions of this Agreement. The obligations of the Borrower under this section shall survive any expiration or termination of this Agreement and apply to such borrowers' heirs, assigns, beneficiaries etc. The Borrower affirms that they have been advised to consult with an attorney as to his/her rights and obligations, and specifically waives such right.

8. No Warranties

The Ohio Treasurer of State does not endorse, guarantee, or warrant, expressed or implied, any particular manufacturer, contractor, or product and/or services as the Treasurer's role is limited as set forth herein. The Borrower's reliance on any warranties etc. is limited to whatever may arise from the work/services provided, or be provided by the contractors, vendors, manufacturers. The Borrower acknowledges that neither the Ohio Treasurer of State nor any of its agents have any responsibility or obligation directly to the Borrower other than with respect to the Borrower's participation in this Eco-link program.

9. NO Title to Equipment or property will be transferred to the Treasurer of the State of Ohio under any circumstances

10. Vendor Selection

To qualify for financing through the ECO-Link program, the Borrower must use a contractor and products from the list provided by the Ohio Treasurer of State with the exception of the purchase and installation of approved grid-connected wind turbines, geothermal, photovoltaic systems, and the purchase of qualifying ENERGY STAR appliances (electronics not included). The Ohio Treasurer of State has the right in its discretion at any time to exclude or remove a vendor or contractor from participation in the ECO-Link program.

11. Entire Agreement

This application and these Terms and Conditions make up the entire agreement between the ECO-Link application and the Ohio Treasurer of State and the eligible bank supersede all other communications and representations of any kind, whether oral or written.

12. Bank Term, Rate, and Default Changes

The Bank hereby agrees that any delay in payments on its loan or default on the part of the eligible linked deposit Borrower, does not in any manner change or alter the contract between the Lender and the Ohio Treasurer of State. If an eligible lending institution chooses to change the terms of the loan to an eligible Borrower because of delay in payment or default (written notice to be delivered to the Treasurer immediately after this decision has been made), the certificate of deposit shall be returned to the Treasurer by the Lender. The return deposit shall include the deposit amount plus interest. Furthermore, the bank certifies that the interest rate reduction provided to the customer will remain for the life of the loan even after the Treasury's 2 year commitment is complete.



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Energy Star Certified Products

The Energy Conservation for Ohioans (ECO-Link) program is committed to providing Ohioans with the highest quality of energy efficient products for their homes. To qualify for the financing options offered, energy efficient improvements must be installed by a qualifying certified contractor and meet the minimum energy efficiency requirements below. For additional information please visit the Energy Star [website](#)

Product Category	Product Type	Tax Credit Specification	Tax Credit Additional Notes
Insulation	Insulation	Meets 2009 IECC & Amendments	30% of cost, up to \$1,500 For insulation to qualify, its primary purpose must be to insulate (example: insulated siding does not qualify). Must be expected to last 5 years OR have a 2 year warranty Check to see if you have Home Performance with ENERGY STAR in your areas . Adding insulation to your home is covered.
Windows & Doors	Exterior Windows and Skylights	Before June 1, 2009: Must meet ENERGY STAR criteria After June 1, 2009: U factor <= 0.30 SHGC <= 0.30	30% of cost, up to \$1,500 Not all ENERGY STAR labeled windows and skylights qualify for tax credit.
	Storm Windows	Meets IECC ¹ in combination with the exterior window over which it is installed, for the applicable climate zone	30% of cost, up to \$1,500 View our FAQ on storm doors and storm windows.
	Exterior Doors	Before June 1, 2009: Must meet ENERGY STAR criteria After June 1, 2009: U factor <= 0.30 SHGC <= 0.30	30% of cost, up to \$1,500 Not all ENERGY STAR doors will qualify. More information
	Storm Doors	In combination with a wood door assigned a default U-factor by the IECC ¹ , and does not exceed the default U-factor requirement assigned to such combination by the IECC	30% of cost, up to \$1,500 View our FAQ on storm doors and storm windows.
Roofing	Metal Roofs, Asphalt Roofs	All ENERGY STAR qualified metal and reflective asphalt shingles	30% of cost, up to \$1,500 View our FAQ on roofs that qualify for the tax credit
HVAC	Central A/C	<i>Split Systems:</i> EER >=13 SEER >= 16 <i>Package systems:</i> EER >= 12 SEER >= 14	30% of cost, up to \$1,500 For a list of qualified products, read this FAQ . Note — not all ENERGY STAR products will qualify for the tax credit. View ENERGY STAR criteria .
	Air Source Heat Pumps	<i>Split Systems:</i> HSPF >= 8.5 EER >= 12.5 SEER >= 15 <i>Package systems:</i> HSPF >= 8 EER >= 12 SEER >= 14	
	Natural Gas or Propane Furnace	AFUE >= 95	30% of cost, up to \$1,500 For a partial list of qualifying products go to: Air-Conditioning, Heating, Refrigeration Institute (AHRI) . Not all ENERGY STAR products will qualify for the tax credit. View ENERGY STAR criteria for furnaces , boilers .
	Oil Furnace	AFUE >= 90	
	Gas, Propane, Oil Hot Water Boiler	AFUE >= 90	
	Advanced Main Air Circulating Fan	No more than 2% of furnace total energy use. Read this FAQ if the fan qualifies, but the furnace does not.	



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Product Category	Product Type	Tax Credit Specification	Tax Credit
Water Heaters	Gas, Oil, Propane Water Heater	Energy Factor \geq 0.82 or a thermal efficiency of at least 90%.	<p>30% of cost, up to \$1,500</p> <p>All ENERGY STAR gas tankless water heaters will qualify. There are currently no ENERGY STAR qualified gas storage tank or gas condensing water heaters that qualify. View ENERGY STAR criteria for water heaters. For a partial list of qualifying products go to: Air-Conditioning, Heating, Refrigeration Institute (AHRI)</p>
	Electric Heat Pump Water Heater	Same criteria as ENERGY STAR: Energy Factor \geq 2.0	<p>30% of cost, up to \$1,500</p> <p>All ENERGY STAR electric heat pump water heaters qualify for the tax credit.</p>
Biomass Stove	Biomass Stove	<p>Stove which burns biomass fuel⁵ to heat a home or heat water.</p> <p>Thermal efficiency rating of at least 75% as measured using a lower heating value.</p>	<p>30% of cost, up to \$1,500</p>
Geo-Thermal Heat Pump	Geo-Thermal Heat Pump	<p>Same criteria as ENERGY STAR:</p> <p>Closed Loop: EER \geq 14.1 COP \geq 3.3</p> <p>Open Loop: EER \geq 16.2 COP \geq 3.6</p> <p>Direct Expansion: EER \geq 15 COP \geq 3.5</p>	<p>30% of the cost</p> <p>All ENERGY STAR geo-thermal heat pumps qualify for the tax credit.</p> <p>Use IRS Form 5695</p> <p>Must be "placed into service" before December 31, 2016.</p>
Solar Energy Systems	Solar Water Heating	<p>At least half of the energy generated by the "qualifying property" must come from the sun. Homeowners may only claim spending on the solar water heating system property, not the entire water heating system of the household.</p> <p>The credit is not available for expenses for swimming pools or hot tubs.</p> <p>The water must be used in the dwelling. The system must be certified by the Solar Rating and Certification Corporation (SRCC).</p>	<p>30% of cost</p> <p>All ENERGY STAR solar water heaters qualify for the tax credit.</p> <p>Use IRS Form 5695</p> <p>Must be placed in service before December 31, 2016.</p>
	Photovoltaic Systems	Photovoltaic systems must provide electricity for the residence, and must meet applicable fire and electrical code requirement.	<p>30% of cost</p> <p>Use IRS Form 5695</p> <p>Must be placed in service before December 31, 2016.</p>
Small Wind Energy Systems	Residential Small Wind Turbines	Has nameplate capacity of not more than 100 kilowatts.	<p>30% of cost</p> <p>Use IRS Form 5695</p> <p>Must be placed in service before December 31, 2016.</p>
Fuel Cells	Residential Fuel Cell and microturbine sys.	Efficiency of at least 30% and must have a capacity of at least 0.5 kW.	<p>30% of the cost, up to \$500 per .5 kW of power capacity</p> <p>Use IRS Form 5695</p> <p>Must be placed in service before December 31, 2016.</p>