

ECO-link is a partnership with the Ohio Treasurer of State and eligible state banks to provide reduced rate financing to encourage Ohioans to complete energy efficient projects in their homes. The program enables Ohioans to receive up to 3% interest rate reduction on bank loans for up to 7 years when completing weatherization projects and installing energy-efficient products in their homes. The maximum loan amount the interest rate reduction can be applied to is \$50,000. A homeowner can opt for a seven-year rate reduction, if the loan is for more than \$25,000.

Qualify for ECO-link

Applicants must meet all of the following criteria to qualify:

- MUST be an Ohio resident
- MUST own an existing home or condominium, but additional residential classifications may be eligible
- MUST receive approval for a qualifying loan through a participating bank
- MUST use 50% of loan proceeds for installation of qualifying energy-efficient products; the other 50% of the loan can relate to other home improvement projects

Qualifying Energy-Efficient Improvements

For a list of the CURRENT types of eligible products, please visit our website at <http://www.tos.ohio.gov/ECOLINK> and select the “HOMEOWNERS” button, or call (614) 466-6546 or Toll Free 1-800-228-1102

Apply for ECO-link

Here are the easy steps to apply for ECO-link:

1. Locate a bank that is currently participating in this Ohio Linked Deposit Program. To do this you can start on our website at <http://www.tos.ohio.gov/depositorybanks>. This lists all banks that are qualified to participate in Ohio Linked Deposit Programs, but please note that not all of these qualified banks are currently participating. If your bank is on the list please contact them and tell them “you would like them to participate in the program with you as their member.” If they decline to do so you can contact us on 1-800-228-1102, select the Economic Development option or tell the receptionist to connect you to the Economic Development department. We will assist you in finding a participating bank.
2. Obtain pre-approval for a loan from a participating bank to establish an interest rate with your lender.
3. Complete an online ECO-link application with your lender and provide them with a quote from a contractor or receipts for completed work which will be submitted to the Ohio Treasurer of State. You can use this paper application to gather information that will be required for the online application.
4. Once approved, complete your energy efficient project and submit the Certificate of Project Completion to your lender

If you have any questions regarding the ECO-link program: visit our website at <http://www.tos.ohio.gov/ECOLINK> or call toll free 1-800-228-1102 or e-mail us at ecolink@tos.ohio.gov

The following blank application form is for information gathering purposes only. All applications must be done online.

The home owner can fill an application out online, however please be advised that your first step is to find a participating bank per the program introduction information on page 1 of this document, and speak with a loan officer to ensure they are willing to participate in the ECO-link program with you. Once you have established an agreement and interest rate for your loan you can complete the online application (you do not need to close on the loan prior to submitting the online application).

The loan officer at a participating bank can also create the online application on behalf of the home owner using a Banker Login to access the Economic Development Linked Deposit Portal. Please note that there is a Home Owner electronic signature that states all information they provide for the application is correct and that they are agreeing to the terms and conditions of the program as stated in the "Certification Statement" section of the application and is provided in this document as well. If the banker is not comfortable with checking the electronic certification without the home owner's signature, they can print this document, and after it is signed by the home owner, can scan the document and save as a PDF file, and upload the file as an attachment to the application, or fax it to the Treasurer's Office on 614-485-6950.

You must provide appropriate documentation concerning the project(s) the home owner is implementing. The documents should contain contractor bids or contracts that list all the energy efficient products being installed, and include the cost to install the products as well as any misc. materials needed to complete the installation of the products. The total cost for the energy efficient portion of the project must be $\geq 50\%$ of the loan that will receive the interest rate reduction subsidized by the ECO-link Program. You must also provide documentation to clearly show how the remaining portion of the project fund receiving the interest rate reduction subsidized by the ECO-link Program, is being used to ensure all funds are being used for home improvement(s).

The energy efficient products you select must comply with the requirements on the ECO-link website at http://www.tos.ohio.gov/ecolink_homeowners, and the documents you provide must clearly identify the product information such as the make and model number of a Furnace, AC unit, windows, doors, appliances, etc.

When we receive all the information needed to qualify the home improvement project(s) we can process your application in ≤ 7 business days.

Tell us about your bank... (Enter only the bank and loan officer's contact information in this section.)

Bank:	<i>NOTE: This must be a participating bank, see page 1 of this document for more information.</i>
Lender First Name: <i>(Loan Officer)</i>	
Lender Last Name:	
Lender Phone Number: <i>(e.g. 000-000-0000)</i>	
Lender Email:	<i>(Required and important – without this email address for the banker there will be no response to the application.)</i>

Tell us about your home...

Owner First Name:	
Owner Last Name:	
Address/City/State/Zip: <i>(must be primary residence)</i>	
County:	
Phone Number: <i>(e.g. 000-000-0000)</i>	
FAX Number: <i>(optional)</i>	
Email:	<i>NOTE: This field is not required; however without it you will not receive the system notifications about our approval and terms between the bank and the Treasurer's Office.</i>
Home Size:	<i>(This item is checked against the County Auditor's Property Search database.)</i>
Year Home Built:	<i>(This item is checked against the County Auditor's Property Search database.)</i>

Number of residents in the home:

Please estimate the total you have paid or the last 12 months:

** Enter a value for each applicable energy source you use, you must populate some of these fields.*

Electricity: \$0	Wood: \$0	Natural Gas: \$0	Coal: \$0
Oil: \$0	Kerosene: \$0	Propane: \$0	Water: \$0

Contractor Information... *(You must enter at least one contractor. If you have more than two, attach an additional page.)*

	Enter Contractor 1:	Enter Contractor 2:
Contractor Business name:		
Address/City/State/Zip:		
Phone Number: <i>(e.g. 000-000-0000)</i>		
FAX Number: <i>(optional)</i>		
Email:		

Tell us about your project information...

Project Completion Date: <i>(Can be approximate date.)</i>	
Energy Saving Amount: <i>(Enter the amount of the energy efficient improvement costs of the project, include product, installation labor, and misc. materials needed to complete.)</i>	\$0.00

Please select the qualifying improvements you are installing:

<input type="checkbox"/> Windows/Doors	<input type="checkbox"/> Gas or Oil Furnace	<input type="checkbox"/> Appliances	<input type="checkbox"/> Lighting	<input type="checkbox"/> Insulations
<input type="checkbox"/> Gas or Oil Boiler	<input type="checkbox"/> Geothermal Heat Pump	<input type="checkbox"/> Biomass	<input type="checkbox"/> Water Heater	<input type="checkbox"/> Heat Pump
<input type="checkbox"/> Wind Turbine	<input type="checkbox"/> Windows	<input type="checkbox"/> Thermostat	<input type="checkbox"/> Solar Panels	<input type="checkbox"/> Other improvements: _____

Briefly describe the energy efficient improvements you are planning for your home:

How did you hear about this program?

Total Amount of Bank Loan requested:

NOTE: You will need to have .pdf or .jpg files to upload all required documents in the online application.

The online application will have a  button; select that to continue the application process.

Certification Statement:

NOTE: Once you submit the application online you will be challenged with this statement and an electronic signature check box. Please review this statement and sign this document to give to your loan officer if they are going to submit the application on your behalf.

Under penalty of law, the home owner named in this application has accurately and truthfully answered the questions as listed and has made application to the financial institution for the sole purpose of saving and/or creating jobs under the Linked Deposit provisions of the Ohio Revised Code. The home owner certifies that the funds borrowed from the eligible lending institution will not be used for purposes of gain under an investment arbitrage situation.

Furthermore, it is fully understood that any use of the funds, other than that intended pursuant to the Ohio Revised Code sections 135.61 to 135.67, constitutes an act of fraud. It is also understood that, since the Treasurer of State is not a lender of funds, the decisions involved in granting loans to the home owner rests solely upon the financial institution. The terms of the loan, except the ECO-Link program requirements, are solely between the borrower and lender and do not involve the Treasurer of State.

The home owner agrees to comply with any and all monitoring efforts that may be required by the Treasurer of State. Failure to do so in a complete and timely manner may affect continued participation in the program.

NOTE: Clicking the certification checkbox is an electronic signature of the person listed above as the Home Owner. If you are a lender who has prepared the application to this point, you must now have the Owner listed above review this screen and complete the below certification, or attaching this signed document.

By checking the box / signing this page I am certifying that 1) I have read and agree to the above statement, and 2) I am an authorized owner of the house for which this loan application is for.

Signature: _____

Date: _____