



# JOSH MANDEL

## STATE TREASURER OF OHIO

The ECO-Link program is a partnership between the Office of the Ohio Treasurer of State and local banks that is designed to help Ohio homeowners reduce the cost of their home improvement projects. This program supports the Ohio economy by stimulating businesses that provide products or services to the homeowners. In addition, the program helps homeowners save money through lower interest rates and possible energy cost reduction. The program also allows for the revitalization of communities through the investment in existing homes and properties. ECO-Link is not a loan from the Treasurer's office to the homeowner, but rather a strategic investment with participating lenders designed to promote a healthy state economy. How the program works: The Treasurer's office purchases an investment from a participating bank at a discounted rate on behalf of the homeowner participating in ECO-Link. The lender then passes along a discounted rate to the homeowner on an eligible bank loan. The amount of the discounted rate could be as much as 3% for as long as seven years. When the customer pays off the loan, or when the loan agreement ends, the bank returns the investment to the Treasurer's office. Types of eligible home improvements: Energy efficiency projects that lower energy costs Other property improvement projects on and around the home can include, but are not limited to: carpentry, siding, roofing, fencing, landscaping, tree removal, sidewalks, garage replacement and home additions Home and neighborhood restorations and retention of historical significance Recovery from catastrophic or natural disasters Application Process: The homeowner determines the scope of the project and obtains proposals, estimates, or receipts for the project(s). The homeowner identifies the participating bank and loan officer they are working with to negotiate the terms of the loan. To be a participating bank, the bank must be an eligible state depository bank listed on our website to participate. NOTE: Not every Ohio depository bank participate in this program at this time. Applicants can contact the Treasurer's office for an updated list of participating banks in their area. Call (614) 466-6546, or email [ECOLink@tos.ohio.gov](mailto:ECOLink@tos.ohio.gov). The homeowner and banker will complete the ECO-Link application through a user-friendly website. The bank then works with an Economic Development Officer in the Treasurer's office to complete the approval process, and request funding of the borrower's interest rate reduction. The homeowner receives the reduced interest rate for the duration of the loan, which can be up to 7 years. Paper PDF Application is available for information gathering purposes only. All applications must be completed online.

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