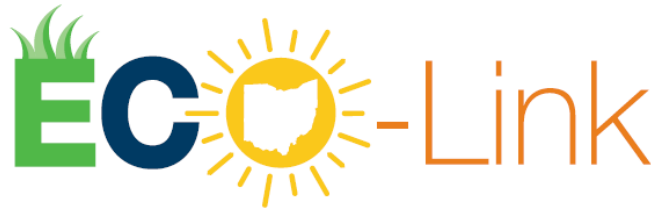




JOSH MANDEL  
STATE TREASURER OF OHIO



## Energy Conservation for Ohioans Linked Deposit Program

### Overview:

The Energy Conservation for Ohioans (ECO-Link) program is designed to provide reduced rate financing through partnering banks for Ohioans completing weatherization improvements and installing energy efficient products in their homes. ECO-Link provides the powerful lending resources needed to allow homeowners to realize the savings from energy efficient products, enjoy a more comfortable home, and help Ohio emerge as a leader in the developing green economy.

### Benefits:

- Homeowners receive a 3% interest rate reduction on qualifying bank loans for 5 years
- Homeowners typically realize between 10-30% savings on utility bills when installing energy efficient products.
- Most energy efficient improvements qualify homeowners for federal tax credits and additional rebates.

### Eligibility:

- Ohioans who are owners of an existing single family home or condo
- Ohioans who are approved by eligible banks for qualifying loans.
- Ohioans making energy efficient improvements to their home using Energy Star rated products.
- Ohioans using Building Performance Institute (BPI) or Residential Energy Service Network (RESNET) contractors certified to perform weatherization installations.

### High Level Program Steps:

1. Borrower receives preapproval for a qualifying loan with an eligible bank
2. Borrower receives a home performance audit from a certified contractor
3. Borrower and Lender submit the audit and ECO-Link application to the Treasury
4. Treasury notifies the Lender upon approval of the application
5. Borrower works with the contractor to complete the energy efficient improvements
6. Once complete, the Borrower submits a certificate of project completion to the Lender and Treasury
7. Upon receipt the Treasury will place a certificate of deposit with the bank that will lower the Borrower's interest rate by 3% for the life of the 5 year loan.

For additional questions please contact the Economic Development at 614-728-7774 or email at [ecolink@tos.ohio.gov](mailto:ecolink@tos.ohio.gov)