



JOSH MANDEL

STATE TREASURER OF OHIO

ECO-Link offers a reduced interest rate on qualifying loans to homeowners completing energy-efficient upgrades or installing renewable energy products. Eligible homeowners receive up to a 3% interest rate reduction on bank loans for up to seven years. The homeowner must use at least 50% of the loan proceeds for the installation of qualifying energy-efficient products; the other 50% of the loan can relate to other home improvement projects. There are no fees assessed by the Treasurer's office for the preparation, processing, reporting or monitoring of any ECO-Link application. The application process is simple and easy to complete. Eligible products and projects include: Energy Star certified (1) appliances, (2) building products, (3) heating & cooling products, or (4) water heaters. Detailed explanations of each of these general categories can be found at <https://www.energystar.gov/products/certified-products>. A comprehensive database of Energy Star certified products is available at <https://www.energystar.gov/productfinder/> Programmable Thermostats Solar Panels Geothermal heating/cooling systems Small scale wind turbines Other permanent home improvements that are shown through documentation to provide at least a 5% improvement in energy efficiency. Eligibility Requirements: Must be an Ohio resident, which for the purposes of this linked deposit program is defined as (a) the person has lived in Ohio for at least 180 days; (b) the address of the home to receive the ECO-Link interest rate reduction must be in Ohio as evidenced through the property records of the relevant county auditor; and (c) the home must be the primary residence of the applicant. 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 at least 50% of the loan for the installation of energy efficient or renewable energy projects; the other 50% can relate to other home improvement projects. Must fully complete the ECO-Link application. Must give the Treasurer's office a copy of the quote(s) from your contractor(s) completing the project, that details the equipment being installed as well as pricing. Must provide the Treasurer's office copies of receipts from all appliances or projects that are installed by the homeowner. Estimates, quotes, and/or receipts must be submitted for the total value of the loan for which an ECO-Link interest rate reduction is sought. This includes all qualifying energy efficient improvements, as well as other home improvements performed with the proceeds of a loan that benefits from the interest rate reduction provided through participation in ECO-Link. Assistance for homeowners and renters: Low-income homeowners and renters may be automatically eligible for free energy-efficient improvements through the Home Weatherization Assistance Program (HWAP), run by the Ohio Development Services Agency. Visit the HWAP website for more information.

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