



# JOSH MANDEL

## STATE TREASURER OF OHIO

The Energy Conservation for Ohioans program (ECO-Link) is a partnership between the Office of the Ohio Treasurer of State and eligible state banks that is designed to support Ohio homeowners improve their energy efficiency. This program aids the Ohio economy by promoting businesses that provide energy efficient products and contractor services. ECO-Link is not a loan from the Treasurer's office to the homeowner, but rather a strategic investment with lenders designed to promote energy conservation, a cleaner environment and a healthy state economy. Here is 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 the 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, the bank returns the investment to the Treasurer's office. Benefits of an energy efficient home upgrade with ECO-Link: Decrease energy usage. Increase the comfort inside your home. Take advantage of federal tax credits and rebates as well as incentives offered by local utility companies. Obtain a reduced rate financing. Application Process: The homeowner determines the scope of the project and obtains proposals, estimates, or receipts for the entire project. The homeowner identifies a participating lender, which must be an eligible state depository bank, and directly negotiates terms of the loan with the lender. Homeowner and lender complete an ECO-Link application through a user-friendly website. Lender then works with an Economic Development Officer in the Treasurer's office to complete the approval process and funding of the borrower's interest rate reduction. Homeowner receives the reduced interest rate for the duration of the loan, which can be up to 7 years, and enjoys the energy efficient home improvements. Paper PDF Application is available for information gathering purposes.

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