



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.

Qualify for ECO-Link

Residential 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 the loan proceeds for primary residence on any of the following projects; home improvement/restoration (includes historical retention/restoration, urban development, neighborhood restoration and revitalization), energy efficiency, and others. For additional details please visit the ECO-Link website.

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, start on this website www.tos.ohio.gov/depositorybanks which lists all banks that are qualified to participate in Ohio Linked Deposit Programs. If your preferred bank does not participated in ECO-Link, contact the Economic Development department for help finding a participating bank.
2. Obtain pre-approval for a loan from the participating bank and establish a borrowing rate.
3. Complete an online ECO-Link application, attach the project quotes/receipts/invoices electronically to the application (if you are unable to access the internet, please work with your lender to fill out your application, and upload the supporting project documentation). The total estimates, quotes, and/or receipts submitted for work performed must be greater than or equal to the total value of the loan for which an ECO-Link interest rate reduction is sought.



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— OHIO TREASURER —

If you have any questions regarding the ECO-Link program: visit our website at <http://www.tos.ohio.gov/ECOLINK> or (614) 466-6546, or e-mail ecolink@tos.ohio.gov



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

The homeowner can fill out an application online, however please be advised that the first step is to find a participating bank and speak with a loan officer to ensure the bank is willing to participate in the ECO-Link program. Once a loan agreement and interest rate is reached with the bank, complete the online application. The loan does not need to close prior to submitting the online application.

The loan officer at a participating bank can also create the online application on behalf of the homeowner using a Banker Login to access the Economic Development Linked Deposit portal. Please note that there is a homeowner electronic signature that attests all information provided in the application is correct, and that the owner is agreeing to the terms and conditions of the program as stated in the "Certification Statement" section of the application. If the banker is not comfortable with completing the electronic certification signature without the home owner's signature, print this application, and after it is signed by the home owner, scan the document and save it as a PDF file, then upload the file as an attachment to the application. The banker must complete the Lender page of the application that provides the loan terms agreed to with the applicant and the electronic certification signature.

Project documentation concerning the project(s) the homeowner is implementing must be provided at the time of application. The documents should contain bids or contracts that list the project details that the proceeds of the loan will cover, which includes the labor and misc. materials needed to complete the project(s). The total documented cost for the project must be greater than or equal to the total value of the loan for which an ECO-Link interest rate reduction is sought.

When the application and all the information needed to qualify the home improvement project(s) have been received, the application approval process can be completed in less than or equal to 5 business days.



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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>
Loan Officer First Name:	
Loan Officer Last Name:	
Loan Officer Phone Number: <i>(e.g. 000-000-0000)</i>	
Lender Email:	<i>(Required– 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 of owner.)</i>
County:	
Phone Number: <i>(e.g. 000-000-0000)</i>	
Email:	<i>(NOTE: This field is not required; if not provided you will not receive the system notifications about your approval and terms between the bank and the Treasurer's office.)</i>
Home Size:	



	<i>(This item can be checked against the County Auditor's Property Search database.)</i>
Year Home Built:	<i>(This item can be checked against the County Auditor's Property Search database.)</i>
# of Residents in Home:	



Project Information... *(You must enter at least one contractor/home improvement company. If you have more than two, attach an additional page.)*

Contractor Business name:	Enter Contractor 1:	Enter Contractor 2:
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>
<p>Required: Provide your home improvement project summary that explains what will be done with the proceeds of the loan. If your project has more than two areas of the home receiving improvements please attach a more detailed project description that identifies the products and materials with costs for each project:</p>	<p><i>(NOTE: You will need to have .pdf or .jpg files to upload all required documents at end of the online application.)</i></p>



How did you hear about this program?	
Total Amount of Bank Loan requested:	<i>(Enter the entire amount of the loan, even if the amount is larger than the amount of funding requested under ECO-Link program guidelines)</i>

[Continue & Review >>](#)

The online application will have a widget to upload electronic copies of documents, and a button to continue the application process. The following will be displayed.

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 homeowner 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 homeowner 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 homeowner 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 homeowner 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 homeowner. If you are a lender who has prepared the application to this point, you must now have the homeowner review the home certification, and electronically sign below or physically sign and attach a document to the application (may use this printable application from the ECO-link website).

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 homeowner for which this loan application is for.



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Signature: _____

Date: _____