

Zero Interest Loan Application

ZILCH

ZERO INTEREST LOANS for CONSERVATION HELP

Applicant Information

Owner's name (as it appears on Deed of Trust)

Daytime Phone Home
 Work

Evening Phone Home
 Work

Owner's name (as it appears on Deed of Trust)

Daytime Phone Home
 Work

Evening Phone Home
 Work

Address

Zip Code

(Address - for water service line replacement loan)

<p>Air Quality Loan <i>check your project</i></p> <p><input type="checkbox"/> Radon Mitigation</p> <p><input type="checkbox"/> Wood-burning Unit Upgrade</p> <p>What do you have now? (check one) <input type="checkbox"/> Fireplace <input type="checkbox"/> Wood stove <input type="checkbox"/> Open gas log</p> <p>Your project (check one)</p> <p><input type="checkbox"/> Install certified wood stove/insert <input type="checkbox"/> Install pellet stove</p> <p><input type="checkbox"/> Install gas stove <input type="checkbox"/> Install gas insert <input type="checkbox"/> Remove</p> <p><input type="checkbox"/> Space heat: gas-to-gas efficiency upgrade</p> <p><input type="checkbox"/> Water heat: gas-to-gas efficiency upgrade</p> <p style="text-align: right;">Estimated project cost</p>	<p>\$ _____</p>
<p>Energy Conservation Loan <i>check your project(s)</i></p> <p><input type="checkbox"/> Electric demand controller <input type="checkbox"/> Space heat: electric-to-gas conversion</p> <p><input type="checkbox"/> Insulation and air sealing (\$250-\$750) <input type="checkbox"/> Water heat: electric-to-gas conversion</p> <p><input type="checkbox"/> Insulation (\$751-\$2,300) <input type="checkbox"/> Window/door upgrade</p> <p><input type="checkbox"/> Solar water/space heat <input type="checkbox"/> Whole-house fan</p> <p><input type="checkbox"/> Space heat: electric-to-electric efficiency upgrade <input type="checkbox"/> Whole-house evaporative cooler</p> <p style="text-align: right;">Estimated project cost</p>	<p>\$ _____</p>
<p>Water Conservation Loan <i>check your project</i></p> <p><input type="checkbox"/> Repair, replace or install water service line between curb stop and shut-off valve</p> <p><input type="checkbox"/> Purchase ENERGY STAR® qualified washing machine (for owner occupied residential use within the Fort Collins Utilities service area) *\$50 ENERGY STAR rebate available from Fort Collins Utilities.</p> <p style="text-align: right;">Estimated project cost</p>	<p>\$ _____</p>
<p>Total Estimated Cost of ZILCH Project(s)</p> <p>(Attach written bid[s] and ENERGY SCORE or radon test results, if required)</p>	
<p>\$ _____</p>	

Over →

Applying for your loan

Once you decide on the improvements you want to make:

- Complete an ENERGY SCORE or radon test, if required.
- Obtain one or more bids.
- Submit your completed application, with supporting information.

The loan decision may take up to two weeks. You'll receive a letter noting the approved loan amount and permission to begin work. If the loan is denied, the letter will state the reason for denial.



After loan approval

- Obtain a building permit from Building and Zoning, if needed (most projects require one).
- Complete the project within two months of loan approval.
- Schedule an appointment with Utilities staff to close the loan.
- At closing, be sure to bring receipts and inspection documents. You'll sign a promissory note and/or lien agreement, receive loan coupons and instructions for loan repayment.

Fort Collins Utilities will send the payment to the contractor or service provider 10 to 14 days after loan closing. Customer will be reimbursed for ENERGY STAR washer purchase.

Credit Approval Guidelines

ZILCH loans are available for Fort Collins Utilities customers with good credit:

- no turn-offs for delinquency within the last two years;
- no more than two delinquency notices within the last year,
- no current overdue amounts.

Utility History Release

I (we) certify that I (we) own the residence where ZILCH improvements are to be made.

I (we) hereby authorize the Utilities and Natural Resources Departments to review my (our) utility payment history at this address before and after the date of this improvement. I (we) understand the City will have a lien on my (our) house for loans of \$500 or more and the right to disconnect my (our) utility service if I (we) fail to honor the terms of the loan.

I (we) have read and understand the information contained in the ZILCH brochure.

Fort Collins Utilities Account Number

Applicant signature _____ Date _____

For assistance with an air quality loan, call 221-6600.

For assistance with an energy or water conservation loan, call 221-6394 or 221-6700.

Submit Your Application

In person: 330 S. College Ave. (NE corner of College and Magnolia) or 700 Wood St. (NE corner of Wood and Vine)

By mail: ZILCH Loans, City of Fort Collins Customer Service Division, P.O. Box 580, Fort Collins, CO 80522-0580

Fax: 221-6247

Affidavit - Restrictions on Public Benefits

AFFIDAVIT Pursuant to section 24-76.5-103(4)(b), C.R.S.

I _____, Swear or affirm under penalty of perjury under the laws of the State of Colorado that I am (check one of the following):

- A United States citizen;
- A Legal Permanent Resident of the United States; or
- Otherwise lawfully present in the United States pursuant to Federal law.

I understand that this sworn statement is required by law because I have applied for a public benefit as defined by law. I understand that state law requires me to provide proof that I am lawfully present in the United States prior to receipt of this public benefit. I further acknowledge that making a false, fictitious, or fraudulent statement or representation in this sworn affidavit is punishable under the criminal laws of Colorado as perjury in the second degree under Colorado Revised Statute §18-8-503 and it shall constitute a separate criminal offense each time a public benefit is fraudulently received. If I checked the second or third option above, I understand that my lawful presence in the United States will be verified through the Federal Systematic Alien Verification of Entitlement Program (SAVE Program).

Printed Name

Signature

Date

