

# Zero-Interest Loan Application.

## 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><b>Air Quality Loan</b> <i>check your project(s)</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;"><b>Estimated project cost</b></p>	<p style="text-align: right;">\$ _____</p>
<p><b>Energy Efficiency Loan</b> <i>check your project(s)</i></p> <p><input type="checkbox"/> Insulation and air sealing</p> <p><input type="checkbox"/> Windows</p> <p><input type="checkbox"/> Heating, ventilation and air conditioning (HVAC)</p> <p>Rebates are available from Fort Collins Utilities. Learn more at <a href="http://fcgov.com/HomeEfficiency">fcgov.com/HomeEfficiency</a>.</p> <p style="text-align: right;"><b>Estimated project cost</b></p>	<p style="text-align: right;">\$ _____</p>
<p><b>Water Conservation Loan</b> <i>check your project(s)</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 clothes washer</p> <p>Rebates are available from Fort Collins Utilities. Learn more at <a href="http://fcgov.com/FortCollinsConserves">fcgov.com/FortCollinsConserves</a>.</p> <p style="text-align: right;"><b>Estimated project cost</b></p>	<p style="text-align: right;">\$ _____</p>
<p style="text-align: right;"><b>Total estimated cost of project(s)</b></p> <p style="text-align: center;">(Attach written bid[s] and/or radon test results, if required)</p> <p style="text-align: right;">\$ _____</p>	

# Credit Report Authorization and Utility History Release

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

I (we) hereby authorize the Utilities and Natural Resources Departments to obtain a credit report and review my (our) utility payment history at this address before and after the date of this improvement. I (we) understand the City may disconnect my (our) utility service if I (we) fail to honor the terms of the loan.

\_\_\_\_\_ - \_\_\_\_\_

Fort Collins Utilities Account Number

Applicant signature(s) \_\_\_\_\_ Date \_\_\_\_\_

*If you have been a customer of Fort Collins Utilities for less than two years, please attach a letter of credit from your previous utility provider.*

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## Affidavit - Restrictions on Public Benefits

I \_\_\_\_\_, swear or affirm under penalty of perjury under the laws of the State of Colorado that (check one):

- I am a United States citizen.
- I am not a United States citizen but I am a Permanent Resident of the United States.
- I am not a United States citizen but I am 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. 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.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# Application Instructions

## Applying for Your Loan

Once you decide on the improvements you want to make:

- Complete an audit as part of the Home Efficiency Program for energy efficiency loans, or a radon test for radon mitigation loans.
- Obtain one or more bids and select the one that meets your project goals.
- Submit your completed application, with supporting information.

The loan decision may take up to two weeks. You'll receive a letter indicating the loan decision.

## Credit Approval Guidelines

Two pieces of credit/payment history are used to process your loan request:

1. Payment history with Fort Collins Utilities that indicates:
  - no turn-offs for delinquency within the last two years
  - no more than two delinquency notices within the last year
  - no current overdue amounts
2. A credit score of 650 or above obtained through Equifax will support a successful application.

You will be contacted after your application is received to discuss this information.

## After Loan Approval

- Obtain a building permit from Building and Zoning, if needed (required for most projects).
- Complete the project within two months of loan approval.
- After your project is complete, 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 payment to the contractor or service provider 10 to 14 days after loan closing. You will be reimbursed directly for ENERGY STAR® clothes washer purchases.

## Submit Your Application

### **By mail:**

Zero-Interest Loans

City of Fort Collins Customer Service Division

P.O. Box 580

Fort Collins, CO 80522-0580

**E-mail:** [utilities@fcgov.com](mailto:utilities@fcgov.com)

Fax: (970) 221-6619

**In person:** 117 N. Mason St. (across from parking garage) or 700 Wood St.  
(NE corner of Wood and Vine streets)

For assistance with an air quality loan, call (970) 221-6600. For assistance with an energy or water efficiency loan, call (970) 221-6700.

