**Section 292.20 Purpose and Qualifications**

a) The Office and the Authority will jointly administer this Program to provide zero-interest loans or low-interest loans to finance or reimburse all or a portion of the cost of purchasing an ambulance or ambulances by a not-for-profit emergency medical service or a unit of local government (township fire department, fire protection district or municipal fire department) that provides emergency medical service to a geographic area.

b) The Office will recommend loan awards to the Authority based on equipment needs, financial need, how recently the applicant has received a previous loan under this Program, and the applicant's participation in the National Fire Incident Reporting System (NFIRS). Loan awards will be made by the Authority under its guidelines of creditworthiness (see 74 Ill. Adm. Code 1100.917).

c) Applicants that are required by Section 6 of the Fire Investigation Act [425 ILCS 25/6] to report fires to the Office must also have participated in NFIRS for a minimum of two years immediately prior to the date of the loan application in order to be eligible for a loan under the Program.

d) Fire departments or emergency medical service providers that are for-profit entities are not eligible to apply for a loan under this Program. Units of local government that do not provide emergency medical services are similarly not eligible (e.g., a municipality that contracts for emergency medical services from another municipality or fire district).

(Source: Amended at 39 Ill. Reg. 5797, effective April 7, 2015)