**Section 294.120 Purpose and Eligibility**

a) The Office and the Authority will jointly administer this Program to provide zero-interest loans or low-interest loans to fire departments, the proceeds of which shall be used to finance all or any portion of the costs associated with the construction, rehabilitation, remodeling or expansion of a fire station.

b) The Office will recommend loan awards to the Authority based on building need, 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 1100.1117).

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 that are not governmental bodies, including for-profit entities, non-profit entities, associations or not-for-profit corporations, are not eligible to apply for a loan under this Program. Units of local government that do not operate fire departments or contract for fire suppression from another municipality or fire protection district are similarly not eligible.