



## 104TH GENERAL ASSEMBLY

### State of Illinois

2025 and 2026

SB3018

Introduced 1/28/2026, by Sen. Patrick J. Joyce

#### SYNOPSIS AS INTRODUCED:

20 ILCS 3501/825-80  
20 ILCS 3501/825-81  
20 ILCS 3501/825-85

Amends the Illinois Finance Authority Act. Makes changes concerning the fire truck revolving loan program, the fire station revolving loan program, and the ambulance revolving loan program. Provides that those loans shall be paid out of certain locally held funds established by the Illinois Finance Authority. Provides that loans for the purchase of fire trucks may not exceed \$750,000 per truck. Provides that loans for the purchase of ambulances may not exceed \$350,000 to any fire department, fire protection district, or non-profit ambulance service. Makes other changes.

LRB104 20258 HLH 33709 b

1 AN ACT concerning finance.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Finance Authority Act is amended  
5 by changing Sections 825-80, 825-81, and 825-85 as follows:

6 (20 ILCS 3501/825-80)

7 Sec. 825-80. Fire truck revolving loan program.

8 (a) This Section is a continuation and re-enactment of the  
9 fire truck revolving loan program enacted as Section 3-27 of  
10 the Rural Bond Bank Act by Public Act 93-35, effective June 24,  
11 2003, and repealed by Public Act 93-205, effective January 1,  
12 2004. Under the Rural Bond Bank Act, the program was  
13 administered by the Rural Bond Bank and the State Fire  
14 Marshal.

15 (a-5) For purposes of this Section, "brush truck" means a  
16 pickup chassis with or equipped with a flatbed or a pickup box.  
17 The truck must be rated by the manufacturer as between  
18 three-fourths of a ton and one ton and outfitted with a fire or  
19 rescue apparatus.

20 (b) The Authority and the State Fire Marshal may jointly  
21 administer a fire truck revolving loan program. The program  
22 shall, in instances where sufficient loan funds exist to  
23 permit applications to be accepted, provide zero-interest and

1 low-interest loans for the purchase of fire trucks by a fire  
2 department, a fire protection district, or a township fire  
3 department. For the purchase of brush trucks by a fire  
4 department, a fire protection district, or a township fire  
5 department, the program shall provide loans at a 2% rate of  
6 simple interest per year for a brush truck if both the chassis  
7 and the apparatus are built outside of Illinois, a 1% rate of  
8 simple interest per year for a brush truck if either the  
9 chassis or the apparatus is built in Illinois, or a 0% rate of  
10 interest for a brush truck if both the chassis and the  
11 apparatus are built in Illinois. The Authority shall make  
12 loans based on need, as determined by the State Fire Marshal.

13 (c) The loan funds, ~~subject to appropriation,~~ shall be  
14 paid out of the Illinois Finance Authority Fire Truck  
15 Revolving Loan Fund, a locally held fund established by the  
16 Authority ~~a special fund in the State Treasury.~~ The Fund shall  
17 consist of any moneys transferred ~~or appropriated~~ into the  
18 Fund, as well as all repayments of loans made under the program  
19 ~~and any balance existing in the Fund on the effective date of~~  
20 ~~this Section.~~ The Fund shall be used for loans to fire  
21 departments and fire protection districts to purchase fire  
22 trucks and brush trucks and for no other purpose. All interest  
23 earned on moneys in the Fund shall be deposited into the Fund.  
24 ~~As soon as practical after January 1, 2013 (the effective date~~  
25 ~~of Public Act 97-901), all moneys in the Fire Truck Revolving~~  
26 ~~Loan Fund shall be paid by the State Fire Marshal to the~~

1 ~~Authority, and, on and after that date, all future moneys~~  
2 ~~deposited into the Fire Truck Revolving Loan Fund under this~~  
3 ~~Section shall be paid by the State Fire Marshal to the~~  
4 ~~Authority under the continuing appropriation provision of~~  
5 ~~subsection (c 1) of this Section; provided that the Authority~~  
6 ~~and the State Fire Marshal enter into an intergovernmental~~  
7 ~~agreement to use the moneys transferred to the Authority from~~  
8 ~~the Fund solely for the purposes for which the moneys would~~  
9 ~~otherwise be used under this Section and to set forth~~  
10 ~~procedures to otherwise administer the use of the moneys.~~

11 (c-1) There is hereby appropriated, on a continuing annual  
12 basis in each fiscal year, from the Fire Truck Revolving Loan  
13 Fund, a special fund in the State Treasury, the amount, if any,  
14 of funds received into the Fire Truck Revolving Loan Fund to  
15 the State Fire Marshal for payment to the Authority for the  
16 purposes for which the moneys would otherwise be used under  
17 this Section.

18 (d) A loan for the purchase of fire trucks ~~or brush trucks~~  
19 may not exceed \$750,000 per truck ~~\$350,000~~ to any fire  
20 department or fire protection district. A loan for the  
21 purchase of brush trucks may not exceed \$100,000 per truck.  
22 The repayment period for the loan may not exceed 20 years. The  
23 fire department or fire protection district shall repay each  
24 year at least 5% of the principal amount borrowed or the  
25 remaining balance of the loan, whichever is less. All  
26 repayments of loans shall be deposited into the Illinois

1 Finance Authority Fire Truck Revolving Loan Fund.

2 (e) The Authority and the State Fire Marshal may adopt  
3 rules in accordance with the Illinois Administrative Procedure  
4 Act to administer the program.

5 (f) Notwithstanding the repeal of Section 3-27 of the  
6 Rural Bond Bank Act, all otherwise lawful actions taken on or  
7 after January 1, 2004 and before the effective date of this  
8 Section by any person under the authority originally granted  
9 by that Section 3-27, including without limitation the  
10 granting, acceptance, and repayment of loans for the purchase  
11 of fire trucks, are hereby validated, and the rights and  
12 obligations of all parties to any such loan are hereby  
13 acknowledged and confirmed.

14 (Source: P.A. 97-900, eff. 8-6-12; 97-901, eff. 1-1-13;  
15 98-463, eff. 8-16-13; 98-662, eff. 6-23-14.)

16 (20 ILCS 3501/825-81)

17 Sec. 825-81. Fire station revolving loan program.

18 (a) The Authority and the State Fire Marshal may jointly  
19 administer a fire station revolving loan program. The program  
20 shall, in instances where sufficient loan funds exist to  
21 permit applications to be accepted, provide zero-interest and  
22 low-interest loans for the construction, rehabilitation,  
23 remodeling, or expansion of a fire station or the acquisition  
24 of land for the construction or expansion of a fire station by  
25 a fire department, a fire protection district, or a township

1 fire department. Once the program receives funding, the  
2 Authority shall make loans based on need, as determined by the  
3 State Fire Marshal.

4 (b) The loan funds, ~~subject to appropriation,~~ may be paid  
5 out of the Illinois Finance Authority Fire Station Revolving  
6 Loan Fund, a locally held fund established by the Authority ~~a~~  
7 ~~special fund in the State treasury.~~ The Fund may consist of any  
8 moneys transferred or appropriated into the Fund, as well as  
9 all repayments of loans made under the program. Once the  
10 program receives funding, the Fund may be used for loans to  
11 fire departments and fire protection districts to construct,  
12 rehabilitate, remodel, or expand fire stations or acquire land  
13 for the construction or expansion of fire stations and for no  
14 other purpose. All interest earned on moneys in the Fund shall  
15 be deposited into the Fund. ~~As soon as practical after the~~  
16 ~~effective date of this amendatory Act of the 97th General~~  
17 ~~Assembly, all moneys in the Fire Station Revolving Loan Fund~~  
18 ~~shall be paid by the State Fire Marshal to the Authority, and,~~  
19 ~~on and after the effective date of this amendatory Act of the~~  
20 ~~97th General Assembly, all future moneys deposited into the~~  
21 ~~Fire Station Revolving Loan Fund under this Section shall be~~  
22 ~~paid by the State Fire Marshal to the Authority under the~~  
23 ~~continuing appropriation provision of subsection (b-1) of this~~  
24 ~~Section; provided that the Authority and the State Fire~~  
25 ~~Marshal enter into an intergovernmental agreement to use the~~  
26 ~~moneys paid by the State Fire Marshal to the Authority from the~~

1 ~~Fund solely for the purposes for which the moneys would~~  
2 ~~otherwise be used under this Section and to set forth~~  
3 ~~procedures to otherwise administer the use of the moneys.~~

4 (b-1) There is hereby appropriated, on a continuing annual  
5 basis in each fiscal year, from the Fire Station Revolving  
6 Loan Fund, a special fund in the State Treasury, the amount, if  
7 any, of funds received into the Fire Station Revolving Loan  
8 Fund to the State Fire Marshal for payment to the Authority for  
9 the purposes for which the moneys would otherwise be used  
10 under this Section.

11 (c) A loan under the program may not exceed \$2,000,000 to  
12 any fire department or fire protection district. The repayment  
13 period for the loan may not exceed 25 years. The fire  
14 department or fire protection district shall repay each year  
15 at least 4% of the principal amount borrowed or the remaining  
16 balance of the loan, whichever is less. All repayments of  
17 loans shall be deposited into the Fire Station Revolving Loan  
18 Fund.

19 (d) The Authority and the State Fire Marshal may adopt  
20 rules in accordance with the Illinois Administrative Procedure  
21 Act to administer the program.

22 (Source: P.A. 96-135, eff. 8-7-09; 96-1172, eff. 7-22-10;  
23 97-901, eff. 1-1-13.)

24 (20 ILCS 3501/825-85)

25 Sec. 825-85. Ambulance revolving loan program.

1           (a) The Authority and the State Fire Marshal may jointly  
2 administer an ambulance revolving loan program. The program  
3 shall, in instances where sufficient loan funds exist to  
4 permit applications to be accepted, provide zero-interest and  
5 low-interest loans for the purchase of ambulances by a fire  
6 department, a fire protection district, a township fire  
7 department, or a non-profit ambulance service. The Authority  
8 shall make loans based on need, as determined by the State Fire  
9 Marshal.

10           (b) The loan funds, ~~subject to appropriation,~~ shall be  
11 paid out of the Illinois Finance Authority Ambulance Revolving  
12 Loan Fund, a locally held fund established by the Authority ~~a~~  
13 ~~special fund in the State treasury.~~ The Fund shall consist of  
14 any moneys transferred ~~or appropriated~~ into the Fund, as well  
15 as all repayments of loans made under the program. The Fund  
16 shall be used for loans to fire departments, fire protection  
17 districts, and non-profit ambulance services to purchase  
18 ambulances and for no other purpose. All interest earned on  
19 moneys in the Fund shall be deposited into the Fund. ~~As soon as~~  
20 ~~practical after the effective date of this amendatory Act of~~  
21 ~~the 97th General Assembly, all moneys in the Ambulance~~  
22 ~~Revolving Loan Fund shall be paid by the State Fire Marshal to~~  
23 ~~the Authority, and, on and after the effective date of this~~  
24 ~~amendatory Act of the 97th General Assembly, all future moneys~~  
25 ~~deposited into the Ambulance Revolving Loan Fund under this~~  
26 ~~Section shall be paid by the State Fire Marshal to the~~

1 ~~Authority under the continuing appropriation provision of~~  
2 ~~subsection (b-1) of this Section; provided that the Authority~~  
3 ~~and the State Fire Marshal enter into an intergovernmental~~  
4 ~~agreement to use the moneys transferred to the Authority from~~  
5 ~~the Fund solely for the purposes for which the moneys would~~  
6 ~~otherwise be used under this Section and to set forth~~  
7 ~~procedures to otherwise administer the use of the moneys.~~

8 (b-1) There is hereby appropriated, on a continuing annual  
9 basis in each fiscal year, from the Ambulance Revolving Loan  
10 Fund, a special fund in the State Treasury, the amount, if any,  
11 of funds received into the Ambulance Revolving Loan Fund to  
12 the State Fire Marshal for payment to the Authority for the  
13 purposes for which the moneys would otherwise be used under  
14 this Section.

15 (c) A loan for the purchase of ambulances may not exceed  
16 \$350,000 ~~\$200,000~~ to any fire department, fire protection  
17 district, or non-profit ambulance service. The repayment  
18 period for the loan may not exceed 10 years. The fire  
19 department, fire protection district, or non-profit ambulance  
20 service` shall repay each year at least 5% of the principal  
21 amount borrowed or the remaining balance of the loan,  
22 whichever is less. All repayments of loans shall be deposited  
23 into the Illinois Finance Authority Ambulance Revolving Loan  
24 Fund.

25 (d) The Authority and the State Fire Marshal may adopt  
26 rules in accordance with the Illinois Administrative Procedure

- 1 Act to administer the program.
- 2 (Source: P.A. 100-152, eff. 1-1-18.)