**Section 250.102 Purpose and Objectives**

These Rules are established to accomplish the general purposes of the Illinois Housing Development Act (Ill. Rev. Stat. 1981, ch. 67½, pars. 301 et seq.) and in particular the purchasing and making of loans in accordance with the Program to achieve the following objectives: the provision of funds to finance, at interest rates below those otherwise available, residential mortgage loans for low and moderate income persons and families; the provision of housing to alleviate the shortage of adequate housing in the State for such persons and families that are residents of the State; and the effective participation by lenders in the Program while restricting their financial return to what is necessary and reasonable to induce such participation.