**Section 260.102 Purposes and Objectives**

These Rules are established to accomplish the general purposes of the Illinois Housing Development Act 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 of Illinois for such persons and families that are residents of the State of Illinois; and the effective participation by mortgage lenders in the Program, while restricting their financial return to what is necessary to induce such participation.