pennsylvania
OFFICE OF THE STATE FIRE COMMISSIONER

Fire and Emergency Medical Service Loan Program

Lending Limits and Repayment Terms

(Effective 07/12/2026)

Project	Maximum Loan	Maximum Limit	Payment (per month)
Facility	$750,000 or 50% (whichever is less)	30 Years	$2,772.15
New Aerial Apparatus	$750,000	30 Years	$2,772.15
New Heavy Duty Rescue (GVWR 14,700+ lbs)	$375,000 or 50% (whichever is less)	30 Years	$1,386.07
New Light Duty Rescue	$200,000 or 50% (whichever is less)	20 Years	$1,011.77
New Apparatus*	$375,000 or 50% (whichever is less)	30 Years	$1,386.07
New Ambulance	$200,000 or 50% (whichever is less)	20 Years	$1,011.77
New Watercraft Rescue	$ 75,000 or 50% (whichever is less)	20 Years	$ 379.14
Used Equipment/ Apparatus^	$300,000 or 80% (whichever is less)	20 Years	$1,517.65
Repair/Refurbish+	$150,000 or 80% (whichever is less)	20 Years	$ 758.83
New Equipment	$ 75,000 (Once per 5-year period)	20 Years	$ 379.41

* Includes Pumpers, Tankers, Utility, Special Service Vehicles

^ Includes Apparatus, Aerial Apparatus, Heavy Duty Rescue, and Light Duty Rescue, Watercraft Rescue, Ambulance, and Equipment

+ Includes Remounts

New Apparatus, Ambulance, and Rescue vehicles manufactured or assembled in Pennsylvania may be eligible for an additional $20,000.00 added to the above limits. Certification is required from the manufacturer that 75% of the total cost results from the vehicle being manufactured in Pennsylvania.

Summary by Amount

(Minimum loan is $3,000.00)

Less than $50,000	-	10 Years
Above $50,000 - $300,000	-	20 Years
Above $300,000	-	30 Years

All loans are at 2% interest per annum

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