

# Wilshire Finance Partners Launches ALF FlexBridge™: Fast, Flexible Capital Solutions for Assisted Living Facilities

*New program aims to bridge the financing gap for assisted living facilities facing operational, occupancy, or repositioning challenges.*

IRVINE, CA, UNITED STATES, September 9, 2025 /EINPresswire.com/ -- Wilshire Finance Partners, a leading real estate finance and investment company, today announced the launch of its [ALF FlexBridge™](#) loan program, offering fast and flexible capital solutions for assisted living facilities nationwide.

Designed to meet the unique needs of regional owners and operators of senior housing facilities, ALF FlexBridge™ provides up to 75% loan-to-cost (LTC) with loan sizes under \$10 million and the flexibility to finance opportunistic acquisitions, value-add projects, properties with sub-1.0 debt service coverage ratios (DSCR), and bridge-to-HUD scenarios.

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Our goal is to be more than just a lender, we aim to be a strategic partner who helps owners and operators succeed - not just at closing, but over the life of the investment.”

*Don Pelgrim*

This new program aims to bridge the financing gap for assisted living facilities facing operational, occupancy, or repositioning challenges by delivering speed, certainty, and tailored loan structures that traditional lenders often cannot match.

Addressing the Needs of an Evolving Senior Housing Market

The senior housing industry continues to navigate shifting

market dynamics, including fluctuating occupancy levels, staffing challenges, and rising operating costs. For many regional owners, access to capital is critical - especially when traditional lenders hesitate due to property performance or unique transaction timelines.



"Senior housing is a highly specialized asset class that requires an equally specialized approach to financing," said Don Pelgrim, CEO of Wilshire Finance Partners. "With ALF FlexBridge™, we are giving owners and operators the flexibility they need to solve immediate challenges, capture value-add opportunities, and execute long-term strategies."

Unlike conventional financing, ALF FlexBridge™ loans are designed for speed, closing in weeks, and offering customized structures for properties in transition. Whether borrowers are refinancing maturing debt, acquiring a facility, funding capital improvements, or bridging to long-term HUD financing, the program provides a reliable and responsive solution.

### Key Program Features

- Up to 75% loan-to-cost (LTC)
- Loan sizes up to \$10 million
- Financing available for value-add projects and sub-1.0 DSCR
- Bridge-to-HUD and other permanent financing options
- Expedited closings

### Flexibility Meets Certainty

ALF FlexBridge™ was built on Wilshire's deep experience in senior housing finance and its ability to deliver certainty of execution. The company has developed proprietary underwriting processes that evaluate not just the real estate, but also operational and market factors that impact long-term success.

"Speed matters, but so does certainty," Pelgrim added. "When an owner comes to us, they need to know their financing partner can deliver. Our team has decades of experience, a proven track record, and the agility to get deals done when timing and flexibility are critical."

### Proven Experience in Senior Housing Financing

Wilshire Finance Partners has a long history of structuring loans for senior housing and healthcare-related real estate. This depth of experience allows Wilshire to understand the complexities of assisted living facilities and structure financing accordingly.

Recent transactions illustrate the program's ability to support owners in a variety of situations. In one case, an assisted living facility owner secured ALF FlexBridge™ financing to fund renovations, improve occupancy, and refinance into long-term HUD debt. In another, the program provided acquisition funding for an underperforming property, allowing the new owner to implement a turnaround plan.

### A National Solution with a Local Approach

While ALF FlexBridge™ is available nationwide, Wilshire takes a relationship-driven approach to

every transaction. The company works closely with borrowers, brokers, and other stakeholders to design loan terms that align with each property's operational realities and long-term goals. "Our goal is to be more than just a lender," Pelgrim said. "We aim to be a strategic partner who helps owners and operators succeed - not just at closing, but over the life of the investment."

#### About Wilshire Finance Partners

Founded in 2008 and headquartered in Irvine, California, Wilshire Finance Partners is a privately held real estate finance and investment company specializing in alternative investment strategies and bridge loan solutions. The company's real estate debt funds provide its investors with stable, income-generating investment opportunities backed by real estate, while its lending programs deliver fast, flexible capital to real estate owners and operators.

For more information about ALF FlexBridge™ or to discuss a transaction, contact Wilshire Finance Partners at (866) 575-5070 or [loans@wilshirefp.com](mailto:loans@wilshirefp.com), or visit [www.wilshirefp.com/alf-flexbridge-loans](http://www.wilshirefp.com/alf-flexbridge-loans).

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