2025 Emergency Wildfire Help Loan Program Loans up to $500,000 at 0% interest

What is the 2025 Emergency Wildfire Help Loan Program?

The 2025 Emergency Wildfire Help Loan Program (the Program), administered by the California Health Facilities Financing Authority (CHFFA) within the State Treasurer's Office, offers 0% interest loans to assist eligible non-profit health facilities in the state of California that have been impacted by the 2025 wildfires in Los Angeles, Ventura, and San Bernardino counties (Los Angeles Fires).

Who is eligible?

Entities must be a non-profit 501(c)(3) organization, or a public health facility, that meets the definition of a "health facility" as stated in California Government Code, Section 15432(d). The health facility must be located in the counties of Los Angeles, Ventura and/or San Bernardino and affected by the Los Angeles Fires. The health facility's annual gross revenues cannot exceed $40 million as shown on the most recent audited financial statement (there is no revenue limit for qualifying rural health facilities and district hospitals).

Loan Types and Terms

	Equipment & Furnishings	Property Acquisition, Construction, Remodeling, Renovation, & Improvements
Interest Rate	0%	0%
Loan Amount	$500,000	$500,000
Amortization	Up to 5 years	Up to 20 years
Loan Security	Gross revenue pledge & lien on equipment/furnishings	Gross revenue pledge & lien on real property

Fees & Benefits

- No application fee
- Closing fee: 1% of the loan amount, which may be deducted from the loan proceeds

Required Documentation

- Evidence of real property value or equipment/furnishings value
- Three most recent fiscal years of audited financial statements
    - Must demonstrate fiscal soundness (1.0x debt service coverage ratio in most recent fiscal year)
- Evidence that the borrower has been impacted by the Los Angeles Fires and that loan proceeds will be used for the purpose of addressing the impact
- Provide a copy of organization's board minutes or board resolution approving the application for a 2025 Emergency Wildfire Help Loan Program loan for the project
- Provide a copy of the State of California operating license and/or certification (as applicable) (e.g. Department of Health Service, Social Services, or other authorizing agency), for the facility receiving financing
- IRS 501(c)(3) Determination Letter
- Provide copies of organization's certified Articles of Incorporation and Bylaws and any amendments

Applications are being accepted on a continuous basis
until funding for the Program is exhausted or until December 20, 2025, whichever comes first.

For additional information on eligibility requirements and uses of funds, please visit

- CHFFA's website at https://www.treasurer.ca.gov/chffa/ or
- Contact CHFFA staff at (916) 653-2799 or chffa@treasurer.ca.gov