

WISH PROGRAM COMMUNICATIONS RESOURCES

March 2026

This communications toolkit is designed to help our members announce participation in the 2026 WISH Program, which provides matching downpayment assistance grants for eligible low-income first-time homebuyers.

This communications toolkit includes:

- key messages
- naming convention
- template news release
- logos
- sample social media copy

FHLBank San Francisco plans to issue a news release at the end of March to announce the 2026 WISH Program and will amplify this news with a social media post highlighting availability of matching grants for downpayment and closing costs.

For members planning to distribute a news release or promote the WISH Program on social media, the FHLBank San Francisco's public relations team would be delighted to support promotion of our members participation in the program. If you would like support reviewing your draft press release and/or social media content, referencing descriptive language about the WISH Program, please contact [Chris Hammond, Associate Director, Corporate Communications](#) for assistance with your promotional efforts.

WISH Program Key Messages

- The WISH matching grant program is designed to offer FHLBank San Francisco's member financial institutions an opportunity to support affordable homeownership for first-time homebuyers at or below 80% of the [Department of Urban Housing area median income](#) while achieving their own community investment goals. Since 2000, FHLBank San Francisco has disbursed \$178 million in WISH grant funds that our participating member financial institutions have delivered to 10,000 homebuyers.
- The WISH grant program offers eligible low-income households 4-to-1 matching grants of up to the annual maximum FHFA subsidy limit, which is \$32,837 in 2026, that can be applied to downpayment and closing costs for the purchase of a home. Members will be notified of the total amount of grant funding available for this year's program on or around March 31, 2026.
- WISH Program grants help families and individuals move from renting to owning and can complement or supplement many local, state, and federal homeownership programs and initiatives. WISH Program contributions can include the homebuyer's personal savings, as well as savings from Individual Development Accounts (IDA), Family Self-Sufficiency (FSS) program savings, gift funds, or sweat equity.
- WISH Program grants for eligible first-time homebuyers are delivered directly to homebuyers through participating FHLBank San Francisco members. Grant funds must be reserved and requested by a participating member financial institution.
- Members participating in the WISH Program can request grant funds on a first-come, first-served basis to assist homebuyers who are expected to close or be in escrow on a home purchase by March 31, 2027.
- Annual WISH Program grants will remain available for members to reserve until program funds are exhausted.
- A [list of participating members](#) is also available on the Bank's website for reference by potential homebuyers, housing agencies, and nonprofits that work with first-time homebuyers.

- Information on how members can apply to participate and related program materials for members, such as information about homebuyer eligibility, can be found on FHLBank San Francisco’s [WISH Program page](#). For additional information, please email [Community Investment](#) or call (415) 616-2542.

Logos

FHLBank San Francisco’s logo is available for download and use on the websites of participating members. Access [downloadable formats and usage guidelines](#).

FHLBank San Francisco Naming Conventions

When referencing FHLBank San Francisco, please use the Bank’s full name, **Federal Home Loan Bank of San Francisco**, or the approved shortened version, **FHLBank San Francisco** (please note that there is no “of” in the shortened version).

FHLBank San Francisco Boilerplate Descriptor

About Federal Home Loan Bank of San Francisco

The Federal Home Loan Bank of San Francisco is a member-driven cooperative helping local lenders in Arizona, California, and Nevada build strong communities, create opportunity, and change lives for the better. The tools and resources we provide to our member financial institutions — commercial banks, credit unions, industrial loan companies, savings institutions, insurance companies, and community development financial institutions — propel homeownership, finance quality affordable housing, drive economic vitality, and revitalize whole neighborhoods. Together with our members and other partners, we are making the communities we serve more vibrant and resilient.

Sample Social Media Copy for Participating Members

Facebook or LinkedIn

Are you an aspiring first-time homebuyer saving for a downpayment? If you answered yes, ask us about WISH matching grants! At [\[insert member name\]](#) we are proud to partner with @Federal Home Loan Bank of San Francisco to offer downpayment assistance grants up to \$32,837 for eligible low-income homebuyers.

WISH grants have helped more than 10,000 people achieve the dream of homeownership. [\[insert call to action\]](#) Contact us at [###](#), visit a branch, or visit [\[insert URL\]](#) to learn more today.

X, Instagram, or Threads

Want to buy a home? In partnership with FHLBank San Francisco, we are proud to offer WISH downpayment assistance grants up to \$32,837 to help eligible low-income first-time homebuyers buy a home. Learn more here: [\[insert URL\]](#)

News Release Template

DRAFT – NOT APPROVED FOR RELEASE

[\[Financial Institution\]](#) Teams Up with FHLBank San Francisco to Award Matching Grants up to \$32,837 for First-Time Homebuyers

Participation [in ## Million](#) 2026 WISH Program to Help Low-Income Buyers Access Funds for Downpayment Assistance and Closing Costs [LOCATION](#) – [DATE](#), 2026 – [\[Financial Institution\]](#) is participating in the [Federal Home Loan Bank of San Francisco](#) (FHLBank San Francisco) Workforce Initiative Subsidy for Homeownership (WISH) matching downpayment grant program to help more [\[region\]](#) residents achieve the dream of homeownership.

Through this annual grant program, [Financial institution] will deliver downpayment assistance grants to assist eligible low-income first-time homebuyers in [region] with up to the annual maximum FHFA subsidy limit, which is \$32,837 in 2026. A total of \$## million allocated to the 2026 WISH Program will be available until all the funds are exhausted.

FHLBank San Francisco’s WISH grant program was created to help families and individuals overcome the most significant barriers to homeownership and build wealth. This will be the [number of years] that [Financial Institution] has participated in the program and has funded more than [\$ amount] in WISH matching grants, assisting more than [number] homebuyers.

“...QUOTE HERE...” said [Financial Institution Representative]. “CONTINUE QUOTE HERE...”

FHLBank San Francisco’s WISH program offers eligible low-income households \$4-to-\$1 matching grants of up to the annual maximum FHFA subsidy limit, which is \$32,837 in 2026, that can be applied to downpayment and closing costs for the purchase of a first home. The grants, available on a first-come, first-served basis, are intended for families and individuals who are ready to make the transition from renting to owning, and the grants can be paired with local, state, and federal homeownership programs and initiatives.

“Working with our members, including (INSERT MEMBER FINANCIAL INSTITUTION), our WISH grants are proven to help hard-working people and families open their doors to homeownership,” said Tom Dapice, community investment officer with FHLBank San Francisco. “Homeownership is a key pathway to unlock opportunity to build generational wealth, yet far too many lower-income families and individuals are simply unable to save up enough funds for downpayment and closing costs to buy a home of their own. That’s where a WISH grant can bridge the gap to homeownership.”

Potential homebuyers interested in this program should contact [Financial Institution] or visit [Website Link] to apply.

About Financial Institution

Financial institution boilerplate

About the Federal Home Loan Bank of San Francisco

The Federal Home Loan Bank of San Francisco is a member-driven cooperative helping local lenders in Arizona, California, and Nevada build strong communities, create opportunity, and change lives for the better. The tools and resources we provide to our member financial institutions — commercial banks, credit unions, industrial loan companies, savings institutions, insurance companies, and community development financial institutions — propel homeownership, finance quality affordable housing, drive economic vitality, and revitalize whole neighborhoods. Together with our members and other partners, we are making the communities we serve more vibrant and resilient.

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