

# FHLBank San Francisco

Middle-Income Downpayment Assistance (MDPA) Program  
2026 Webinar

FHLBank  
San Francisco

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# Key Changes to Round 2 of the 2026 MDPA Program

Updated September 2026

- In response to feedback and continued demand, each member can now reserve a maximum of \$400,000 per program year, which is up from \$200,000. Participating members that met the \$400,000 annual limit in Round 1 are not eligible to reserve grant funds in Round 2.

# Key Changes to Round 2 of the 2026 MDPA Program

Updated August 2026

- The Bank's Board of Directors approved an additional \$2 million in voluntary funding. This increases the total 2026 program allocation to \$13 million and raises Round 2 funding from \$3 million to \$5 million.
- The maximum grant amount will now be \$40,000 per homebuyer, down from \$50,000, in an effort to help more homebuyers overall. As usual, eligible homebuyers who contribute a minimum of \$10,000 toward their downpayment may qualify for a grant of up to \$40,000 that can be used for downpayment and closing costs.
- To support broader member participation, each member may now reserve a maximum of \$200,000 per program year, which is down from \$1 million. Participating members that met the \$200,000 limit in Round 1 are not eligible to reserve grant funds in Round 2.

# Announcement

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MDPA webinars are open to Bank members and representatives of community organizations only. These events are not appropriate for homebuyers or the general public.

# Agenda

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1. Introduction to FHLBank San Francisco
2. MDPA Program Summary
3. Program Participation
4. Income Eligibility
5. Disbursement Process
6. Request for Disbursement
7. Helpful Reminders
8. Frequently Asked Questions

# Introduction

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# The FHLBank System History

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- Chartered by Congress in 1932 as a funding resource for home mortgage lenders
- Lending institutions use FHLBanks to finance housing and economic development in their local communities
- 11 FHLBanks nationwide
- Regulated by the Federal Housing Finance Agency

# The FHLBank of San Francisco

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- Owned by member financial institutions headquartered in Arizona, California, and Nevada
- Members include commercial banks, saving institutions, credit unions, insurance companies, and non-depository CDFIs

# Programs/Activities/Products

Bank's public service mission is to create a range of products and services to benefit its members and the communities they serve



# MDPA Program Summary

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# Middle-Income Downpayment Assistance (MDPA)

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- FHLBank San Francisco offers several voluntary programs to further address community development needs in its district
- MDPA is a downpayment and closing cost assistance matching grant program
- In 2023, FHLBank San Francisco launched one of the first downpayment assistance programs for middle-income homebuyers in the FHLB system
- Since 2023, FHLBank San Francisco has contributed \$40 million through our participating member institutions to assist 818 first-time homebuyers purchase a home

# Middle-Income Downpayment Assistance (MDPA)

- The Board approved an allocation of \$11 million for the 2026 MDPA Program
  - \$1 million cap per member
  - Grant funding will be released in two rounds
    - In the first round, \$8 million will be available for members to reserve for eligible homebuyers. The remaining \$3 million will be released during a second round later this year.
    - Members need only sign up once to participate in either round for the 2026 year

NEW!

# Middle-Income Downpayment Assistance (MDPA)

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- MDPA grants disbursed to members on a reimbursement basis
- Funds are first-come, first-served until program funds exhausted

# Middle-Income Downpayment Assistance (MDPA)

- Provides matching grants to qualified first-time homebuyers
- Minimum homebuyer contribution of \$10,000 for a grant of up to \$50,000
  - May be household savings or gift funds
  - Other grants or credits/concessions from a party of the transaction are *not* considered homebuyer contribution
- Participant is a first-time homebuyer according to FHLBSF definition
- Restricted to households earning between 80.01% and 140% AMI (Area Median Income) based on the purchase property address
- Must complete a homebuyer counseling program provided by an experienced organization
- Purchase an eligible property as their primary residence in Arizona, California, or Nevada

# Middle-Income Downpayment Assistance (MDPA) and FHA Borrowers

NEW!

- Homebuyers who are eligible to receive a grant through the Bank's Workforce Initiative Subsidy for Homeownership (WISH) Program but who have been unable to obtain a Federal Housing Administration (FHA) mortgage loan due to the Bank's WISH Program requirements, and who have household income at or below 80% AMI, are eligible to apply for a MDPA grant
- FHA borrowers who are able to use the WISH Program **must** use the WISH Program. Only those homebuyers who are unable to obtain an FHA mortgage loan with the WISH Program are eligible to apply for the MDPA Program
- Final Closing Disclosure must verify the Loan Type as FHA, and
- Must be submitted alongside documentation such as an adverse action notice verifying that the homebuyer was previously denied an FHA mortgage loan due to WISH Program requirements
- All other program requirements remain in place

# Program Participation

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# Participation

- Only [Member Institutions](#) of FHLBank San Francisco, in good standing, may participate
- Member financial institutions can sign up to participate in the program prior to the official program launch – enabling participating members to begin reserving funds as soon as the program launches 
- Submit [Secure Portal Workspace Set-Up Request](#) to [MDPA@fhlbsf.com](mailto:MDPA@fhlbsf.com)

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## Middle-Income Downpayment Assistance



### Middle-Income Downpayment Assistance Resources

**MDPA Participation**

FHLBank San Francisco members participating in our 2026 Middle-Income Downpayment Assistance Program.

[Participation Details →](#)

**MDPA Disbursement**

FHLBank San Francisco renewed the Middle-Income Downpayment Assistance matching grant program with a \$11 million allocation in 2026.

[Disbursement Details →](#)

**Forms & Documents**

You can view and download all forms and documents related to the Middle-Income Downpayment Assistance (MDPA) program.

[More Details →](#)

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## Middle-Income Downpayment Assistance Forms & Documents

You can view and download all forms and documents related to the Middle-Income Downpayment Assistance (MDPA) program.

**Portal Workspace** [DOWNLOAD ALL](#)

The Bank must create a secure online workspace for members to submit MDPA program documentation.

**Portal User Agreement** [VIEW PDF](#)

Members and sponsors must review the agreement prior to requesting a workspace.

**Secure Portal Workspace Set-up Request** [VIEW PDF](#)

Members must complete and email the request form to the Bank at [outreach@fhlbsf.com](mailto:outreach@fhlbsf.com) to participate. Each workspace user will then receive an email with instructions and a link to the Blackberry Workspace.

**How to Upload MDPA Documents** [VIEW PDF](#)

Detailed instructions on uploading documents to the workspace.

**Disbursement** [DOWNLOAD ALL](#)

**How to Determine 100% HUD Area Median Income (AMI) limits** [VIEW PDF](#)

Guidance on how to determine 100% HUD Area Median Income (AMI) limits

**MDPA Program Certification and Disbursement Request – Attachment 1** [DOWNLOAD EXCEL](#)

Submit this form as part of request for disbursement of funds.

**Example of Household Income Qualification** [VIEW PDF](#)

**MDPA Disbursement Flowchart** [VIEW PDF](#)

High-level overview of the disbursement process.

**MDPA Program Certification and Disbursement Request** [VIEW PDF](#)

Submit this form as part of request for disbursement of funds.

# Income Eligibility

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Member determines household income eligibility threshold

# Determining Area Median Income (AMI)

Area Median Income is determined by 3 factors:

1. Metropolitan Statistical Area (MSA) of purchase property address. Use <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx> to determine MSA
2. Number of people in household
3. Year – Use most recent year's income limits from HUD's website: <http://www.huduser.gov/portal/datasets/il.html>
  - 2025: released 4/1/2025
  - 2026: expected in Spring 2026

# HUD Income Limits Example

STATE: CALIFORNIA

-----FY2025 S E C T I O N 8 I N C O M E L I M I T S-----

| PROGRAM                                      |                 |  | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|----------------------------------------------|-----------------|--|----------|----------|----------|----------|----------|----------|----------|----------|
| Oxnard-Thousand Oaks-Ventura, CA MSA         |                 |  |          |          |          |          |          |          |          |          |
| FY 2025 MFI: \$131,300                       | EXTR LOW INCOME |  | 31450    | 35950    | 40450    | 44900    | 48500    | 52100    | 55700    | 59300    |
|                                              | VERY LOW INCOME |  | 52400    | 59900    | 67400    | 74850    | 80850    | 86850    | 92850    | 98850    |
|                                              | LOW-INCOME      |  | 83850    | 95800    | 107800   | 119750   | 129350   | 138950   | 148500   | 158100   |
| Redding, CA MSA                              |                 |  |          |          |          |          |          |          |          |          |
| FY 2025 MFI: \$101,800                       | EXTR LOW INCOME |  | 20450    | 23400    | 26650    | 32150    | 37650    | 43150    | 48650    | 54150    |
|                                              | VERY LOW INCOME |  | 34050    | 38900    | 43800    | 48650    | 52550    | 56450    | 60350    | 64250    |
|                                              | LOW-INCOME      |  | 54500    | 62300    | 70100    | 77850    | 84100    | 90350    | 96550    | 102800   |
| Riverside-San Bernardino-Ontario, CA MSA     |                 |  |          |          |          |          |          |          |          |          |
| FY 2025 MFI: \$103,900                       | EXTR LOW INCOME |  | 23500    | 26850    | 30200    | 33550    | 37650    | 43150    | 48650    | 54150    |
|                                              | VERY LOW INCOME |  | 39200    | 44750    | 50350    | 55950    | 60450    | 64900    | 69400    | 73850    |
|                                              | LOW-INCOME      |  | 62650    | 71600    | 80550    | 89500    | 96700    | 103850   | 111000   | 118150   |
| Sacramento-Roseville-Folsom, CA MSA          |                 |  |          |          |          |          |          |          |          |          |
| Sacramento--Roseville--Arden-Arcade, CA HMFA |                 |  |          |          |          |          |          |          |          |          |
| FY 2025 MFI: \$120,800                       | EXTR LOW INCOME |  | 27050    | 30900    | 34750    | 38600    | 41700    | 44800    | 48650    | 54150    |
|                                              | VERY LOW INCOME |  | 45050    | 51450    | 57900    | 64300    | 69450    | 74600    | 79750    | 84900    |
|                                              | LOW-INCOME      |  | 72050    | 82350    | 92650    | 102900   | 111150   | 119400   | 127600   | 135850   |

100% HUD AMI Calculation:

$$\text{\$64,300} \times 2 = \text{\$128,600}$$

"Very Low Income" limit is 50% AMI

100% AMI

# Example of Household Income Qualification

## Fannie Mae Form 1008:

| III. Underwriting Information            |             |                                      |              |
|------------------------------------------|-------------|--------------------------------------|--------------|
| Underwriter's Name<br>J. Smith           |             | Appraiser's Name/License #<br>000-00 |              |
| <b>Stable Monthly Income</b>             |             |                                      |              |
|                                          | Borrower    | Co-Borrower                          | Total        |
| Base Income                              | \$ 8,500.00 | \$ 3,050.00                          | \$ 11,550.00 |
| Other Income                             | \$ 0.00     | \$ 0.00                              | \$ 0.00      |
| Positive Cash Flow<br>(subject property) | \$ 0.00     | \$ 0.00                              | \$ 0.00      |
| Total Income                             | \$ 8,500.00 | \$ 3,050.00                          | \$ 11,550.00 |

$$\$11,550 \times 12 = \$138,600.00$$

## CDR Attachment 1 Form:

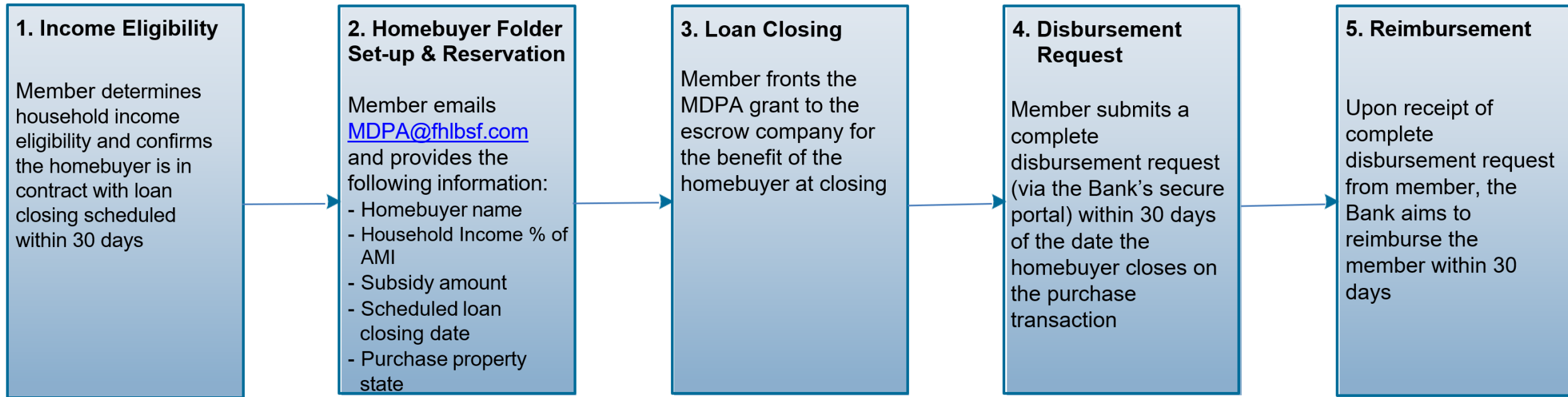
| Income Qualification                                                                                                                                |                                         | Back to Top ^ |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|---------------|
| Status: Complete                                                                                                                                    |                                         |               |
| MSA Name of Purchase Property                                                                                                                       | Sacramento - Roseville - Arden - Arcade | ✓             |
| Year of Income Qualification (Year should be the HUD FY Income Limits)                                                                              | 2025                                    | ✓             |
| Household Size                                                                                                                                      | 4                                       | ✓             |
| HUD 100% AMI Limit of Purchase Property Adjusted for Household Size                                                                                 | \$128,600.00                            | ✓             |
| Household Annual Income ("Total Income" from Fannie Mae Form 1008 or equivalent)                                                                    | \$138,600.00                            | ✓             |
| Household's Income as Percentage of AMI (Must be between 80.01% and 140%.<br>Households earning 80% or below are eligible IF obtaining an FHA loan) | 107.78%                                 | ✓             |

The form will automatically calculate the household's income as a percentage of AMI.

# Disbursement Process

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# The 5-Step Disbursement Process



# Homebuyer Folder Set-up & Funds Reservation

- First-come, first-served
- Until funds in the program year are exhausted
- Only participating member institutions may request funds and a homebuyer folder
- Homebuyer must be
  - Income-qualified
  - In contract with closing scheduled within 30 days
- Request via email to [MDPA@fhlsf.com](mailto:MDPA@fhlsf.com)
  - Homebuyer Name
  - Household Income % of AMI
  - Subsidy Amount (Maximum \$50,000 per household)
  - Scheduled Loan Closing Date
  - Purchase Property State (Must be AZ, CA, or NV)
- Notify us if escrow is cancelled or substantially delayed

# Request for Disbursement

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Member submits households' disbursement documentation after each individual household closes escrow

# Disbursement Request

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1. Certification and Disbursement Request (CDR)
2. CDR Attachment 1
3. Homebuyer Counseling Certificate
4. Mortgage Lender's Fannie Mae 1008 (or equivalent)
5. Final Closing Disclosure showing the MDPA grant

- Certification of all program requirements
- Purchase property must be in Arizona, California, or Nevada
- Form must be signed by homebuyer and an authorized signer of member institution
- [MDPA Program CDR](#)

|                                                                                                                                                                                                                                                   |                  |          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------|
| <b>Authorization</b>                                                                                                                                                                                                                              |                  |          |
| The member hereby represents and warrants that the Member has disbursed the Grant to the Homebuyer and has provided evidence of the disbursement to the Bank. The Member hereby requests that the Bank reimburse the Member for the Grant amount. |                  |          |
| <b>Member Institution Information</b>                                                                                                                                                                                                             |                  |          |
| Member Institution Contact                                                                                                                                                                                                                        | Title            |          |
| Address                                                                                                                                                                                                                                           |                  |          |
| City                                                                                                                                                                                                                                              | State            | ZIP Code |
| Email Address                                                                                                                                                                                                                                     | Telephone Number |          |
| <b>Member Authorization</b>                                                                                                                                                                                                                       |                  |          |
| Name                                                                                                                                                                                                                                              | Title            |          |
| Authorized Signature                                                                                                                                                                                                                              | Date Authorized  |          |
| <i>This form must be signed in accordance with the Member's authorizations on file with the Bank.</i>                                                                                                                                             |                  |          |
| <b>Homebuyer Authorization</b>                                                                                                                                                                                                                    |                  |          |
| Name                                                                                                                                                                                                                                              |                  |          |
| Signature                                                                                                                                                                                                                                         | Date Authorized  |          |

# CDR Attachment 1

- [MDPA Program Attachment 1](#)
- Excel form (Version 4.0.3, Updated 02/26)
  - 100% complete prior to submission
- Summary of disbursement transaction
  - Information provided should be consistent with documentation



MDPA Program | Certification and Disbursement Request Attachment 1

% Complete (Required Fields) 0%

MDPA Program

Instructions

In addition to completing this form, please include the following documentation with your submission:

- Fannie Mae Uniform Underwriting and Transmittal Summary (Form 1008) or equivalent
- Final Closing Disclosure
- Certificate of completion of homebuyer counseling program

Disbursement requests must be received by the Bank within thirty (30) days of the date that the homebuyer closes on the purchase transaction. Any outstanding documentation for the submitted disbursement request must be received by the Bank within sixty (60) days from the date the Bank receives the disbursement request. If the member does not comply with these deadlines, the Bank reserves the right to decline the reimbursement of subsidy to the member.

Input Field Legend

Required ⓘ

Valid Entry ✓

Invalid Entry ✖

No Entry Required

Table of Contents

| Section                                        | Progress    | Section                                                | Progress    |
|------------------------------------------------|-------------|--------------------------------------------------------|-------------|
| I. <a href="#">Homebuyer Information</a>       | Not Started | IV. <a href="#">Mortgage Information</a>               | Not Started |
| II. <a href="#">Income Qualification</a>       | Not Started | V. <a href="#">Other Grants or Mortgage Assistance</a> | Not Started |
| III. <a href="#">Purchase Property Address</a> | Not Started |                                                        |             |

Homebuyer Information

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Status: Not Started

Homebuyer First Name

Middle Name

Last Name

Second Homebuyer First Name

Middle Name

Last Name

Homebuyer Contribution (\$10,000 minimum required):

| Source of Contribution | Contribution Amount |
|------------------------|---------------------|
|                        |                     |
|                        |                     |
|                        |                     |

Total Homebuyer Contribution

MDPA Subsidy Requested<sup>1</sup>

<sup>1</sup> Funds may be used only for downpayment and/or reasonable and customary closing costs. MDPA subsidy requested cannot exceed \$50,000 for each homebuyer.

# Homebuyer Counseling

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- Must complete counseling prior to loan closing
- Experienced Organization
  - [National Industry Standards for Homeownership Education and Counseling](#)
- A valid certificate of completion is required

# Fannie Mae Form 1008 (or equivalent)

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- Members must verify the following:
  - Occupancy status is Primary Residence
  - Household's income eligibility
  - Transaction is affordable and sustainable based on the HTI and DTI ratios

# Final Closing Disclosure Form

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- Must show:
  - Homebuyer contribution (at least \$10,000)
  - Customary and reasonable closing costs
  - Evidence of MDPA subsidy delivery
  - Cash-back to homebuyer cannot be excessive

# Time Limits for Document Submission

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- Disbursement requests must be received by the Bank within 30 days of the homebuyer's loan closing
- Any deficiency in documentation must be cured by the member within 60 days from the date the Bank receives the disbursement request
- If the member does not comply with these deadlines, the Bank reserves the right to decline the reimbursement of the MDPA grant to the member

# Document Submission

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- Program documents must be submitted electronically via the Bank's secure portal
- All Personal Identifying Information must be redacted, such as:
  - Social Security Numbers (only first five digits)
  - Bank Account Numbers

# Document Submission

- Instructions on [How to Upload MDPA Documents](#) to secure portal available on our website

FHLBank  
San Francisco

How to Upload MDPA Documents

MDPA Program documents will only be accepted if they are successfully uploaded to a workspace on the Bank's secure portal. The Bank must create a workspace for your reservation of funds, and portal users of that workspace must also be designated and authenticated before you can upload any documents.

Submit a [Secure Portal Workspace Set-up Request Form](#) for your MDPA reservation and request for funds.

**To successfully upload documents and avoid rejection/resubmission:**

- **Redact or exclude** personal identifying information such as:
  - First five digits of social security numbers or financial account numbers
  - Complete driver's license number or other identifying information
  - Any medical records or information
- **Upload a single file** to each folder.
  - Combine multiple documents into one PDF file as needed.
  - Attachment to the Certification and Disbursement Request eForm should be uploaded in Excel file format. The rest of the documents should be uploaded in PDF file format.
  - Re-uploading files into folders will overwrite previously uploaded documents.
- **Upload documents** to the appropriate subfolder
  - Do not rename, move, or delete folders
- **Signed documents** should be scanned and uploaded as a PDF

**Reservation Workspaces**

You may initiate the disbursement request process, if the homebuyer has opened escrow with scheduled loan closing within 30 days, by providing the following information via [email](#):

- Homebuyer name
- Household income % of AMI
- Subsidy amount
- Scheduled loan closing date
- Purchase property state

The Bank will notify you when a folder has been created for the homebuyer in the reservation workspace.

The homebuyer's folder contains the following subfolders required for disbursement:

1. Certification and Disbursement Request
2. Certification and Disbursement Request Attachment 1 (upload in Excel format)
3. Final Closing Disclosure<sup>1</sup>
4. Fannie Mae Form 1008 (or equivalent)
5. Homebuyer Counseling Certificate

Upload a single PDF document to the appropriate folder, combining multiple documents into one PDF file as needed. Upload Attachment 1 in Excel format only.

When the files have successfully been uploaded, notify the Bank by [email](#). The Bank will confirm receipt of your documents.

If a document fails to meet the Bank's guidelines, listed above, you will receive instructions for resubmission.

For questions, please email [MDPA@fhbsf.com](mailto:MDPA@fhbsf.com) or call 415-616-2542 or visit [fhbsf.com](http://fhbsf.com).

<sup>1</sup> Homebuyers who are eligible to receive a grant through the Bank's Workforce Initiative Subsidy for Homeownership (WISH) Program but who are unable to obtain a Federal Housing Administration (FHA) mortgage loan due to the Bank's WISH Program requirements and who have household income at or below 80.00% AMI are eligible to apply for an MDPA grant. The Final Closing Disclosure must verify the Loan Type as FHA and must be submitted alongside documentation verifying the homebuyer was previously denied an FHA mortgage loan due to WISH Program requirements (e.g. adverse action notice).

# Funds Disbursement

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- The Bank targets reimbursement to the member within 30 days of receiving a full and complete disbursement package
- Members will receive notification of the approved MDPA disbursement via email
- The Bank disburses the grant funds to the Member's Settlement Transaction Account (STA)

# Helpful Reminders

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# Helpful Reminders

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- 1. Homebuyer Folder Set-up/Funds Reservations:** First-come, first-served; Household must be income-qualified and in contract with loan closing scheduled within 30 days
- 2. Disbursement Requests:** Complete and satisfactory packet must be received within 30 days of loan closing
- 3. Income Eligibility:** Household income must be between 80.01%-140% AMI
  - MSA based on purchase property address
- 4. Cash back:** Cannot be excessive

**5. Non-Arm's Length Transactions:** Are ineligible for the MDPA Program

**6. Certification & Disbursement Request Form:** Homebuyer signature is required

**7. FHA Borrowers earning 80% AMI or below:** FHA borrowers who are able to use the WISH Program must use the WISH Program. Only those homebuyers who are unable to obtain an FHA mortgage loan with the WISH Program are eligible to apply for the MDPA Program

# Frequently Asked Questions

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- 1. How do you calculate a homebuyer's income?** The Bank relies on income as reported on the Fannie Mae 1008 form. Members should use the income as reported on the Fannie Mae 1008 form to determine income eligibility. In general, no additional backup documentation is required to the Bank to verify.
- 2. Are non-occupying co-borrowers allowed in MDPA?** Transactions with non-occupying co-borrowers are not eligible for MDPA grant funds.
- 3. How do you verify household members?** The number of household members is reported by the member on the CDR Attachment 1. Non-borrowers who currently live with the borrower and who will live in the home being purchased (such as a parent) should be factored into the household size. Members can determine how to verify the number of household members reported on CDR Attachment 1.

4. **Are there retention requirements for MDPA?** There are no retention requirements for this program.
5. **What is the maximum HTI/DTI allowable?** We do not have a benchmark, but the transaction must be affordable and sustainable. The member can include any relevant notes in the Underwriter Comments section on the Fannie Mae 1008 form.
6. **Are there any underwriting requirements?** Aside from requiring the first mortgage to be affordable, sustainable, and reasonable, we do not usually have other specific requirements on the first mortgage loan. Member financial institutions do not need to originate the mortgage loan to participate in the program.

7. **Is manufactured housing eligible for MDPA?** Our [website](#) includes information on the types of properties eligible for the program. Manufactured housing is allowed, but it must be affixed to a foundation (it must be real property).
8. **Could the homebuyer contribution include sweat equity?** We have no objection to self-help transactions in the program, however sweat equity does not count as homebuyer contribution.
9. **What documents require the homebuyer's signature?** Only the Certification & Disbursement Request form requires the homebuyer's signature. We do not require a homebuyer signature on the Final Closing Disclosure.

- 10. Must all co-borrowers be first-time homebuyers, or does only the primary borrower need to be a first-time homebuyer?** All borrowers must be first-time homebuyers, as defined by HUD, to be eligible for MDPA grant funds.
- 11. How will members know if funds are still available for the program?** Once the program opens, the Bank plans to begin sending a weekly email to all currently participating members.
- 12. Which homebuyer counseling/education program is acceptable?** Homebuyers are required to complete a homebuyer counseling/education program offered by an experienced organization. Homebuyer education programs offered by HUD-approved housing counseling agencies are acceptable, as are online programs such as HomeView, Framework and CreditSmart.

# Contact Info

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Community Investment  
(415) 616-2542  
[MDPA@fhlbsf.com](mailto:MDPA@fhlbsf.com)

If you're a homebuyer looking to apply for MDPA, please contact one of our [participating member institutions](#) regarding program eligibility and any questions. FHLBank San Francisco provides MDPA grants only through our participating member institutions.

Thank you.

