MIDDLE-INCOME DOWNPAYMENT ASSISTANCE PROGRAM COMMUNICATIONS TOOLKIT

September 2026

This communications toolkit is designed to help our members announce their participation in our 2026 Middle-Income Downpayment Assistance Program, which provides, in partnership with participating members, matching downpayment assistance grants of up to $40,000 for eligible middle-income first-time homebuyers.

This communications toolkit includes:

- Key messages
- Logos
- Sample social media copy
- FHLBank San Francisco naming convention

Members planning to promote their participation in our Middle-Income Downpayment Assistance (MDPA) Program on social media, are welcome to contact FHLBank San Francisco's public relations team for support, including a review of content or providing descriptive language about the MDPA Program. Please contact Chris Hammond, Associate Director, Corporate Communications for assistance.

Middle-Income Downpayment Assistance Program Key Messages

- The Federal Home Loan Bank of San Francisco renewed its Middle-Income Downpayment Assistance Program now with a $13 million allocation for 2026. Intended to provide an innovative solution that opens more doors to homeownership, the program opened participation to its members on February 25, 2026, and released funding in two rounds during the 2026 program year. The first round of funding opened on March 9th with $8 million, and the second round of funding opened on September 1st with $5 million in available funding.
- The 2026 Middle-Income Downpayment Assistance Program offers matching grants of up to $40,000, delivered by participating member financial institutions, to eligible middle-income individuals and families earning just over 80% up to 140% of the area median income (AMI) in Arizona, California, and Nevada.
- The grant can be used toward downpayment and closing costs and can be combined with local, state, and federal financial assistance programs to help middle-income families and individuals purchase their own home.
- Member requests for grants are processed on a first-come, first-served basis until the $13 million allocation is fully exhausted. Members who wish to participate must submit a Secure Portal Workspace Set-Up Request form. Members only need to sign up once in 2026 to participate in either round.
- Since the program first launched in 2023, FHLBank San Francisco has provided a total of $48 million in Middle-Income Downpayment Assistance Program funding. The program has assisted 978 individuals and families.
- For more information, please contact our Community Investment team by sending an email to MDPA@fhlbsf.com or call us at (415) 616-2542.

Storytelling Tactics

FHLBank San Francisco can partner with our member financial institution on storytelling opportunities, including by:

- Assisting members who would like to issue a news release to announce their participation in the 2026 Middle-Income Downpayment Assistance Program.

- Posting a social media post on our LinkedIn page that can be reshared on the member's social media channels.
- Partnering with you to create a photo/video capturing a key presentation ceremony or featuring a happy homeowner telling their success story that can be co-published on websites and YouTube channels and shared on social platforms.

Sample Social Media Copy

Facebook or LinkedIn

[insert member name] partnered with @Federal Home Loan Bank of San Francisco to deliver Middle-Income Downpayment Assistance grants of up to $40,000 to help families and individuals who earn just over 80% up to 140% of the area median income purchase a home of their own.

[insert member name] awarded ## grants to support vital members of our communities – such as health care workers, firefighters, teachers, and other civil servants – who may struggle to save enough for a downpayment to buy a home. We're proud to deliver these funds to our [customers/members]. Contact us at ###, stop by a branch, or visit [insert URL] to learn more about how we can help you reach your #homeownership goal.

X, Instagram, or Threads

We're proud to partner with FHLBank San Francisco to award ## of Middle-Income Downpayment #grants of up to $40,000 to help hard-working families and individuals achieve #homeownership. Learn more: [insert URL]

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, the **Federal Home Loan Bank of San Francisco**, or the approved shortened logo version, **FHLBank San Francisco** (please note that FHLB is not an approved acronym and the words "the" or "of" should not be included 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.