

FHLBank San Francisco

WISH
2026 Webinar

FHLBank
San Francisco

Announcement

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

Agenda

1. Introduction to FHLBank San Francisco
2. WISH Program Summary
3. Application and Program Participation
4. Income Eligibility & Enrollment (Case Study)
5. Funds Reservation
6. Loan Closing
7. Request for Disbursement
8. Helpful Reminders

Introduction

The FHLBank System History

- 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

- 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



Affordable Housing Program

- A percentage of AHP allocation funds the Set-Aside (WISH) program each year
- WISH program is a downpayment and closing cost assistance matching grant program
- WISH program allocation is typically announced in late March each year

WISH Program Summary

Workforce Initiative Subsidy for Homeownership (WISH)

- Provides matching grants to qualified first-time homebuyers
- 4:1 match on homebuyer contribution up to annual maximum [FHFA subsidy limit](#), which is \$32,837 in 2026
 - Example: WISH Subsidy: **\$32,000**; Required homebuyer contribution: **\$8,000**
 - May be household savings, including IDA or FSS savings, gift funds, or sweat equity
 - 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 at or below 80% AMI (Area Median Income)
- Must complete a homebuyer counseling program provided by an experienced organization
- 5-year retention period

FHLBank San Francisco

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WISH Program for First-Time Homebuyers

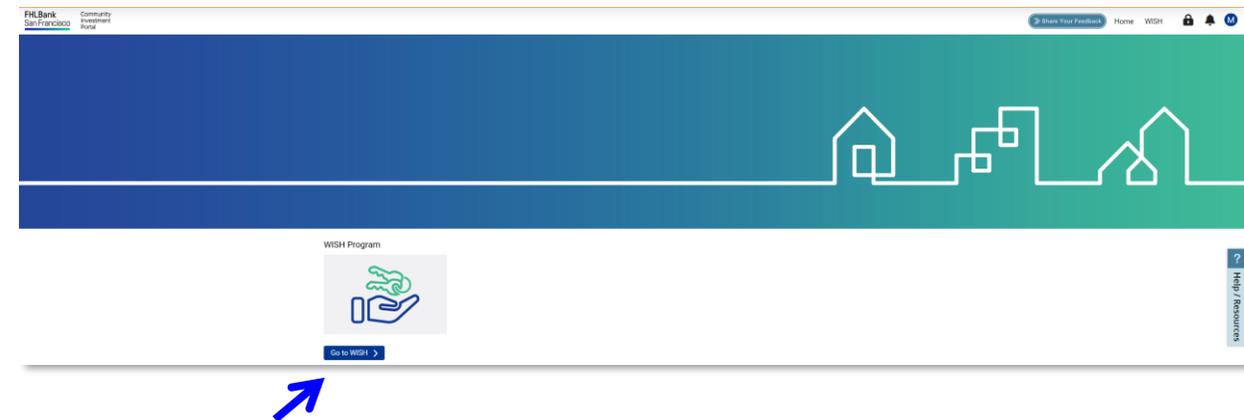
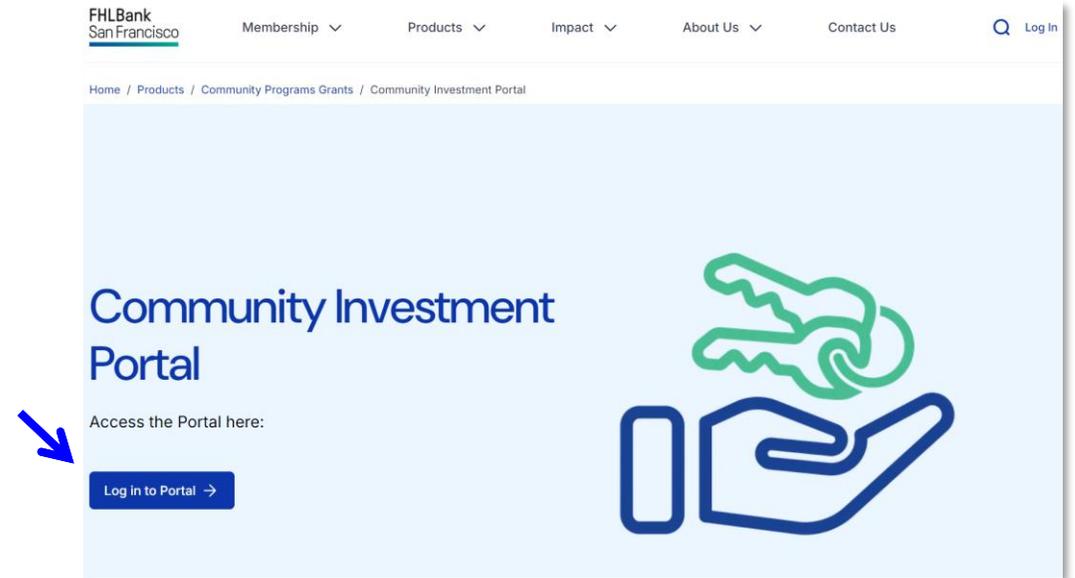


WISH Program for First-Time Homebuyers

Homeownership continues to be a big part of the American dream. For low- to moderate-income individuals and families, the journey to becoming a homebuyer takes an extraordinary amount of hard work, thrift, and

Access WISH: Community Investment Portal

- Members can access the WISH Program through the Community Investment Portal, a web-based platform designed to:
 - Easily complete and submit forms
 - View, track, and submit requests
 - Communicate directly with the Bank
- Access instructions and forms are available on our website:
 - [How to Access the Community Investment Portal](#)
 - [Access Authorization Form](#)
 - [Portal User Agreement](#)



Application Process

- Only Member Institutions of FHLBank San Francisco may apply and participate
- Member Institution must be in good standing
- 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
- **Annual Application Period:**
 - Applications will be accepted on a rolling basis between March 16, 2026 and March 12, 2027 at 5:00pm (Pacific)

NEW!

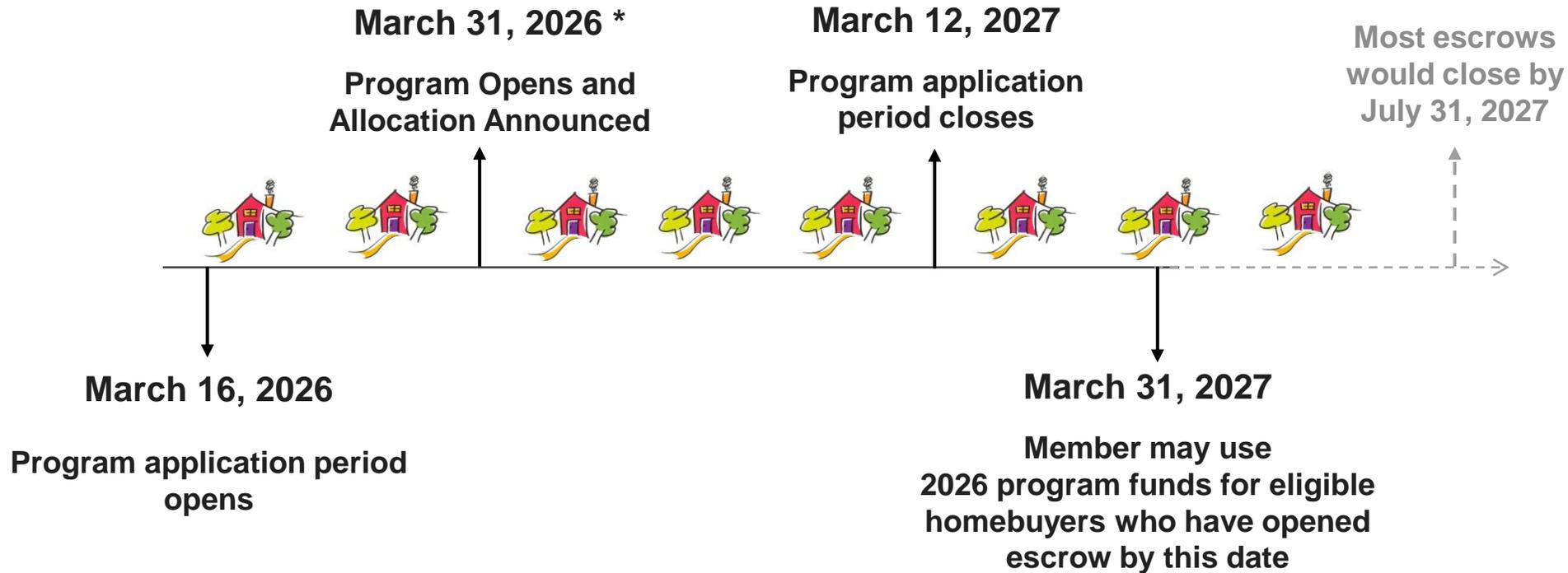
Application Process

- Program Application is available in the Community Investment Portal
 - Annual Participation Form
 - Direct Subsidy Agreement
 - To enable on screen guidance, click the 'Help/Resources' tab and search "participation"

The screenshot displays the Community Investment Portal interface. At the top, a dark blue navigation bar contains five icons with labels: 'Participate in WISH' (highlighted with a red arrow), 'Enroll Homebuyer', 'Reserve Funds For Homebuyer', 'Initiate Disbursement For Homebuyer', and 'Initiate Repayment'. Below this is a section titled 'Homebuyer Events In Progress' with a dropdown arrow, containing six cards: '4 Enrollments', '49 Reservations', '10 Disbursements', '30 Repayments', and '12 Amendments'. A 'Homebuyers' section follows, with a description and a 'View All Homebuyers' button. A 'Help / Resources' sidebar is on the right, with a red arrow pointing to a search overlay. The overlay, titled 'How can we help you?', has tabs for 'Resources' and 'Help', a search bar with 'particip' entered, and two results: 'Create WISH Participation Form' and 'Send WISH Participation Form for Certification'. A 'Contact WISH Support' link is at the bottom of the overlay.

2026 Program Timeline

2026 Program Year

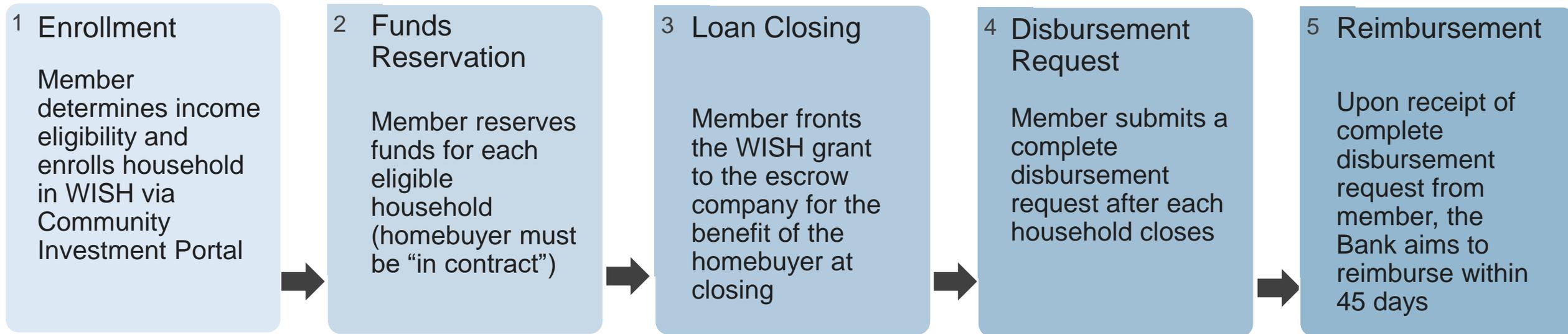


* Program typically opens on or around March 31 each year.

Disbursement Process

5 milestones: From Enrollment to Reimbursement

The 5-Step Disbursement Process

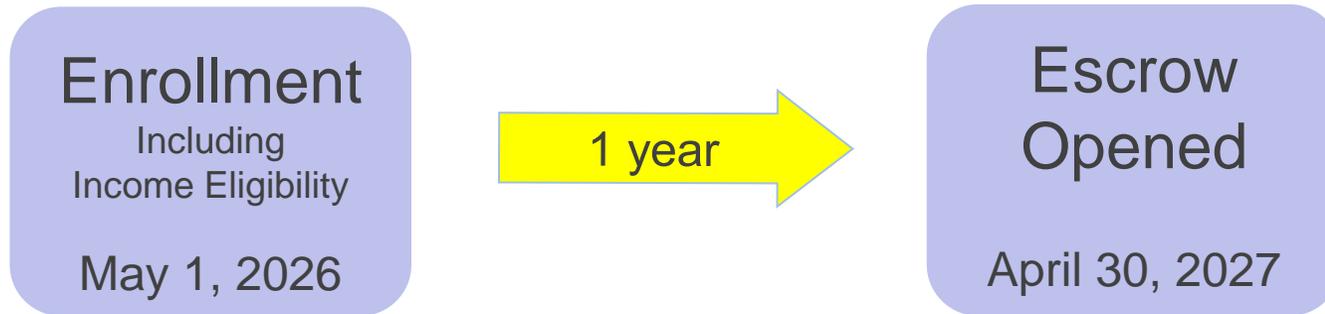


Income Eligibility & Enrollment

Member determines income eligibility & enrolls household in WISH

Income Eligibility

- Income eligibility is determined at time of WISH enrollment
- Escrow must be opened within **1 year** of program enrollment
- Example:



Enrollment

- Member enrolls income-eligible household in WISH via the Enroll Homebuyer step in the Community Investment Portal
 - Program Year
 - Homebuyer Name
 - Enrollment Address
 - Household Income Workbook
 - HUD AMI Calculation
- Member must verify household identity, address, composition, and income eligibility before completing the Enrollment
- **Household income and composition cannot be modified once household enrollment is submitted**

The screenshot displays the 'Enroll Homebuyer' step in the Community Investment Portal. At the top, a navigation bar contains six icons: 'Participate in WISH', 'Enroll Homebuyer' (highlighted with a red arrow), 'Reserve Funds For Homebuyer', 'Initiate Disbursement For Homebuyer', 'Initiate Repayment', and 'WISH Reports'. Below this, a section titled 'Homebuyer Events In Progress' shows five metrics: 0 Enrollments, 6 Reservations, 3 Disbursements, 0 Repayments, and 0 Amendments. At the bottom, a 'Homebuyers' section includes a button labeled 'View All Homebuyers'.

Transferring Enrollments

For members who participated in our 2025 WISH Program and who have active homebuyer enrollments

- Members must be participants in 2026 WISH Program
- Please email us at wishportal@fhlsf.com to submit a one-time request to transfer any necessary enrollments
- 2025 Enrollment(s) must be in submitted status

Enrollments

This page contains all enrollments currently in progress.

#	ID	Member Contact	Homebuyer Name	Address	City	State	County	ZIP Code	Status
1	2025W11004 - John Doe	Member Contact	Doe, John	123 1st St	Tucson	AZ	Pima County	85641	Submitted

Determining Area Median Income (AMI)

Area Median Income (AMI) is determined by 3 factors:

1. Household's residence at time of enrollment (MSA). 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 at the time of enrollment from HUD's website: <http://www.huduser.gov/portal/datasets/il.html>
 - 2025: released 4/1/2025
 - 2026: expected in Spring 2026

Household Income Workbook (HIW)

- Determine that household is at 80% AMI or less at time of enrollment in WISH program
- Refer to Acceptable Verification of Income Guidelines
 - Available on the Household Income Workbook (HIW) and 'Help/Resources' tabs in the Community Investment Portal

ENROLLMENT HOUSEHOLD INCOME WORKBOOK CORRESPONDENCE

* Enrollment Date
03/02/2026

Household Member

- Please use the "+" icon to add a household member. There is a limit of 16 household members per Enrollment.
- Enter the personal information for every person in the household, including unborn children.
- To ensure the accuracy of the household size count, please make sure that the added member is not in 'draft' status. Otherwise, they will not be included in the count.

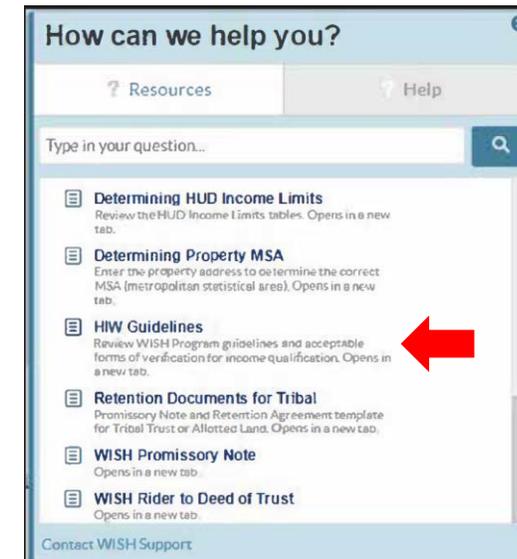
#	Household Member Full Name	Relationship to Head of Household	Date of Birth
1	Doe, John	Head of household	

* Household Size: 0

* Total Household Income: \$0.00

* Acceptable Verification of Income: [View](#)

HUD Calculation



Household Income Workbook (HIW)

FHLBank
San Francisco

WISH Program
Household Income Workbook Guidelines

To facilitate consistent income qualification practices by all program participants and ensure compliance with the Affordable Housing Program (AHP) regulations, use the following guidelines to determine income eligibility of households.

I. How does the Bank monitor projects for proper income qualification practices?

At the time of subsidy disbursement, the Bank will request and review documentation for each household to confirm income eligibility.

II. When must the Member determine income eligibility of households?

At the time the WISH Program enrollment is executed by member.

III. What constitutes annual income?

- a. All amounts, which are not specifically excluded in Section IV below, received by the household head, spouse, and/or any other household member over the age of 18 residing in the unit (even if temporarily absent)
- b. The full amount, before any payroll deductions (e.g., flex spending), of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services
- c. All regular pay, special pay, and allowances of a member of the armed forces
- d. The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, veterans' benefits, and other similar types of periodic receipts
- e. Public assistance (e.g. Temporary Assistance to Needy Families, Aid to Families with Dependent Children, General Assistance)
- f. Payments in lieu of earnings, such as unemployment, disability compensation, and worker's compensation
- g. Net income from the operation of a business or profession. Net income is defined as gross income less legitimate expenses
- h. Child support and alimony payments
- i. Recurring cash contributions
- j. Income-earning assets (interest, dividends, and other investment income)

IV. What does *not* constitute annual income?

- a. Income from employment of children (including foster children) under the age of 18 years
- b. Amounts received by the household that are specifically for, or in reimbursement of, the cost of medical expenses for any household member
- c. Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant household, who are unable to live alone)
- d. Adoption assistance payments
- e. Lump-sum additions to household assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses
- f. Special pay to a household member serving in the armed forces who is exposed to hostile fire
- g. Educational assistance paid directly to a student, educational institute, or a veteran
- h. HUD Section 8 vouchers
- i. Earned Income Tax Credits
- j. Temporary, nonrecurring, or sporadic income (including, but not limited to, winnings from casinos or lotteries)
- k. Value of food stamp allotments

Household Income Workbook (HIW)

Household Income Workbook - Acceptable Verification

The following are general guidelines for certifying household income and may not apply to every situation. Contact your representative at the Bank for guidance. Note: identification information for each household member must be consistent across all documentation submitted to the Bank (including name, identification number, etc.).

Income Category	Acceptable Forms of Verification	Verification Tips
A) Identification of each Household Member A1) Name	Provide third-party documentation such as: <ul style="list-style-type: none"> • Utility Bill • Federal Income Tax Return • Governmental agency notices • Bank statement • Household Income Certification (TIC/HUD/USDA) • Current Lease Agreement • School records • Employer records • Government-Issued ID • Valid passport 	<ul style="list-style-type: none"> • Provide at least one of these documents or equivalent for each household member, if not already providing an acceptable document as verification of income. • If tax return is not available, a tax summary can be requested from the IRS at www.irs.gov. • Ensure that identification information for each household member is consistent across all documentation (including name, identification number, etc.). • Ensure that all documents are signed & dated as necessary. • For an infant or newborn, we can accept a birth certificate as verification.
A2) Unborn Children	<ul style="list-style-type: none"> • Self-certified affidavit of pregnancy 	<ul style="list-style-type: none"> • Sponsor or Member may not verify further than self-certification.

Household Income Workbook (HIW)

- Complete the Household Income Workbook tab when enrolling a household in the WISH Program

ENROLLMENT **HOUSEHOLD INCOME WORKBOOK** CORRESPONDENCE

* Enrollment Date
03/02/2026

Household Member

- Please use the "+" icon to add a household member. There is a limit of 16 household members per Enrollment.
- Enter the personal information for every person in the household, including unborn children.
- To ensure the accuracy of the household size count, please make sure that the added member is not in 'draft' status. Otherwise, they will not be included in the count.

+ 1-4 of 4 < >

#	Household Member Full Name	Relationship to Head of Household	Date of Birth	Age At Enrollment	Total Household Member Income	Status	Household Member on Title?
1	Doe, John	Head of household	01/01/1969	57	\$43,228.00	Calculated	Yes
2	Doe, Jane	Spouse	02/02/1962	64	\$36,700.00	Calculated	Yes
3	Doe, Jill	Adult co-habitant	03/03/1973	52	\$0.00	Calculated	No
4	Doe, Jacob	Child	04/04/2010	15	\$0.00	Household Member Added	No

* Household Size: 4 ?

* Total Household Income: \$79,928.00

* Acceptable Verification of Income: [View](#)

✓ HUD Calculation

Please ensure to fill out all the required fields. These steps must be done before calculating the AMI.

[Calculate AMI](#)

100% HUD AMI: \$112,200.00

Household % of HUD AMI: 71.24%

Household Income Workbook (HIW)

- HUD Calculation is available in the Community Investment Portal
- Enrollment Address, Household Size, and Income are required to calculate 100% HUD AMI and Household % of HUD AMI.

✓ HUD Calculation

Please ensure to fill out all the required fields. These steps must be done before calculating the AMI.

 Calculate AMI



100% HUD AMI: \$112,200.00

Household % of HUD AMI: 71.24%

Case Study

- **The John Doe Household**
 - Household Income Workbook
 - HUD AMI Limits

Case Study

*** Enrollment Date**

03/02/2026 

Household Member

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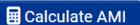
* Household Size: 4 

* Total Household Income: \$0.00

* Acceptable Verification of Income: 

▼ HUD Calculation

Please ensure to fill out all the required fields. These steps must be done before calculating the AMI.



100% HUD AMI: \$112,200.00 

Household % of HUD AMI: 0.00%

Case Study

Employee:
John Doe
123 Anywhere Street
Phoenix, AZ 85029

Employer:
Accounting 101
123 Business Street
Phoenix, AZ 85001

Job Title:
Hourly Pay Rate:
Paid:

Accountant
19.00

Bi-weekly

Pay Period Start Date: 2/14/2026
End Date: 2/27/2026

Advice Date: 3/2/2026

Description	Current			YTD	
	Rate	Hours	Earnings	Hours	Earnings
Regular	19.000	72.00	\$1,368.00	304.00	\$5,776.00
Overtime	28.50	3.00	\$85.50	11.00	\$313.50
Bonus					\$100.00
Holiday	19.000	8.00	\$152.00	16.00	\$304.00
Total		83.00	\$1,605.50		\$6,493.50

Taxes	Current	YTD	Benefits	Current	YTD
Fed Withholding	\$120.00	\$480.00	Kaiser	\$40.00	\$160.00
Fed MED/EE	\$18.00	\$72.00	Delta Dental	\$10.00	\$40.00
CA Withholding	\$42.00	\$168.00			

	Total Gross	Total Tax	Total Deductions	Net Pay
Current	\$1,605.50	\$180.00	\$50.00	\$1,375.50
YTD	\$6,493.50	\$720.00	\$200.00	\$5,573.50

Case Study

Employee:
John Doe
123 Anywhere Street
Phoenix, AZ 85029

Employer:
Accounting 101
123 Business Street
Phoenix, AZ 85001

Job Title:
Hourly Pay Rate:
Paid:

Accountant
19.00

Bi-weekly

Pay Period Start Date: 2/14/2026
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Fed MED/EE	\$18.00	\$72.00	Delta Dental	\$10.00	\$40.00
CA Withholding	\$42.00	\$168.00			

	Total Gross	Total Tax	Total Deductions	Net Pay
Current	\$1,605.50	\$180.00	\$50.00	\$1,375.50
YTD	\$6,493.50	\$720.00	\$200.00	\$5,573.50

Case Study

22222		a Employee's social security number XXX-XX-1111	OMB No. 1545-000			
b Employer identification number (EIN) 12-123456789		1 Wages, tips, other compensation 38729.02		2 Federal income tax withheld 1253.62		
c Employer's name, address, and ZIP code Accounting 101 123 Business St. Phoenix, AZ 85001		3 Social security wages 39156.80		4 Social security tax withheld 2057.79		
		5 Medicare wages and tips 38850.37		6 Medicare tax withheld 523.89		
		7 Social security tips		8 Allocated tips		
d Control number		9		10 Dependent care benefits		
e Employee's first name and initial John Doe 123 Anywhere St. Phoenix, AZ 85029		11 Nonqualified plans		12a D 11326.01		
		13 Statutory employee <input type="checkbox"/> Retirement plan <input checked="" type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12b DD 12023.23		
		14 Other		12c		
				12d		
f Employee's address and ZIP code						
15 State AZ	Employer's state ID number 12-123456789	16 State wages, tips, etc. 38729.02	17 State income tax 1125.95	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** Wage and Tax Statement
Copy 1 – For State, City, or Local Tax Department

2025

Department of the Treasury – Internal Revenue Service

Note: We expect the identification number on the W-2 or other documents to match the one on the Federal Tax Return 1040

Case Study

Household Member Name: John Doe

ESTIMATED ANNUAL INCOME

* Income Source

Employment

* Income Documentation

Enter the description of the third-party income document, e.g. verification of employment, paystub, benefit letter, etc.

Paystubs + 2025 W2

Estimated Annual Income (YTD approach)

Period Start Date

Any Start Date other than January 1 requires validation, such as verification of employment or the first paystub of the current year.

01/01/2026

Period End Date

Period End Date of the most recent paystub/income document of the current year.

02/27/2026

YTD Gross Income

\$6,493.50

ESTIMATED ANNUAL INCOME

Estimated Annual Income (Income per pay period approach)

Frequency of Pay

If Self-Employment or Seasonal/Irregular, select "Annual" for Pay Frequency

Bi-weekly

* Income of Pay Period 1

Enter the average of the 2 most recent years' income.

\$1,605.50

* Income of Pay Period 2

\$1,634.00

* Income of Pay Period 3

\$1,748.00

Estimated Annual Income (Hourly Wage approach)

* If YTD or Income Per Pay Period approach is not applicable, is hourly wage applicable?

Select "Yes" to continue to the Hourly Wage approach.
Select "No" if Hourly Wage approach is not applicable.

Yes

No

Estimated Annual Income (Previous year income)

Prior annual income listed on W2

This field is required **ONLY** for employment income **and** if the homebuyer is still employed with the same employer. Use the highest income as reported on the W2, which can be found either in Box 1 "Wages, tips, or other Compensation", Box 3 "Social security wages", or Box 5 "Medicare wages and tips".

\$39,156.80

Explanation and Comments

Applied highest amount reported on W-2 per box 3.

Case Study

- Enter the income earning assets in the Income Earning Asset section, if applicable. Any assets of \$50,000 or more require supporting documentation.

Household Member Income

Income Definition

[View](#)

Annual Income Earning

1-1 of 1 < >

Income Source	Income Documentation Description	Annual Income	Status
Open Employment	Paystubs + 2025 W2	\$43,225.00	Calculated 

Income Earning Asset

Note: Any asset of \$50,000 or more requires a recent account statement or other verification form from the financial institution indicating the cash value and interest rate or income generated by each asset.

1-1 of 1 < >

Asset Source	Current Value	Interest Rate	Annual Income	Status
Open Savings	\$15,000.00	0.020%	\$3.00	Calculated 

Total Income

Total Income Earned

\$43,225.00

Total Income Earned from Assets

\$3.00

Total Household Member Income

\$43,228.00

Case Study

+

1-4 of 4 < >

#	Household Member Full Name	Relationship to Head of Household	Date of Birth	Age At Enrollment	Total Household Member Income	Status	Household Member on Title?
1	Doe, John	Head of household	01/01/1969	57	\$43,228.00	Calculated	Yes
2	Doe, Jane	Spouse	02/02/1962	64	\$0.00	Household Member Added	Yes
3	Doe, Jill	Adult co-habitant	03/03/1973	52	\$0.00	Household Member Added	No
4	Doe, Jacob	Child	04/04/2010	15	\$0.00	Household Member Added	No

* Household Size: 4 ?

* Total Household Income: \$43,228.00

* Acceptable Verification of Income: [View](#)

Case Study

Jane's Self-Employment

123 Anywhere Street
Phoenix, AZ 85029

Profit & Loss Statement
12/1/2025 to 2/27/2026

Income \$ 1,200.00

Expenses:

Depreciation \$ 270.00

Supplies \$ 300.00

Utilities \$ 130.00

Total Expenses \$ 700.00

Net Income \$ 500.00

Net Income \$500

Unqualified Expense (Depreciation) + \$270

= \$770

Jane Doe Signature

Jane Doe

3/02/2026

Date

Case Study

Household Member Name: Jane Doe

ESTIMATED ANNUAL INCOME

* Income Source

Self Employment

* Income Documentation

Enter the description of the third-party income document, e.g. verification of employment, paystub, benefit letter, etc.

2026 P&L + 2024-2025 Tax Return ?

Estimated Annual Income (YTD approach)

Period Start Date

Any Start Date other than January 1 requires validation, such as verification of employment or the first paystub of the current year.

12/01/2025

Period End Date

Period End Date of the most recent paystub/income document of the current year.

02/27/2026

YTD Gross Income

\$500.00 ?



* Any unqualified expenses?

Yes

No

Depreciation and Section 179 Expenses

\$270.00



Meals and Entertainment

Case Study

SCHEDULE C (Form 1040) **Profit or Loss From Business** (Sole Proprietorship) OMB No. 1545-0074
 Department of the Treasury Internal Revenue Service **2025** Attachment Sequence No. 09
 Attach to Form 1040, 1040-SR, 1040-SS, 1040-NR, or 1041; partnerships must generally file Form 1065. Go to www.irs.gov/ScheduleC for instructions and the latest information.

Name of proprietor: Jane Doe Social security number (SSN): xxx-xx-2222
 Principal business or profession: Chef B Enter code from instructions: 9 | 9 | 9 | 9 | 9 | 9
 Business name: Chef D Employer ID number (EIN) (see instr.):
 Accounting method: (1) Cash (2) Accrual (3) Other (specify):
 Did you "materially participate" in the operation of this business during 2025? Yes No
 Did you start or acquire this business during 2025, check here Yes No
 Did you make any payments in 2025 that would require you to file Form(s) 1099? Yes No
 If "Yes," did you or will you file required Form(s) 1099? Yes No

Part I Income

1	Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked <input type="checkbox"/>	1	8,050
2	Returns and allowances	2	
3	Subtract line 2 from line 1	3	
4	Cost of goods sold (from line 42)	4	
5	Gross profit. Subtract line 4 from line 3	5	
6	Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)	6	
7	Gross income. Add lines 5 and 6	7	8,050

Part II Expenses. Enter expenses for business use of your home **only** on line 30.

8	Advertising	8		18	Office expense (see instructions)	18	
9	Car and truck expenses (see instructions)	9		19	Pension and profit-sharing plans	19	
10	Commissions and fees	10		20	Rent or lease (see instructions):		
11	Contract labor (see instructions)	11		20a	Vehicles, machinery, and equipment	20a	
12	Depreciation	12		20b	Other business property	20b	
13	Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13	1,500	21	Repairs and maintenance	21	
14	Employee benefit programs (other than on line 19)	14		22	Supplies (not included in Part III)	22	1,250
15	Insurance (other than health)	15		23	Taxes and licenses	23	
16	Interest (see instructions):			24	Travel and meals:		
16a	Mortgage (paid to banks, etc.)	16a		24a	Travel	24a	
16b	Other	16b		24b	Deductible meals (see instructions)	24b	
17	Legal and professional services	17		25	Utilities	25	600
25				26	Wages (less employment credits)	26	
26				27a	Energy efficient commercial bldgs deduction (attach Form 7205)	27a	
27a				27b	Other expenses (from line 48)	27b	
28	Total expenses before expenses for business use of home. Add lines 8 through 27b	28	3,350	28			
29	Tentative profit or (loss). Subtract line 28 from line 7	29	4,700	29			
30	Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions. Simplified method filers only: Enter the total square footage of (a) your home: _____ and (b) the part of your home used for business: _____. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30	30		30			
31	Net profit or (loss). Subtract line 30 from line 29. • If a profit, enter on both Schedule 1 (Form 1040), line 3 , and on Schedule SE, line 2 . (If you checked the box on line 1, see instructions.) Estates and trusts, enter on Form 1041, line 3 . • If a loss, you must go to line 32.	31	4,700	31			

Net Income \$4,700
 Unqualified Expense (Depreciation) + \$1,500
 = \$6,200

Case Study

ESTIMATED ANNUAL INCOME

Estimated Annual Income (Income per pay period approach)

Frequency of Pay

If Self-Employment or Seasonal/Irregular, select "Annual" for Pay Frequency

Annual ? 

* Annual Income of the Most Recent Year

\$4,700.00 

* Any Unqualified Expenses in the Most Recent Year?

Yes 
 No

Depreciation and Section 179 Expenses

\$1,500.00 

* Has Self Employment been over 2 years?

Yes 
 No

* Annual Income of the Year Prior to the Most Recent Year

\$3,600.00 

* Any Unqualified Expenses in the Year Prior to the Most Recent Year?

Yes 
 No

Depreciation and Section 179 Expenses

\$1,200.00 

Case Study

SOCIAL SECURITY ADMINISTRATION

Date: December 1, 2025
Claim Number: xxx-xx-2222

Jane Doe
123 Anywhere Street
Phoenix, AZ 85029

You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.

Information About Current Social Security Benefits

Beginning January 1, 2026, the full monthly social security benefit before any deductions is...\$2,600.00

We deduct \$0.00 for medical insurance premiums each month.

The regular monthly social security payment is...\$2,600.00
(We must round down to the whole dollar.)

Case Study

Household Member Name: Jane Doe

ESTIMATED ANNUAL INCOME

* Income Source

Social Security Payments

* Income Documentation

Enter the description of the third-party income document, e.g. verification of employment, paystub, benefit letter, etc.

Award Benefit Letter



Estimated Annual Income (Income per pay period approach)

Frequency of Pay

If Self-Employment or Seasonal/Irregular, select "Annual" for Pay Frequency

Monthly



* Income of Pay Period 1

Enter the average of the 2 most recent years' income.

\$2,600.00



Case Study

Household Member Income

Income Definition

[View](#)

Annual Income Earning

1-2 of 2 < >

Income Source	Income Documentation Description	Annual Income	Status
Open Self Employment	2026 P&L + 2024-2025 Tax Return	\$5,500.00	Calculated 
Open Social Security Payments	Award Benefit Letter	\$31,200.00	Calculated 

Income Earning Asset

Note: Any asset of \$50,000 or more requires a recent account statement or other verification form from the financial institution indicating the cash value and interest rate or income generated by each asset.

0 of 0 < >

Asset Source	Current Value	Interest Rate	Annual Income	Status
No Results Found				

Total Income

Total Income Earned

\$36,700.00

Total Income Earned from Assets

\$0.00

Total Household Member Income

\$36,700.00 

Case Study

ENROLLMENT **HOUSEHOLD INCOME WORKBOOK** CORRESPONDENCE

* Enrollment Date

03/02/2026

Household Member

- Please use the "+" icon to add a household member. There is a limit of 16 household members per Enrollment.
- Enter the personal information for every person in the household, including unborn children.
- To ensure the accuracy of the household size count, please make sure that the added member is not in 'draft' status. Otherwise, they will not be included in the count.

[+](#) 1-4 of 4 [<](#) [>](#)

#	Household Member Full Name	Relationship to Head of Household	Date of Birth	Age At Enrollment	Total Household Member Income	Status	Household Member on Title?
1	Doe, John	Head of household	01/01/1969	57	\$43,228.00	Calculated	Yes
2	Doe, Jane	Spouse	02/02/1962	64	\$36,700.00	Calculated	Yes
3	Doe, Jill	Adult co-habitant	03/03/1973	52	\$0.00	Household Member Added	No
4	Doe, Jacob	Child	04/04/2010	15	\$0.00	Household Member Added	No

* Household Size: 4

* Total Household Income: \$79,928.00

* Acceptable Verification of Income: [View](#)

No Income Affidavit

I hereby certify that I, Jill Doe (Household Member) DO NOT contribute income from ANY source to our household and have no intention of earning income in the future. I understand sources of income can include, but are not limited to the following:

Employment	Grants/Work	Income from Assets
Unemployment	Study	Pensions
Compensation	Self-Employment	General Assistance
Social Security	AFDC	Disability
Worker's Compensation	SSI	Union Benefits
Child Support	Retirement Funds	Family Support
Education	Alimony	Annuities

I/We certify that the following information is true, complete and correct. Inquiries may be made to verify statements herein. I/We also understand that false statements or omissions are grounds for disqualification and/or prosecution under the full extent of the Federal Home Loan Bank Affordable Housing Program.

Jill Doe
Household Member's Signature

03/02/2026
Date

Case Study

Household Member Name: Jill Doe

ESTIMATED ANNUAL INCOME

* Income Source

Zero Income



* Income Documentation

Enter the description of the third-party income document, e.g. verification of employment,

No Income Affidavit



Case Study

HOUSEHOLD MEMBER

 View

Annual Income Earning

1-1 of 1



Income Source	Income Documentation Description	Annual Income	Status
  Zero Income	No Income Affidavit	\$0.00	Calculated

Income Earning Asset

Note: Any asset of \$50,000 or more requires a recent account statement or other verification form from the financial institution indicating the cash value and interest rate or income generated by each asset.

0 of 0



Asset Source	Current Value	Interest Rate	Annual Income	Status
--------------	---------------	---------------	---------------	--------

No Results Found

Case Study

ENROLLMENT **HOUSEHOLD INCOME WORKBOOK** CORRESPONDENCE

* Enrollment Date

03/02/2026

Household Member

- Please use the "+" icon to add a household member. There is a limit of 16 household members per Enrollment.
- Enter the personal information for every person in the household, including unborn children.
- To ensure the accuracy of the household size count, please make sure that the added member is not in 'draft' status. Otherwise, they will not be included in the count.

+ 1-4 of 4 < >

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4	Doe, Jacob	Child	04/04/2010	15	\$0.00	Household Member Added	No

* Household Size: 4

* Total Household Income: \$79,928.00

* Acceptable Verification of Income: [View](#)

HUD Calculation

Please ensure to fill out all the required fields. These steps must be done before calculating the AMI.

[Calculate AMI](#)

100% HUD AMI: \$112,200.00

Household % of HUD AMI: 71.24%

Attestation

* Household is income qualified: Yes

Funds Reservation

- First-come, First-served
- Only participating member institutions may reserve funds
- Homebuyer must be
 - In contract with closing scheduled within 60 days

The screenshot displays the 'Homebuyer Events In Progress' dashboard. The navigation bar includes the following options:

- Participate in WISH
- Enroll Homebuyer
- Reserve Funds For Homebuyer (highlighted with a red arrow)
- Initiate Disbursement For Homebuyer
- Initiate Repayment
- WISH Reports

The 'Homebuyer Events In Progress' section shows the following statistics:

Event Type	Count
Enrollments	0
Reservations	6
Disbursements	3
Repayments	0
Amendments	0

Funds Reservation

- Reserve Funds for Homebuyer in the Community Investment Portal
 - Grant Amount (Maximum \$32,837 per household)
 - Purchase Property Address
 - Scheduled Loan Closing Date
 - Escrow Company or Settlement Agent
 - Escrow Number
- Funds Reservation is valid for 60 days
- Update Funds Reservation if homebuyer escrow is cancelled or delayed
 - Members can cancel Funds Reservations in the Community Investment Portal
 - Email wishportal@fhlbsf.com regarding:
 - Extension of Reservation*
 - Increase or Decrease Reservation Amount

*Notification is required if the scheduled loan closing date changes significantly or if it will pass the Funds Reservation Expiration date.

Loan Closing

Homebuyer Counseling

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

Retention Mechanism

- Required for the WISH grant:
 1. AHP Promissory Note
 2. Deed of Trust
 3. AHP Rider to Deed of Trust
- Templates available for AHP Promissory Note and AHP Rider to Deed of Trust in the Community Investment Portal:
 - After Funds Reservation is completed, pre-populated templates (with the homebuyer name, property address, and grant amount) available
 - “Help/Resources”

Retention Mechanism

- Members must provide their own Deed of Trust
- Lien may be in any position (2nd, 3rd, 4th, ...)
- Member is Lender on Promissory Note and Beneficiary on Deed of Trust
- Additional template:
 - Promissory Note and Retention Agreement (WISH) – Tribal Land
 - Recording with BIA *not* required

Retention Requirements

- 5-year retention period
- Notification is *required* in case of Sale, Refinance, or Foreclosure, etc.
- Repayment may or may not be required
- Lesser of Pro-Rata or Net Proceeds calculation
- Homebuyer should retain documentation containing information about any principal paid on any senior mortgage, household investments or capital improvements
- Submit notification 10 business days prior to scheduled closing
- Notify the Bank via the Initiate Repayment step in the Community Investment Portal

Repayment *Not* Required

- Repayment is *not* required if:
 1. Sale - Home is sold to income eligible household
 - a) Homebuyer Income Proxy
 - HUD HOME and Housing Trust Fund homeownership [value limits](#)
 - Sales price is less or equal to value limit
 - b) *Or* Homebuyer income documentation
 2. Refinance - WISH lien is subordinated
 3. Sale or Refinance - Amount is \$2,500 or less
 4. Foreclosure, Deed-in-Lieu of Foreclosure, Assignment of FHA 1st mortgage to HUD, Death of Homeowner
- **Member must notify the Bank of the event by submitting a Repayment Notification in the Community Investment Portal even if repayment is not required.**

Case Study

- WISH-assisted homebuyer Larry Doe
- Sells home (1-unit) in Phoenix (Maricopa County), AZ
- Sales price \$380,000

Homebuyer Income Proxy

HOME and Housing Trust Fund Homeownership Sales Price Limits - FY 2025

(Data through June 2024; New limits effective December 1, 2025)

State	County Name	Metropolitan/FMR Area Name	1-Unit
AZ	Maricopa County	Phoenix-Mesa-Scottsdale, AZ MSA	\$399,000

Estimated Closing Disclosure

Closing Information

Date Issued 03/12/2026
Closing Date 4/07/2026
Disbursement Date 04/07/2026
Settlement Agent Epsilon Title Co.
File # 12-3456
Property 321 Somewhere Drive
Phoenix, AZ 85001

Sale Price \$380,000

Transaction Information

Borrower James Smith
123 Anywhere Street
Phoenix, AZ 85029

Seller Larry Doe
321 Somewhere Drive
Phoenix, AZ 85001

Repayment - Larry Doe

BORROWER INFORMATION

Borrower Name: Larry Doe
Purchase Property Address: 321 Somewhere Dr.
Purchase Property Address 2:
Purchase Property City: Phoenix
Purchase Property State: AZ
Purchase Property Zip: 85001
Purchase Property County: Maricopa
Subsidy Amount Disbursed to Borrower: \$29,000.00
Original Loan Closing Date: 05/17/2024

Repayment Workbook

* **Event Type:** Sale of Property
* **Sale Price:** \$380,000.00
* **Anticipated / Actual Date of Event:** 04/07/2026

Repayment Notification

Repayment - Larry Doe

BORROWER INFORMATION

Borrower Name: Larry Doe

Purchase Property Address: 321 Somewhere Dr.

Purchase Property Address 2:

Purchase Property City: Phoenix

Purchase Property State: AZ

Purchase Property Zip: 85001

Purchase Property County: Maricopa

Subsidy Amount Disbursed to Borrower: \$29,000.00

Original Loan Closing Date: 05/17/2024

Repayment Workbook

* Event Type:	Sale of Property
* Sale Price:	\$380,000.00
* Anticipated / Actual Date of Event:	04/07/2026

Pro Rata Calculation

Months AHP Used: 23.00

Subsidy Pro Rata Reduction: \$11,116.67

Amount of Subsidy Reduced on a Pro Rata Basis: \$17,883.33

Subsequent Purchaser

* Is the subsequent purchaser a person and not an organization?: Yes

* Which method to determine subsequent purchaser's income eligibility?: Homebuyer proxy ?

HUD HOME and Housing Trust Fund homeownership value limits lookup: <https://www.huduser.gov/portal/datasets/hft-ownership-value-limits.html>

* HUD HOME and Housing Trust Fund homeownership value limits: \$399,000.00 ?

Repayment

Amount to be Repaid: \$0.00

Closing Disclosure Form

- Closing Disclosure form must be signed
- Must show:
 - Homebuyer contribution (at least 1/4 of subsidy requested)
 - Customary and reasonable closing costs*
 - Evidence of WISH subsidy delivery
 - **Up to \$250 cash-back to borrower is allowed, but cannot exceed this amount**
 - Return any excess funds via a principal reduction

* The interest rate, points, fees, and other charges, including realtor fees, for all loans must not exceed a reasonable market rate.

Closing Disclosure Form

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	4/25/2026	Borrower	John & Jane Doe 123 Anywhere Street Phoenix, AZ 85029	Loan Term	30 years
Closing Date	4/25/2026			Purpose	Purchase
Disbursement Date	4/25/2026			Product	Fixed Rate
Settlement Agent	Epsilon Title Co	Seller	Jaimie Smith 99 Rockridge Drive Phoenix, AZ 85001	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
File #	12-3456			Loan ID #	123456789
Property	99 Rockridge Drive Phoenix, AZ 85001	Lender	Ficus Bank	MIC #	123-4567890-123
Sale Price	\$320,000.00				

SAMPLE

Loan Terms		Can this amount increase after closing?
Loan Amount	\$264,000	NO
Interest Rate	3.125%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,712.30	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest	\$1,712.30	
Mortgage Insurance	+ 0	
Estimated Escrow <i>Amount can increase over time</i>	+ 144.21	
Estimated Total Monthly Payment	\$1,856.51	

Closing Disclosure Form

Closing Cost Details

Loan Costs	Borrower-Paid	
	At Closing	Before Closing
A. Origination Charges	\$1,939.41	
01 0.307% of Loan Amount (Points)	\$809.41	
02 Processing Fee	\$470.00	
03 Underwriting Fee	\$660.00	
04		
05		
06		
07		
B. Services Borrower Did Not Shop For	\$4,287.25	
01 Appraisal Fee	\$500.00	
02 Credit Report Fee	\$24.00	
03 Up Front MIP to MGIC	\$3,267.25	
04 Flood Determination Fee	\$9.00	
05 Housing Counseling Fee		\$75.00
06 Other Appraisal Fee	\$350.00	
07 Tax Service Fee	\$62.00	
C. Services Borrower Did Shop For	\$2,171.50	
01 Termite/Pest Inspection		
02 Title - CALFIPTA Processing		
03 Title - Deed Preparation Fee		
04 Title - Electronic Delivery	\$50.00	
05 Title - Endorsement Fee	\$150.00	
06 Title - Lender Title Insurance	\$534.00	
07 Title - Loan Tie In Fee	\$150.00	
08 Title - Quitclaim Deed	\$45.00	
09 Title - Request for Demand		
10 Title - Settlement Fee	\$837.50	
11 Title - Signing Agent Fee	\$250.00	
12 Title - Sub Escrow Fee	\$125.00	
13 Title - Title Wire Fee	\$30.00	
D. TOTAL LOAN COSTS (Borrower-Paid)	\$8,398.16	
Loan Costs Subtotals (A + B + C)	\$8,323.16	\$75.00

Closing Disclosure Form

BORROWER'S TRANSACTION	
K. Due from Borrower at Closing	\$323,671.80
01 Sale Price of Property	\$310,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$12,671.80
04	
Adjustments	
05 Principal Reduction	\$1,000.00
06	
L. Paid Already by or on Behalf of Borrower at Closing	\$323,671.80
01 Deposit	\$7,000.00
02 Additional Deposit	\$3,000.00
03 Loan Amount	\$264,000.00
04	
05 Seller Credit	
Other Credits	
06 City of Phoenix Grant	\$20,000.00
07 WISH Grant	\$32,000.00
Adjustments	
08	
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes	
13 County Taxes	\$671.80
14 Assessments	
15	
16	
17	
CALCULATION	
Total Due from Borrower at Closing (K)	\$323,671.80
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$323,671.80
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$0.00

Request for Disbursement

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

Time Limits for Documentation Submission

- Disbursement requests must be received by FHLBSF within 2 months of the homebuyer's loan closing
- Any deficiency in documentation must be cured by the member within 4 months FHLBSF receives the disbursement request

- Example:



- If the member does not comply with these deadlines, the disbursement request may be declined and the member may not be reimbursed

Disbursement Package

1. Documentation Verifying Income Eligibility and Enrollment Address
2. Closing Disclosure
3. Homebuyer Counseling Certificate
4. AHP Promissory Note
5. AHP Deed of Trust Rider
6. Deed of Trust

Document Submission

- Program documents must be submitted electronically via the Community Investment Portal.
- All Personal Identifying Information must be redacted, such as:
 - Social Security Numbers or financial account numbers (only first five digits)
 - Complete driver's license number
- Upload a single file to each folder
 - Combine multiple documents into one PDF file as needed (Example: all paystubs, tax forms, etc. should be uploaded as one file under Proof of Income)

The screenshot shows the 'DOCUMENTS' section of the portal. The navigation bar at the top includes links for ENROLLMENT, HOUSEHOLD INCOME WORKBOOK, RESERVATION, DISBURSEMENT REQUEST, UPDATE, DISBURSEMENT SUMMARY, and DOCUMENTS (highlighted with a red box). The main content area is divided into three sections for document upload:

- * Closing Disclosure**: A grey bar with the text 'Please click on the icon below to upload the Closing Disclosure document.' Below it is a dashed-line box containing a file upload icon, the text 'Drop files here or browse files', and 'Maximum file size: 2 GB'.
- * Homebuyer Counseling Certificate**: A grey bar with the text 'Please click on the icon below to upload the Homebuyer Counseling Certificate document.' Below it is a dashed-line box containing a file upload icon, the text 'Drop files here or browse files', and 'Maximum file size: 2 GB'.
- * Proof of Income**: A grey bar with the text 'Please click on the icon below to upload the Proof of Income document.' Below it is a dashed-line box containing a file upload icon, the text 'Drop files here or browse files', and 'Maximum file size: 2 GB'.

At the bottom left, there is a '< BACK' button. At the bottom right, there are two buttons: 'Save Draft' and 'Send for Certification'.

Member Institution Certification

- Certification of all program requirements
- Certification must be completed electronically by an Authorized Signer of member institution via the Community Investment Portal

ENROLLMENT HOUSEHOLD INCOME WORKBOOK RESERVATION DISBURSEMENT REQUEST DISBURSEMENT SUMMARY REVISION DOCUMENTS **CERTIFICATION**

Member Institution Certification

This certification is made by the above-named Member Institution ("Member") to the Federal Home Loan Bank of San Francisco ("Bank") in connection with Member's WISH Application No. ("Application") stated above. The Application has been approved by the Bank to receive a Subsidy in an amount determined by the Bank under the Bank's Affordable Housing Program (AHP), which is administered pursuant to the AHP Regulation, the Bank's AHP Policies and Procedures, and the terms of the Affordable Housing Program Direct Subsidy Agreement—Homeownership Set-Aside Program ("Agreement"). All capitalized terms used herein are as defined in the Agreement between the Bank and the Member. The undersigned, on behalf of the Member and based upon the Member's review of the WISH Application and relevant documentation pertaining to the Homebuyer(s) receiving Subsidy, as represented on the WISH Program Certification and Disbursement Request Attachment 1 to this Certification and Disbursement Request ("Attachment 1"), incorporated by reference, and such other information as Member deems relevant, hereby certifies as follows:

1. The individual executing this Certification and Disbursement Request is an officer of the Member duly authorized to make the representations contained herein.
2. The Subsidy has been used in compliance with the Agreement, the AHP Regulations set forth at 12 C.F.R. Part 1291, as amended from time to time, the Bank's policies and procedures, and the approved Application.
3. The Subsidy was used for an eligible purpose and that the interest rate, points, fees, and other charges for all loans made in conjunction with the AHP direct subsidy shall not exceed a reasonable market rate of interest, points, and fees, and any other charges for loans of similar maturity, term, and risk.
4. The Homebuyer receiving AHP funds is a first-time homebuyer according to the first-time homebuyer definition published by the Bank in its AHP Implementation Plan.
5. Each Homebuyer receiving Subsidy pursuant to this request met the income eligibility requirements of 12 C.F.R. Section 1291.42(b)(1) at the time of enrollment in the WISH Program and to the best of the Member's knowledge has not received AHP subsidies from the Bank under any other approved application or agreement.
6. The unit purchased with the Subsidy is subject to a deed restriction or other legally enforceable retention agreement instrument consistent with the AHP regulations at 12 C.F.R. Section 1291.15(a)(7).
7. The Homebuyer completed a homebuyer counseling program provided by, or based on one provided by, an organization experienced in homebuyer or homeowner counseling.

* Total Subsidy Requested: \$30,000.00

Settlement / Transaction Account (STA) No.:

Disbursement Request

Member, pursuant to the Agreement, hereby confirms to the Bank that pursuant to the Member's approved Application, the Member has disbursed Subsidy to the eligible Homebuyer listed in Attachment 1 in the amounts shown, and Member hereby requests that the Bank reimburse Member for such Subsidy in accordance with the Agreement, the WISH Program, the AHP Regulations, and the Bank's AHP Policies and Procedures. Member requests that the Subsidy be transferred into Member's Settlement Transaction Account maintained at the Bank. The Member further certifies that to the best of its knowledge, all information provided by the Member in the approved Application and any approved changes thereto, and in any oral statements made in connection with such Application for which disbursement is hereby requested remain true, accurate, and complete in all material respects. Member has submitted to the Bank certain additional certifications in connection with this Member Certification and Disbursement Request, as required by the Bank prior to disbursing the Subsidy ("Member Certifications"). Such Member Certifications, and the Homebuyer information set forth on Attachment 1, are incorporated herein by this reference.

* Authorized Signer Name:

* Authorized Signer Title:

* I Certify: Yes

Middle-Income Downpayment Assistance (MDPA) and FHA Borrowers

NEW!

- Homebuyers who are eligible to receive a grant through the WISH Program but who have been unable to obtain a Federal Housing Administration (FHA) mortgage loan due to the WISH Program requirements, and who have household income at or below 80% AMI, are eligible to apply for an [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 MDPA program requirements remain in place

Helpful Reminders

Helpful Reminders

- 1. Funds Reservation:** First-come, first-served; valid for 60 days; Household must be income-qualified/enrolled and in-contract
- 2. Disbursement Requests:** Must be received within 2 months after loan closing
- 3. Validate** all household members and **ensure** consistency across all documentation
- 4. Income Qualification:** Members must include all adult household members and submit a complete income documents file
- 5. Income Eligibility:**
 - MSA based on enrollment address, not purchase property address
- 6. Employment Income:** Use at least two methods, and then also compare gross earnings on prior year's W-2

Helpful Reminders

7. HTI ratio: If over 35%, a satisfactory explanation is required

8. Cash back: Cannot exceed \$250

- Includes consumer debt payoff; If consumer debt payoff is evident, additional cash beyond minimum contribution required
- Return excess funds via a principal reduction

9. Sweat Equity: Valued at \$20

10. Retention Documents:

- Member provides their own Deed of Trust
- Member is Beneficiary
- If repayment amount is \$2,500 or less, then no repayment is required

Helpful Reminders

11. Manage requests: Easily track statuses, review pending actions, and keep things moving with the 'View All Homebuyers' feature in the Community Investment Portal

Homebuyers

ALL (27) **IN PROGRESS (8)** IN RETENTION (9) X OUT OF RETENTION (8) X CANCELLED/INELIGIBLE (1) REPAYMENTS/NOTICES (3)

#	Program Year	Participation ID	Program Name	Homebuyer Name	Application Stage	Status	Amount
1	2026	2026W11085	2026 WISH Test	Nelson, Nancy	Enrollment	Submitted	
2	2026	2026W11085	2026 WISH Test	Johnson, Joshua	Enrollment	Draft	
3	2026	2026W11085	2026 WISH Test	Clark, Joe	Disbursement	Pending Authorization	\$30,000.00
4	2026	2026W11085	2026 WISH Test	Smith, Adam	Disbursement	Draft	\$30,000.00
5	2026	2026W11085	2026 WISH Test	Chan, Elizabeth	Reservation	Funds Reserved	\$25,000.00
6	2026	2026W11085	2026 WISH Test	Scott, Sandra	Disbursement	Under Review	\$32,000.00
7	2026	2026W11085	2026 WISH Test	Jackson, Ashley	Disbursement	Revisions Required	\$30,000.00
8	2026	2026W11085	2026 WISH Test	Rodriguez, Alejandra	Reservation	Funds Reserved	\$30,000.00

12. Tutorial Videos: Additional guidance on key processes is available and accessible via the 'Help/Resources' tab

How can we help you?

? Resources ? Help

Type in your question...

- Portal Introduction
- WISH Program - Video Tutorials
 - How to Enroll a Homebuyer
 - How to Reserve Funds for a Homebuyer
 - How to Initiate Disbursement for a Homebuyer
- Important Links & Documents
 - AHP and FHA Financing

Contact WISH Support

Contact Info

Community Investment
(415) 616-2542
WISH@fhlsf.com

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

Thank you.

