

Application Deadline: Friday, March 14, 2025, 5:00 pm Pacific Time.

The forms including any attachments must be submitted via the Bank's secure portal. **The Bank cannot accept documents via USPS, fax, courier, or email.**

1. Before documents can be submitted electronically, the Bank must create a workspace for the WISH Program Application and assign access to a portal user, and the user must complete an authentication process. Details on how to [request a workspace](#) and completing the authentication process can be found on our website.
2. Upload the forms to the workspace. Review instructions on [How to Upload WISH Documents](#). The application must include the following completed documents:
 - 2024 WISH Program Participation ([2252](#))
 - Affordable Housing Program Direct Subsidy Agreement – Homeownership Set-Aside Program ([2229](#))
3. Notify the Bank via email when your documents have been uploaded.

WISH Program Information

Members may apply for WISH Program participation throughout the 2024 program cycle, from March 29, 2024 to March 14, 2025. Any program funds may be used by the member to assist eligible households for the purchase of a home by March 31, 2025.

- Members may reserve funds for eligible households on a first-come, first-served basis until allocated funds for program year are exhausted.
- The maximum amount of WISH funds available per participating household is based on the annual [FHFA subsidy limit](#), which is \$30,806 in 2024 (up to \$4 for each \$1 contributed by the household).
- WISH funds may not be used by the member or the homebuyer in conjunction with projects or units receiving other subsidies from the Bank through its AHP General Fund and AHP Nevada Targeted Fund.
- Member can use WISH funds to assist eligible first-time homebuyers purchase homes in any area of the country where the Member conducts business.

Application Assistance

For more information regarding the preparation or submission of WISH applications, contact the Community Investment Department at (415) 616-2542, email communityinvestment@fhlbsf.com, or visit fhlbsf.com.