

Request Requirements for the Middle-Income Downpayment Assistance (“MDPA”) Program

- Deadline to request a Grant disbursement is November 15, 2025.
- Disbursement request has a program limit of \$2,000,000 per Member.
- Maximum Grant is \$50,000 per homebuyer.
- Minimum homebuyer contribution is \$10,000 and can include household savings or gift funds.
- Homebuyer must be a first-time homebuyer, as defined by the U.S. Department of Housing and Urban Development (“HUD”).
- Homebuyer must meet income eligibility requirements, as published by the Bank at the time of disbursement, such income eligibility requirement not to exceed beyond the range of 80.01% and 140% of the HUD area median income, based on the purchase property address and adjusted for household size.
- Homebuyer must successfully complete a homebuyer counseling program from an experienced [organization](#); and provide the Certificate of Completion.
- Purchase property address must be in Arizona, California, or Nevada.¹
- Homebuyer must open escrow on a home purchase transaction with closing scheduled within 60 days prior to the Member requesting MDPA funds. Should escrow not close within 60 days from the date of Bank disbursement, Member shall repay the disbursement/subsidy to the Bank.
- Homebuyer must close escrow by December 31, 2025, and Member must provide evidence of disbursement to the Homebuyer.

Instructions

1. Member must submit a completed [Secure Portal Workspace Set-up Request](#) (required once per program year).
2. Member must submit the following information to outreach@fhlbsf.com for each disbursement request:
 - Homebuyer name
 - Household income % of AMI
 - Subsidy amount
 - Scheduled loan closing date
 - Purchase property state (AZ, CA, or NV)
3. Bank will notify member by email that the homebuyer folder has been created in the workspace.
4. Member must upload the following completed, required documents in the workspace:
 - Certification and Disbursement Request
 - Certification and Disbursement Request Attachment 1
 - Certificate of Completion of homebuyer counseling program
 - Fannie Mae Form 1008 or equivalent
 - Fannie Mae Form 1003 or equivalent
 - Preliminary Closing Disclosure
5. Bank will confirm receipt of the request and notify the Member via email when the grant is funded.
6. Refer to the [MDPA Disbursement Flowchart](#) or contact the Community Investment Department at outreach@fhlbsf.com with questions.

¹ Eligible properties are single-family homes including condominiums, cooperative housing, and manufactured homes. Housing with two to four dwelling units with at least one owner-occupied unit is also permissible.

Member Institution Name (the "Member")
Total Subsidy Requested (\$50,000 maximum) (the "Grant") \$

First-time Homebuyer Information

First Name and Middle Initial	Last Name		
Purchase Property Address (the "Property")			
City	State	ZIP Code	County

Member Institution and Homebuyer Certification

This Member Institution and Homebuyer Certification ("Certification") is made by the above-named Member Institution ("Member") and Homebuyer ("Homebuyer") to the Federal Home Loan Bank of San Francisco ("Bank") in connection with the Grant requested above.

The undersigned parties, on behalf of the Member and Homebuyer, respectively, certify that:

1. Individual executing this Certification and Disbursement Request on behalf of the Member is an officer of the Member duly authorized to make the representations contained herein.
2. Individual executing this Certification and Disbursement Request as the Homebuyer is duly authorized to make the representations contained herein.
3. Homebuyer is a first-time homebuyer, as defined by HUD.
4. Homebuyer is *not* an employee or contractor of the Bank.
5. Home purchase transaction is an arm's length transaction.
6. Property satisfies MDPA program requirements as set forth by the Bank above.
7. MDPA funds are being used for an eligible purpose and the interest rate, points, fees, and other charges for all loans made in conjunction with the MDPA direct subsidies shall not exceed a reasonable market rate of interest, points, fees, and any other charges for loans of similar maturity, terms, and risk.
8. Information provided in this Certification and Disbursement Request (including, but not limited to, all attachments and related materials submitted by the Member in connection with this Certification and Disbursement Request) is true, accurate, complete, and correct.
9. Member and Homebuyer hereby agree and acknowledge that the Member shall repay the Grant to the Bank promptly upon the request of the Bank, if the Bank, acting in good faith, determines the Member or Homebuyer has failed to comply with any of the foregoing requirements.

Authorization

The Member hereby agrees to disburse the grant to the Homebuyer upon receipt of the funds from the Bank and prior to the closing of the purchase transaction. The Member further agrees to provide evidence satisfactory to the Bank, in its sole discretion, of such disbursements.² If the grant is not disbursed to the Homebuyer within 60 days from the date of Bank disbursement, Member will return the funds to the Bank within fifteen (15) days after the deadline.

Member Institution Information

Member Institution Contact		Title	
Address			
City		State	ZIP Code
Email Address		Telephone Number	

Member Authorization

Name		Title	
Authorized Signature		Date Authorized	

This form must be signed in accordance with the Member's authorizations on file with the Bank.

Homebuyer Authorization

Name	
Signature	Date Authorized

² Member must provide evidence within 30 days after escrow closes or by January 31, 2026, whichever is earlier, that the grant was disbursed to the escrow company for the benefit of the Homebuyer.