**WISH PROGRAM COMMUNICATIONS RESOURCES**

**April 2024**

For members planning to distribute a news release or promote the WISH program on social media, the FHLBank San Francisco’s communications team would be happy to review your content, provide descriptive language about the WISH Program, share a quote from the Bank, and amplify your social media posts. Please contact [Mary Long, Senior Director, Marketing and Communications](mailto:longm@fhlbsf.com), or [Chris Hammond, Associate Director, Corporate Communications](mailto:hammondc@fhlbsf.com) for assistance with your promotional efforts. A template for a news release is included in this document.

### Logos

FHLBank San Francisco’s logo is available for download and use on the websites of participating members. Access [downloadable formats and usage guidelines](https://fhlbsf.com/logos).

### FHLBank San Francisco Naming Conventions

When referencing FHLBank San Francisco, please use the Bank’s full name, **Federal Home Loan Bank of San Francisco**, or the approved shortened logo version, **FHLBank San Francisco** (please note that there is no “of” in the shortened version).

### WISH Program Key Messages

* The WISH matching grant program is designed to offer FHLBank San Francisco’s member financial institutions an opportunity to support affordable, sustainable homeownership for first-time homebuyers while achieving their own community investment goals.
* The WISH grant program offers eligible low- to moderate-income households 4-to-1 matching grants of up to the annual maximum [FHFA subsidy limit](https://www.fhfa.gov/PolicyProgramsResearch/Programs/AffordableHousing/Pages/Affordable-Housing-Home-Loan-Banks.aspx), which is $30,806 in 2024, that can be applied to downpayment and closing costs for the purchase of a home.
* WISH Program grants help families and individuals move from renting to owning and can complement or supplement many local, state, and federal homeownership programs and initiatives. WISH Program contributions can include the homebuyer’s personal savings, as well as savings from Individual Development Accounts (IDA), Family Self-Sufficiency (FSS) program savings, gift funds, or sweat equity.
* WISH Program grants for eligible first-time homebuyers are delivered directly to homebuyers by participating FHLBank San Francisco members. Grant funds must be earmarked and applied for by a participating member institution.
* Members participating in the WISH Program can request grant funds on a first-come, first-served basis to assist homebuyers who are expected to close or be in escrow on a home purchase by March 31, 2025.
* Annual WISH funds remain available for members to reserve until program funds are exhausted.
* Members were notified of the total amount of grant funding available for this year’s program on or around March 29, 2024. A [list of participating members](https://www.fhlbsf.com/community-programs/grant-programs/current-wish-recipients) is also available on the Bank’s website for reference by potential homebuyers, housing agencies, and nonprofits that work with first-time homebuyers.
* Applications and related program materials for members, such as information about homebuyer eligibility, can be found on FHLBank San Francisco’s [WISH](https://nam10.safelinks.protection.outlook.com/?url=https%3A%2F%2Fgo.pardot.com%2Fe%2F310121%2Fms-wish-idea-category-overview%2F2p52vlp%2F975995222%3Fh%3DG4CKrCq-sXT5tpWJVYP4RG8OaTsnP1gq1Dn-EeqG5XQ&data=04%7C01%7Clongm%40fhlbsf.com%7Ca437b67868b643d7602008d9db77a380%7Cf0780ff9b2ea4cc5aac14c940bd78c8c%7C0%7C0%7C637782130217679909%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C2000&sdata=JpoHrrRfchVcZZ6w%2B6WEX84XF%2FpUNd6WasghWSAja7w%3D&reserved=0) Program page. For additional information, please email [Community Investment](mailto:communityinvestment@fhlbsf.com) or call (415) 616-2542.

### 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, equitable, and resilient.

### Sample Social Media Copy

**Facebook or LinkedIn**

Are you an aspiring first-time homebuyer saving for a downpayment? If you answered yes, ask us about our WISH matching grants! At [insert member name] we are proud to partner with @Federal Home Loan Bank of San Francisco to offer downpayment assistance grants up to $30,806 for eligible low-to moderate-income homebuyers.

WISH grants are available on a first-come, first served basis; may be applied toward your downpayment and closing costs; and have helped more than 9,800 people achieve the dream of homeownership. (Insert call to action) Contact us at ###, visit a branch, or visit [insert URL] to learn more today.

**Twitter**

Want to buy a home? In partnership with FHLBank San Francisco, we are proud to offer WISH grants up to $30,806 to help eligible low- and moderate-income first-time homebuyers with downpayment assistance and closing costs to buy a home. Learn more here: [insert URL]

### News Release Template

DRAFT – NOT APPROVED FOR RELEASE

[Financial Institution] Partners with FHLBank San Francisco in First-Time Homebuyer Matching Grant Program

[Financial Institution] Participating in $13 Million WISH Program Providing Downpayment Assistance for First-Time Homebuyers

LOCATION – DATE, 2024 – [Financial Institution] has joined the [Federal Home Loan Bank of San Francisco](https://www.fhlbsf.com/home-page) (FHLBank San Francisco) Workforce Initiative Subsidy for Homeownership (WISH) matching downpayment grant program to help more [region] residents achieve the dream of homeownership. Through the annual grant program, [Financial institution] will reserve funds to assist eligible low- to moderate-income first-time homebuyers in [region] with up to the annual maximum [FHFA subsidy limit](https://www.fhfa.gov/PolicyProgramsResearch/Programs/AffordableHousing/Pages/Affordable-Housing-Home-Loan-Banks.aspx), which is $30,806 in 2024 in downpayment assistance until the $13 million in WISH program funds are exhausted.

FHLBank San Francisco’s WISH grant program was created to help families overcome the most significant barriers to homeownership and build wealth. This will be the [number of years] that [Financial Institution] has participated in the program. Since joining the FHLBank San Francisco WISH program, [Financial Institution] has funded more than [$ amount] in matching grants, assisting more than [number] families to purchase their first homes.

“….QUOTE HERE…,” said [Financial Institution Representative]. “CONTINUE QUOTE HERE….”

FHLBank San Francisco’s WISH program offers eligible low- to moderate-income households 4-to-1 matching grants of up to the annual maximum [FHFA subsidy limit](https://www.fhfa.gov/PolicyProgramsResearch/Programs/AffordableHousing/Pages/Affordable-Housing-Home-Loan-Banks.aspx), which is $30,806 in 2024 that can be applied to downpayment and closing costs for the purchase of a first home. The grants, available on a first-come, first-served basis, are intended for families and individuals who are ready to make the transition from renting to owning, and the grants can be paired with local, state, and federal mortgage loan programs, such as Fannie Mae HomeReady and Federal Housing Administration–insured mortgages.

“Homeownership is a key pathway for families to open doors to building wealth in America, but far too many hard-working families and individuals are not able to overcome systemic barriers keeping them from owning a home of their own,” said Eric Cicourel, community investment officer with FHLBank San Francisco. “Working with our members, including (INSERT MEMBER FINANCIAL INSTITUTION), our WISH grants help put the American dream of homeownership within reach for more hard-working families, enabling them to build wealth for future generations.”

Potential homebuyers interested in this program should contact [Financial Institution] or visit [Website Link] to apply.

About Financial Institution

Financial institution boilerplate

About the 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, equitable, and resilient.

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