



# WISH Grant Program

(Workforce Initiative Subsidy for Homeownership)

**WISH is a grant program through the Federal Home Loan Bank of San Francisco**

**It helps low-to-moderate income, first-time homebuyers overcome the most challenging barriers to home ownership — down payments and closing costs.**

- The program matches \$4 for every \$1 a homebuyer contributes toward the purchase of a home. Grants can be as much as \$29,000.
- Borrower contributions can come from household savings, gift funds, or sweat equity.
- Income eligibility is determined by the bank on behalf of the customer. Income from all adults over the age of 18 (that will be living in the home) can be used to qualify the borrowers for this program.
- A qualifying income needs to be 80% or less of the county's Area Median Income (AMI) at the time of application for a WISH grant. This varies by household size. Please contact us to find out what the AMI is for your county and household size.
- WISH funds are based on a first-come, first-served basis to assist homebuyers who are expecting to close or be in escrow on a home purchase by March 31, 2024.
- Applicants must complete a homebuyer counseling program provided by an experienced organization.
- Grant funds can be forgivable under certain circumstances.

**For more information please contact:**

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