

The Bank provides participating members with equal and immediate access to funds from the WISH and IDEA homeownership programs.

Participating members may reserve funds for eligible households on a first-come, first-served basis until allocated funds for the program year are exhausted.

Homebuyers must be entered into contract for a home purchase, with closing scheduled within 120 days, before funds can be reserved.

Request Reservation

Members must provide the following information by [email](#) to reserve funds:

- Program Name (WISH or IDEA)
- Reservation Year
- Homebuyer Name
- Subsidy Amount (maximum amount per participating household is \$22,000)
- Scheduled Loan Closing Date
- Purchase Property Address

Confirmation of Request

The Bank will notify members by email that the funds have been reserved and the homebuyer folder has been created in the reservation workspace.

Members may upload documents to the homebuyer folder to request disbursement after the homebuyer closes escrow. The reservation will expire after 120 days.

Notification of Changes

Members must notify the Bank by email if the scheduled loan closing date is delayed by 60 days or more.

Member must notify the Bank by email of any escrow cancellations or request an extension of the reserved funds prior to the expiration date.

For additional information or questions, contact wish-ideaportal@fhlsf.com, call (415) 616-2542, or visit fhlsf.com