Rule #1. Regrets are divided into two types: past and present.

1. Regrets about the past:

The rule is: I wish + (past perfect)

I wish I had had a car;

I wish he had got it a year ago.

I wish I had been born 20 years ago.

If only he had told the truth! I wonder why he didn't?

I wish I had known about these jobs.

2. Regrets about now:

2.1. The Basic Rule is: I wish + (past simple) like a conditional #2.

If only he had the money to buy that house. The view is stunning!.

If only it was possible for us to take a year off work.

If only it were possible for us to take a year off work.

I wish I had a car.

I wish I wasn't so anxious.

I wish I weren't so anxious.

2.2. If we are talking about the 1st person we can use (could/past simple).

I wish I could do it again.

I wish I could speak Spanish.

I wish I could spend more time with my family.

2.3. If we are talking about the 2nd or 3rd person we can use (past simple/would). We are also using `would` when we want to happen or stop happening.

I wish the wind would stop.

I wish she wouldn't snore.

I wish he would pay more attention to me.

I really wish they would call me about that job.

I wish he wouldn't face that problem.

I wish they wouldn't meet again.

I wish the day would have 48 hours.