



DISASTER RELIEF FUNDING

Do You Serve Communities in These FEMA Designated Areas?

New York Counties

Albany, Allegany, Bronx, Broome, Chemung, Chenango, Clinton, Columbia, Delaware, Dutchess, Essex, Franklin, Greene, Hamilton, Herkimer, Kings, Lewis, Livingston, Madison, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Oswego, Putnam, Queens, Rensselaer, Richmond, Rockland, Schoharie, Schenectady, Schoharie, Steuben, Suffolk, Sullivan, Tioga, Ulster, Warren, Westchester, Wyoming and Yates.

Incident: Remnants of Tropical Storm Lee ([9/8/2011](#) & [9/13/2011](#))

Incident: Hurricane Irene ([8/26/2011](#) & [8/31/2011](#))

Incident: Severe Storms, Flooding, Tornadoes, and Straight-line Winds ([6/10/2011](#))

New Jersey Counties

Atlantic, Bergen, Cape May, Cumberland, Essex, Morris, Passaic, Salem, Somerset, Burlington, Camden, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Ocean, Sussex, Union and Warren.

Incident: Remnants of Tropical Storm Lee ([10/14/2011](#))

Incident: Severe Storms and Flooding ([9/15/2011](#))

Incident: Hurricane Irene ([8/27/2011](#) & [8/31/2011](#))

Puerto Rico Municipalities

Adjuntas, Aguada, Aguadilla, Aguas Buenas, Aibonito, Anasco, Arecibo, Arroyo, Barceloneta, Barranquitas, Bayamon, Cabo Rojo, Caguas, Camuy, Canovanas, Carolina, Catano, Cayey, Ceiba, Ciales, Cidra, Coamo, Comerio, Corozal, Culebra, Dorado, Fajardo, Florida, Guanica, Guayama, Guayanilla, Guaynabo, Gurabo, Hatillo, Hormigueros, Humacao, Isabela, Jayuya, Juana Diaz, Juncos, Lajas, Lares, Las Marias, Las Piedras, Loiza, Luquillo, Manati, Maricao, Maunabo, Mayaguez, Moca, Morovis, Naguabo, Naranjito, Orocovis, Patillas, Penuelas, Ponce, Quebradillas, Rincon, Rio Grande, Sabana Grande, Salinas, San German, San Juan, San Lorenzo, San Sebastian, Santa Isabel, Toa Alta, Toa Baja, Trujillo Alto, Utuado, Vega Alta, Vega Baja, Vieques, Villalba, Yabucoa and Yauco.

Incident: Tropical Storm Maria ([10/18/2011](#))

Incident: Hurricane Irene ([8/22/2011](#) & [8/27/2011](#))

Incident: Severe Storms, Flooding, Mudslides, and Landslides ([7/14/2011](#))

ALL funding needs in FEMA-designated areas qualify, regardless of income status.

If you are providing financing in FEMA-designated areas, you are immediately eligible for discounted advance rates. The Federal Home Loan Bank of New York (FHLBNY) is extending our support by providing \$500 million in disaster relief funds through our Community Lending Programs (CLP). Through our CLP, we offer our lowest-priced advances. Flexibility and speed are crucial in the initial stages of recovery from disaster. Now is an ideal time to take advantage of this low-cost funding.

See reverse for more information about Disaster Relief Funding >

DISASTER RELIEF FUNDING (CONT.)



About the Funds:

- » Feature the lowest FHLBNY advance rates available on a daily basis
- » No cost commitment – there are no fees associated with non-drawdown of funds
- » May be used for a broad range of economic development lending activities related to disaster recovery
- » Can be amortizing, bullet or custom-structured
- » Reduced 1-year minimum term requirement to 30 days
- » Shorter application process – can apply for project-specific or program-specific funds
- » Per member cap of \$100 million or 5% of advances outstanding (as of 12/31/11)
- » Available until the \$500 million commitment is met or the FEMA designation expires

Eligible Uses of Funds:

The \$500 million CLP commitment can specifically be used for small businesses, and economic development lending. Some examples of eligible uses of CLP funds are:

- » For the acquisition, construction, refinancing, or restoration of branches, and small businesses;
- » Commercial/economic development; and
- » Members' liquidity needs as retail customers withdraw their funds for the recovery efforts

For an application and more information, visit www.fhlbny.com/df.

To discuss the CLP disaster relief commitment or other funding strategies, contact a Calling Officer at (212) 441-6700.

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