



# FHLBNY File Transfer System (FTS) User Guide for the Homebuyer Dream Program<sup>®</sup> (HDP<sup>®</sup>)

February 2026

## TABLE OF CONTENTS

FHLBNY FTS for HDP Household Reservation & Funding Requests.....	2
Enrolling in the HDP FTS.....	2
Submitting HDP Household Requests.....	2
Accessing the FTS for HDP .....	3
Logging into the FTS.....	4
Submitting Household Requests in the FTS .....	6
After Your Submission.....	8
In Closing .....	8

## FHLBNY FTS for HDP Household Reservation & Funding Requests

In this tutorial we will provide a technical overview on how to use the Federal Home Loan Bank of New York's ("FHLBNY's") File Transfer System ("FTS") to submit documentation for HDP household Reservation Requests and Funding Requests.

### **Submission via the FTS**

Pursuant to applicable Federal and State laws, to protect household information that may be utilized to develop a credit profile if intercepted by an unauthorized third party, the FHLBNY requires that all HDP documentation be submitted through the FHLBNY's FTS.

### **Our Security Posture**

The FHLBNY takes protecting our members' information and data very seriously, and became ISO 27001 certified on October 15, 2022, to continue our commitment to enhance our cybersecurity and resiliency.

## Enrolling in the HDP FTS

The FHLBNY provides an FTS that is to be used to securely submit household information under the HDP. Prior to participation in the HDP, a member must execute the HDP File Transfer System Enrollment Form (HDP-002).

Each member institution is allowed up to three authorized users.

### **HDP FTS User Enrollment**

Member representatives listed in the HDP File Transfer System Enrollment Form will receive both a User ID and password for the FTS. It is recommended to complete a test file submission prior to the submission of any HDP files to the FHLBNY. It is the member's responsibility to advise FHLBNY of any changes in member representatives.

## Submitting HDP Household Requests

HDP household requests must be submitted via the FTS as one zip file per household and must include a fully completed HDP Request Form (HDP-005) in MS Excel format containing the .xlsx file extension.

All supporting documentation should be submitted in PDF format.

### **HDP FTS Users**

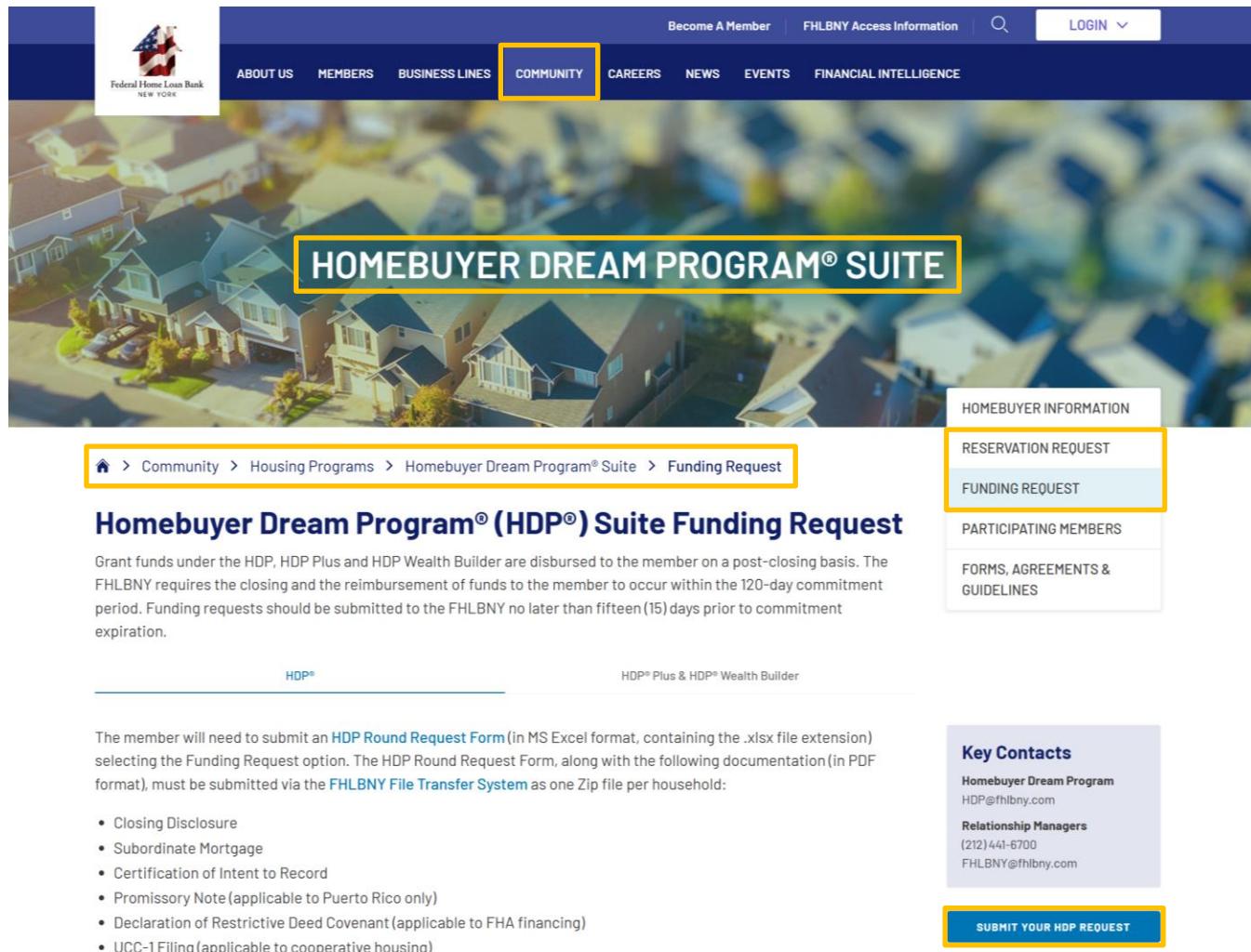
Users are authorized to execute the HDP Request Form (HDP-005) and submit complete household requests to the FHLBNY.

## Accessing the FTS for HDP

To submit your HDP requests through the FTS, navigate to HDP Suite page on the FHLBNY's website by selecting the **[Community]** tab, and under the "Housing Programs" category, select the **[Homebuyer Dream Program® Suite]**.

On the right sidebar, select **[Reservation Request]** or **[Funding Request]**.

**Note:** The **[SUBMIT YOUR HDP REQUEST]** button brings you directly to the FHLBNY's FTS login screen.

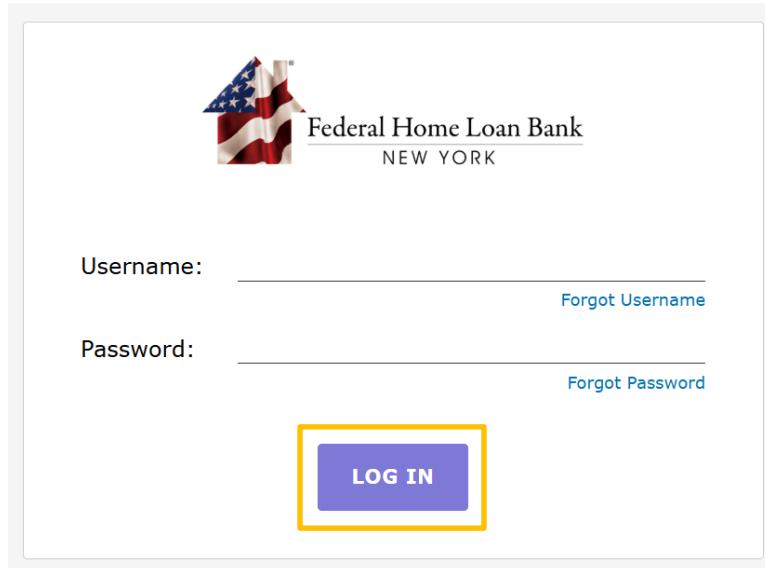


The screenshot shows the FHLBNY website's main navigation bar with links for About Us, Members, Business Lines, Community (which is highlighted with a yellow box), Careers, News, Events, and Financial Intelligence. Below the navigation is a large image of a residential neighborhood. A prominent yellow box highlights the "HOMEBUYER DREAM PROGRAM® SUITE" text. The page content area shows a breadcrumb navigation: Home > Community > Housing Programs > Homebuyer Dream Program® Suite > Funding Request. To the right, a sidebar menu is displayed with options: HOMEBUYER INFORMATION, RESERVATION REQUEST (which is highlighted with a yellow box), and FUNDING REQUEST (which is also highlighted with a yellow box). Below these are links for PARTICIPATING MEMBERS, FORMS, AGREEMENTS & GUIDELINES, and a "Key Contacts" section listing Homebuyer Dream Program contact information. At the bottom right of the content area is a large yellow "SUBMIT YOUR HDP REQUEST" button.

## Logging into the FTS

Only authorized users can access the FHLBNY FTS and upload zipped household files to the FHLBNY via Multi-Factor Authentication ("MFA"). Enter the user credentials provided by the FHLBNY to enter the FTS.

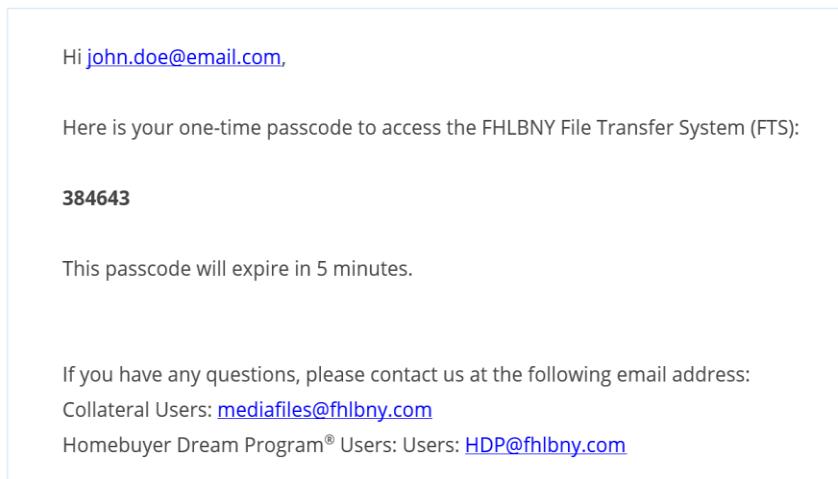
Passwords assigned to authorized users cannot be personalized. If you forget your password, please email us at [HDP@fhlbny.com](mailto:HDP@fhlbny.com) and we will resend your password to the authorized user on file.



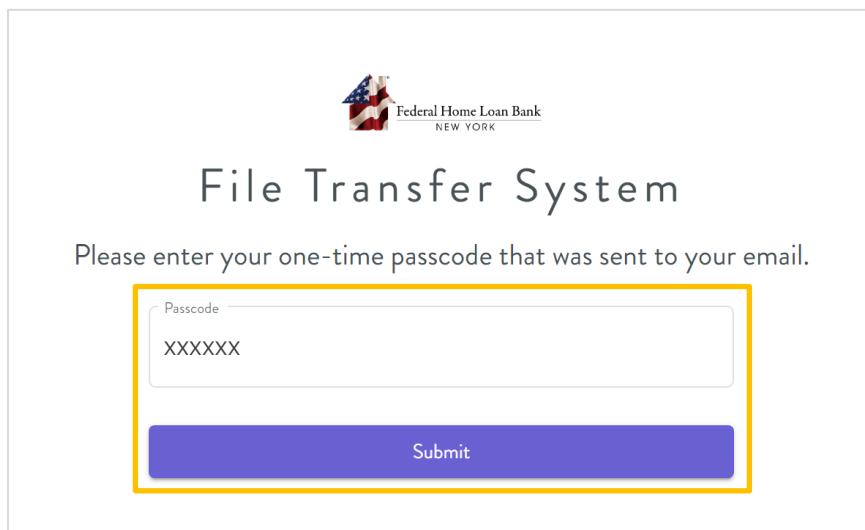
You will be asked to enter a one-time passcode sent via email from [noreply-FTS@fhlbny.com](mailto:noreply-FTS@fhlbny.com) to the address you supplied when you enrolled in the FHLBNY FTS. If you do not see the e-mail, check your spam folder and ensure the email address, [noreply-FTS@fhlbny.com](mailto:noreply-FTS@fhlbny.com), is whitelisted.

Passwords assigned to authorized users cannot be personalized. If you forget your password, please email us at [HDP@fhlbny.com](mailto:HDP@fhlbny.com) and we will resend your password to the authorized user on file.

**From:** Federal Home Loan Bank of New York <[noreply-FTS@fhlbny.com](mailto:noreply-FTS@fhlbny.com)>  
**Sent:** Tuesday, December 3, 2024 11:19 AM  
**To:** Doe, John <[John.Doe@email.com](mailto:John.Doe@email.com)>  
**Subject:** Complete the authentication process in EFT

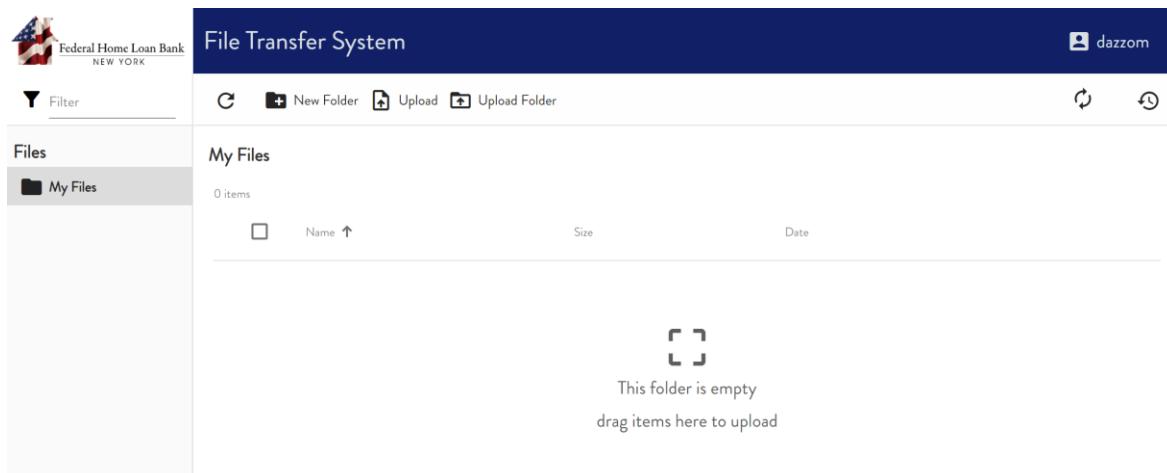


Enter the one-time passcode from your email and select [**Submit**].



The image shows the FHLBNY File Transfer System (FTS) login page. At the top is the Federal Home Loan Bank New York logo, featuring a stylized '4' and the text 'Federal Home Loan Bank NEW YORK'. Below the logo is the title 'File Transfer System'. A sub-instruction 'Please enter your one-time passcode that was sent to your email.' is displayed. A text input field contains the placeholder 'Passcode' and the value 'XXXXXX'. A large blue 'Submit' button is positioned below the input field. The entire input field and 'Submit' button are highlighted with a yellow rectangular border.

Upon successful verification, you will be able to access the FHLBNY FTS.

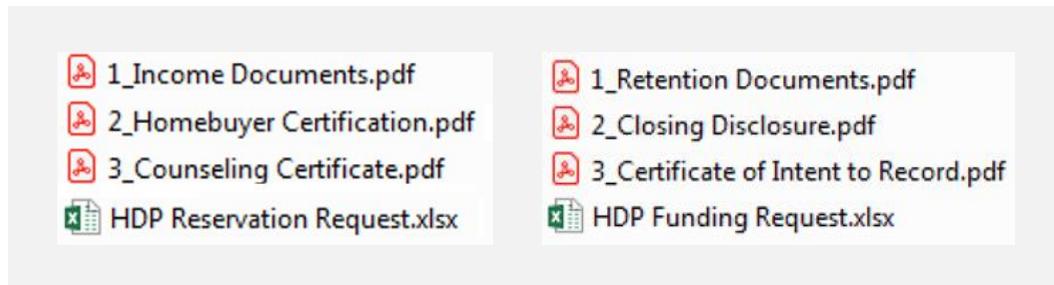


The image shows the FHLBNY FTS dashboard. The top navigation bar is dark blue with the 'File Transfer System' title in white. On the left, there's a sidebar with a 'Files' section and a 'My Files' sub-section (which is currently selected, indicated by a grey background). The main content area is titled 'My Files' and shows '0 items'. It includes columns for a checkbox, 'Name' (sorted by ascending order), 'Size', and 'Date'. Below this, there's a large empty area with a 'drag items here to upload' message and a small icon of a folder with a double arrow.

## Submitting Household Requests in the FTS

All household requests within each zip file must contain a completed HDP Request Form (HDP-005) in its original excel file format.

Requests must be uploaded as one zip file per household. Supporting household documents within each zip file must be provided in PDF format.



### HDP Request Form (HDP-005)

The HDP-005 Request Form is a Microsoft Excel-based document that can accommodate six (6) different request types, depending on what you select in the yellow highlighted fields:

1. Homebuyer Dream Program®
2. Homebuyer Dream Program® Plus
3. Homebuyer Dream Program® Wealth Builder
4. New Household Reservation Request
5. Funding Request
6. Other Documentation Request



#### Homebuyer Dream Program® Request Form – 2026 Round

**Which program would you like to select?**

Homebuyer Dream Program

**Which type of Homebuyer Dream Program request would you like to submit?**

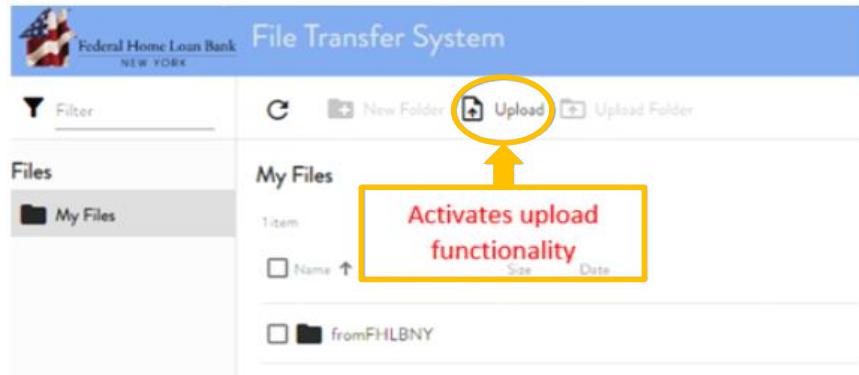
New Household Reservation Request

**Initiate New Household Reservation Request**

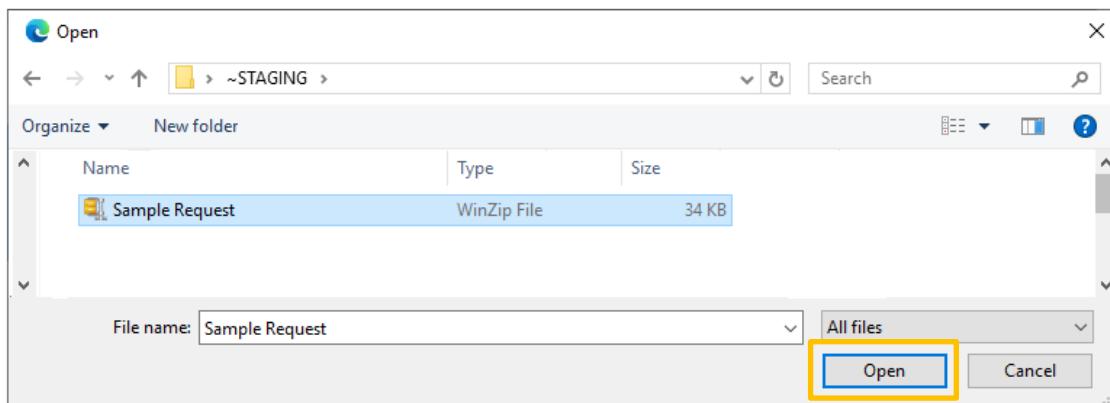
*Note that once you've started the request form, you will not be able to change the form type; please ensure the correct type is selected before proceeding.*

## Uploading your HDP Request

To upload a file, select the **[Upload]** icon at the top of the screen.

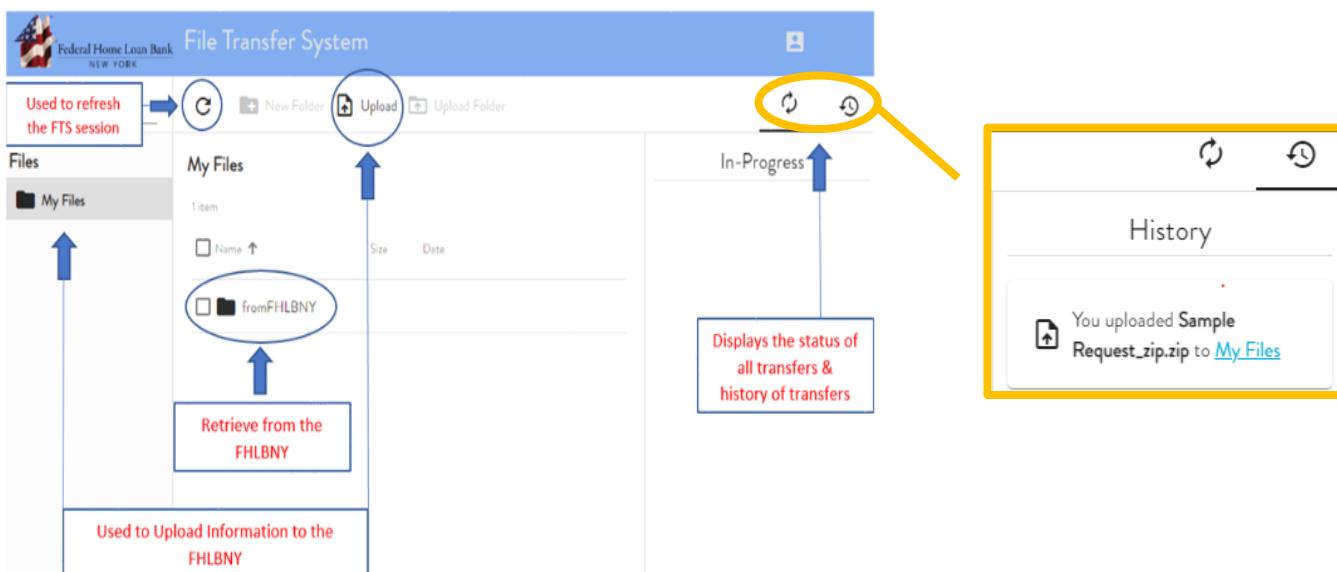


Locate the zipped household file and select **[Open]** to upload the file to the FTS.



The uploaded zip file will appear within the landing page of the FTS under the "In-Progress" section.

This section will indicate to the user that the file upload was successful.



## After Your Submission

The designated user will receive an email indicating a successful upload.

Upon review of the submitted household request, the FHLBNY will determine household eligibility based on the requirements outlined in the [HDP Guidelines](#) and the [AHP Implementation Plan](#) if applicable.

**FHLBNY FTS Notification: Upload Received**

 Federal Home Loan Bank of New York <noreply-wsefta-d1@fhlbny.com>  
 To:  Media Test  
 Cc:  
 Retention Policy: 10 year delete (10 years)

This message was sent to you automatically by FHLBNY on the following event: Upload Received.

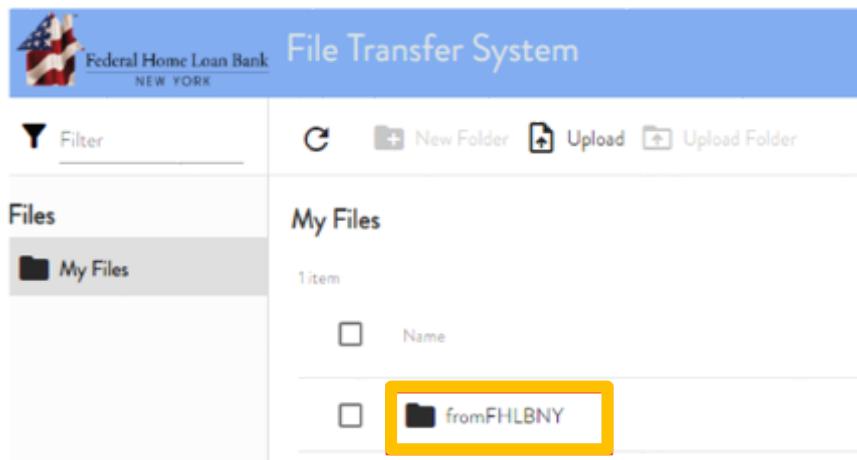
Only zip-files will be considered by FHLBNY.  
 Your submission to this File Transfer Service does not constitute or establish any obligation by FHLBNY to grant or commit funds to you, nor is it a reservation by you for the commitment of funds.

1. Date of Transfer: 14 Jun 23 15:28:40
2. File Name : Sample Request\_zip.zip
3. Virtual Path : /Usr/FHC/0099 Test/1018Kahan2/toFHLBNY/Sample Request\_zip.zip
4. Logon Name: 1018Kahan2
5. Full (User) Name: Holly Kelly
6. Home Folder: /Usr/FHC/0099 Test/1018Kahan2/toFHLBNY/
7. Moved to: [O:\FIRST HOME CLUB\DocStage\\_GS\1018Kahan2](O:\FIRST HOME CLUB\DocStage_GS\1018Kahan2)

This email was sent from an unmonitored email address. Please do not reply. All questions should be directed to [HDP@fhlbny.com](mailto:HDP@fhlbny.com).

On a periodic basis, the FHLBNY will provide Pipeline Status Reports to members via the FTS.

Reports are uploaded into the “from FHLBNY” folder. Household files should not be uploaded by the user into this folder.



Note: Reports are deleted on a quarterly basis. We recommend that you download these reports.

Designated users have access to each other's folders to access FHLBNY communications and reports.

## In Closing

We encourage you to review the [current AHP Implementation Plan](#), the [HDP Guidelines](#), and the [HDP Tutorials](#) located on our website. All [HDP Forms and Agreements](#) are also available on our website.

Thank you for viewing the HDP tutorial on using the FTS.

If you have any program or household specific questions, please contact us at [HDP@fhlbny.com](mailto:HDP@fhlbny.com).