



Federal Home Loan Bank
NEW YORK

Community Lending Programs (CLP) System User Guide

June 2026

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Enroll for Access

You must complete the Global Authorization Form (GAF)* to obtain access to the CLP System. The form is available on the FHLB NY's website: [HLB 106 GAF - Global Authorization Form](#).

Upon completing the GAF, you will receive a Token device enrollment invitation via email from FHLB NY Security Services.** If you currently have a Token to access any other systems available through FHLB NY Access, such as 1Link® or AHP, once you complete the GAF, you will be able to use the same Token and credentials to access the CLP System.

*Note: The GAF is used for access to various FHLB NY operating systems. Access to the CLP System is located in section 4 of the form. Please note, any updated GAF submission will supersede prior GAFs submitted for the User.

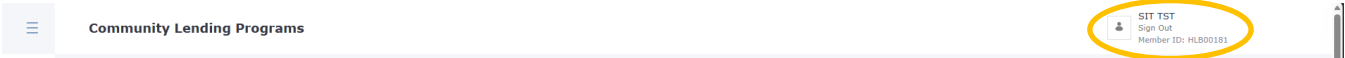
**For spam filtering purposes, please ensure that SecurityServices@fhlbny.com is a permitted sender. Token device enrollment invitations come from this email address.

Access the CLP System

The CLP System can be accessed from the FHLB NY's website, www.fhlbny.com. Select [**FHLB NY Access**] from the [**LOGIN**] dropdown at the top right of the homepage.



Once you have logged in, your name will be displayed at the top right of the CLP System.



Note: The system remains active for 15 minutes; you may be logged out of the session for inactivity after this time.

Dashboard

After logging in, you will be directed to the Dashboard. This Dashboard is member-specific and displays qualified loan balances, the current annual limit, utilization, and the remaining availability across all Community Lending Programs.

Community Lending Programs

Utilization & Availability Dashboard

Programs	Balance of Qualified Loans	Advance Limits & Utilization			Interest Subsidy Limits & Utilization		
		Annual Limit	YTD Utilization	Remaining Availability ⁽¹⁾	Annual Limit	YTD Utilization	Remaining Availability ⁽²⁾
Community Lending Programs	\$0.00	\$100,000,000.00	\$0.00	\$100,000,000.00	N/A	N/A	N/A
Community Investment Program (CIP)+ Urban Development Advance (UDA)+ Rural Development Advance (RDA)	\$0.00 (CIP) \$0.00 (UDA) \$0.00 (RDA)		\$0.00 (CIP) \$0.00 (UDA) \$0.00 (RDA)				
Disaster Relief Funding (DRF) DRF (Maria & Irma)	\$0.00	N/A	\$0.00	N/A	N/A	N/A	N/A
Disaster Relief Funding (DRF) DRF (Ida)	\$0.00	N/A	\$0.00	N/A	N/A	N/A	N/A

(1) Remaining availability is further reduced by current balance of qualified loans.
 (2) Remaining availability may be further limited by program availability.

The Dashboard also reflects an application history indicating the program status of the application, the appropriate dollar amounts associated with the loan pool and expiration dates. Statuses include:

- Approved (a commitment has been issued),
- In Review (under FHLB NY review),
- Not Yet Submitted (loan pool is being completed and has not been submitted to the FHLB NY)
- Rejected (the FHLB NY has rejected the loan pool).

The history is searchable and can be exported to Excel.

Application Submission History

Search

Programs: Application Status: Balance of Qualified Loans:

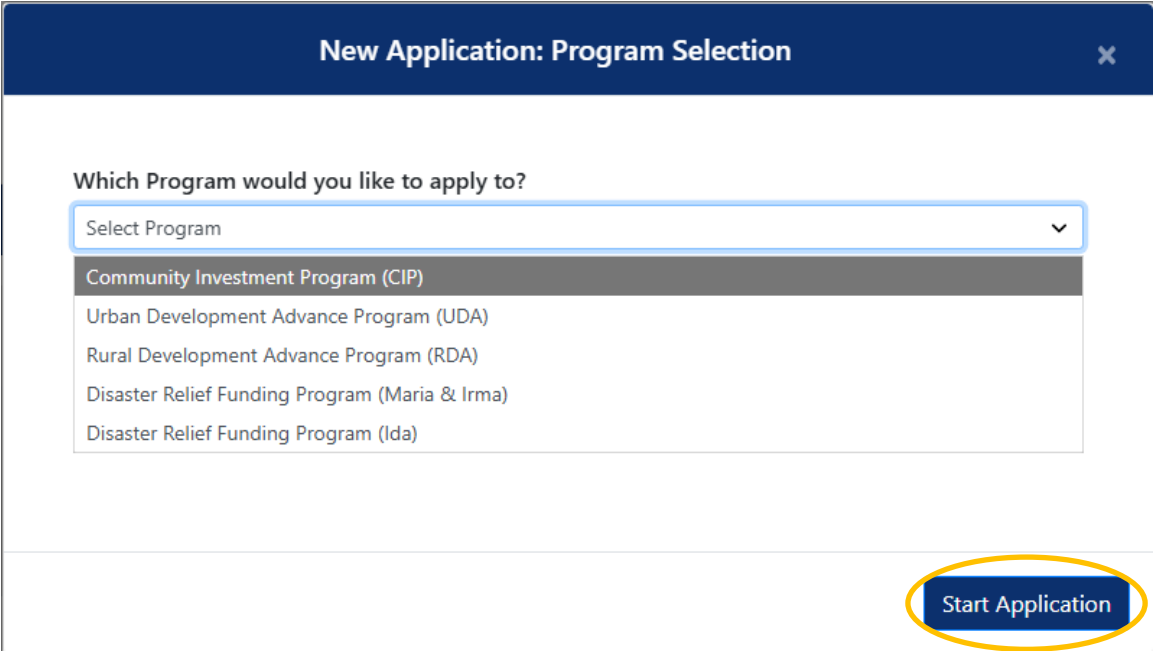
Application #	Program	Application Status	Submission Date	Amount Requested	Amount Approved	Balance of Qualified Loans	Next loan Expiration	Loan Pool Expiration
6696	CIP	Not Yet Submitted						
6692	UDA	In Review	08/27/2021	\$200,000.00				
6689	CIP	Approved	08/16/2021	\$285,900.00	\$285,900.00	\$0.00		09/15/2021

Submitting an Application

To submit an application, select **[Create New Application]** from the Application Submission History header.

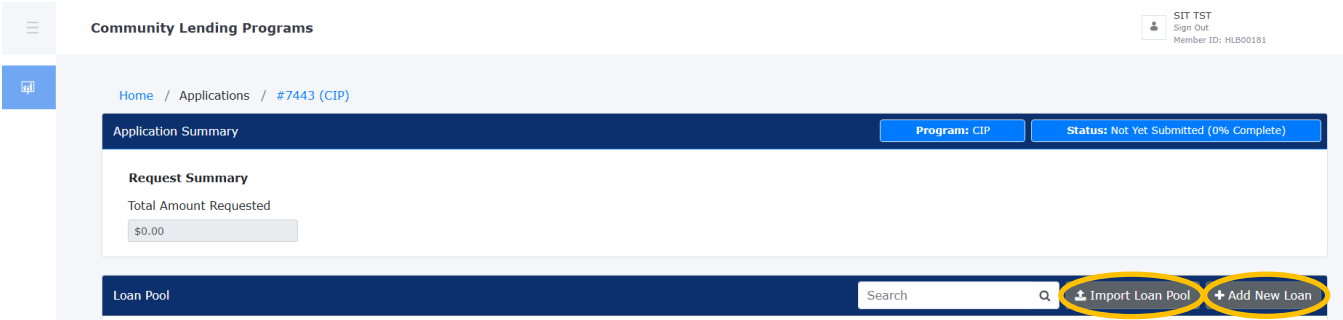


Next, you will be prompted to select a Program. Choose the appropriate program from the dropdown menu and select **[Start Application]**.



Input the loan pool details by adding a new loan or importing the loan pool from the application available on the FHLB NY's website: [CLP-002 Community Lending Programs Application](#).

To add a new loan, select the **[Add New Loan]** option from the Loan Pool header. All loan attributes and qualification criteria must be inputted for the loan to be considered complete. To add additional loans to the loan pool, save and close the loan, then select **[Add New Loan]**. Complete this process until all loans have been added to the loan pool.



To use the Import Loan Pool functionality, complete the CLP Application and select **[Save]**.

Community Lending Programs

Jennifer Alberto
Sign Out
Member ID: HLB001

Home / Applications / # 6836 (CIP) / New Loan

Loan Attributes

Loan Details

Loan Number (ID) Settlement Date Loan Amount Loan Purpose Loan Purpose - Other Description

Property Address Information [+ Add Property](#)

Record #*	Street*	City*	State*	Zip Code*	County*	Primary*	HUD Estimated MFI	115% HUD MFI
1						<input checked="" type="checkbox"/>		

Mortgage-Backed Security ("MBS") Details

Loan part of MBS? Pool Number (ID) Security Settlement Date Total Pool Amount MBS Qualifies

Qualification Method Selection & Supporting Data

- Owner-Occupied
- Multifamily Rental Affordability
- Multifamily Income Eligibility
- Neighborhood Income Eligibility (Manufactured Housing Parks Only)

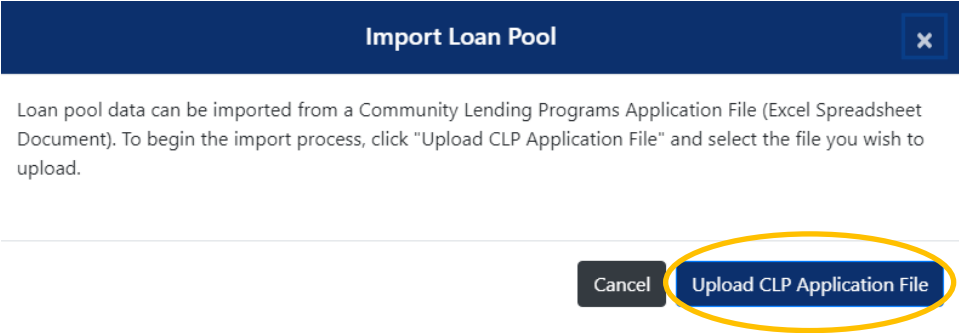
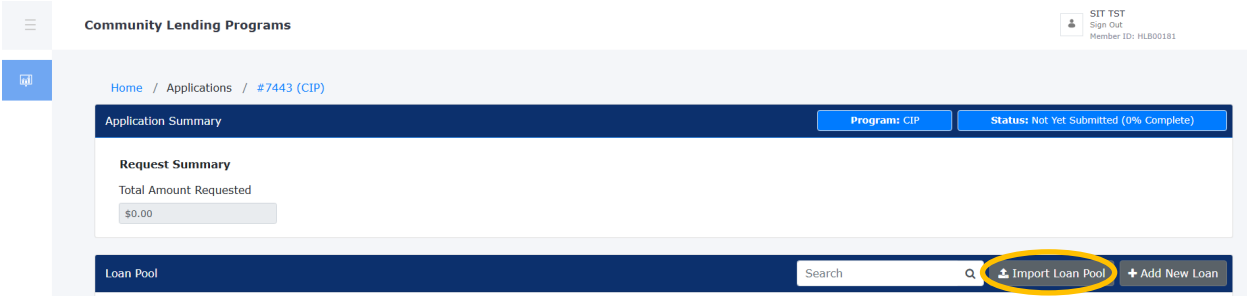
Eligibility

Loan Prequalified

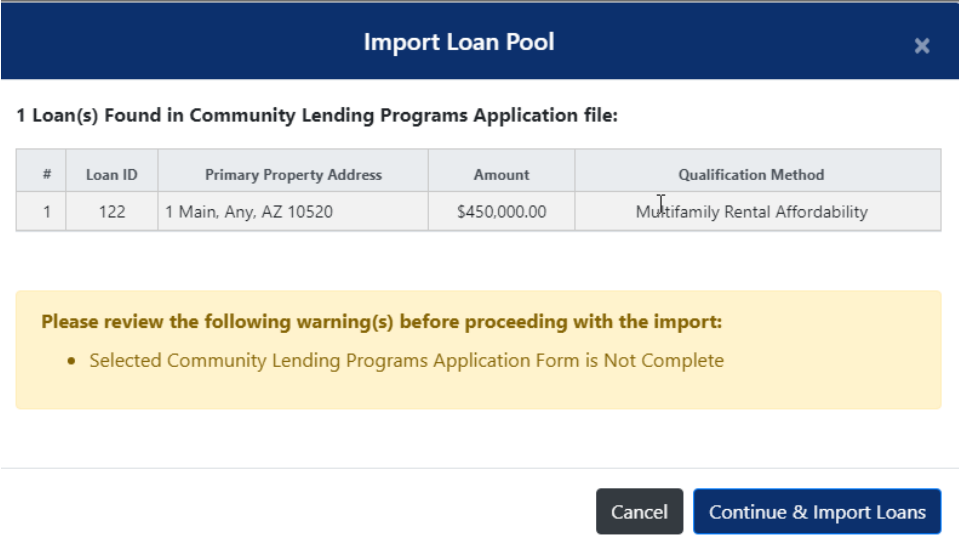
Disclaimer: The submitted loan data represents an estimate, and is subject to further FHLB NY review and credit underwriting. It is not a commitment by the FHLB NY to lend.

[Save](#) [Close](#)

When you select **[Import Loan Pool]** the 'Import Loan Pool' prompt will appear, then select **[Upload CLP Application File]** to continue.



Select the appropriate file to import. A pop-up will appear listing the loans to be imported, outlining any errors. Incomplete applications can be completed within the CLP System; however, some errors may stop the import process. For example, importing a CIP application requires selecting the CIP product in the CLP System. Only applications that match the selected product can be imported.



A completion pop-up will appear to confirm that the import is complete.

Import Loan Pool ✕

All Loans Successfully Imported

#	Loan ID	Primary Property Address	Amount	Import Status
1	122	1 Main, Any, AZ 10520	\$450,000.00	✔ Import Complete

Close

Imported loans will now be visible within the loan pool within the CLP System.

Community Lending Programsuser uat
Sign Out
Member ID: HL800181

Home / Applications / #7447 (CIP)

Program: CIP Status: In Review

Request Summary

Total Amount Requested
\$500,000.00

Loan Pool Search

Loan ID	Settlement Date	Amount	Primary Property Address	Qualification Method	Expiration Date	Status	Available Amount
1234	11/01/2025	\$500,000.00	123 Main St, Albany, NY 10520	Multifamily Rental Affordability			

Note: If you decide to [Import Loan Pool] again for the same application, all previous data will be deleted and replaced with the new import.

Submitting a Loan Pool to the FHLBNY

An application must be 100% complete to be submitted to the FHLBNY. The Application Summary will show the completion percentage of the application, and the Loan Pool will show if the loan details are complete.

Home / Applications / #7443 (CIP)

Application Summary Program: CIP Status: Not Yet Submitted (50% Complete)

Request Summary

Total Amount Requested
\$150,000.00

Loan Pool Import Loan Pool + Add New Loan

Loan ID	Settlement Date	Amount	Primary Property Address	Status	Expiration Date	Status	Available Amount
0001	04/13/2026	\$150,000.00	2812 Austria Lane, Missions, FL 31033	Incomplete ✓ Complete			

You must read and agree to the Member Certification, then select **[Submit Application]**.

Member Certification

Community Investment Program ("CIP") Member Certification

The Federal Home Loan Bank of New York (FHLBNY) offers the Community Investment Program ("CIP") pursuant to the Community Investment Cash Advance Programs, 12 C.F.R. S 1292.5(A)(2) ("CICA") and 12 U.S.C. 1430(i)(2). To qualify for the CIP, the Member must certify to the FHLBNY that the Member is providing a loan to its Customer which meets certain criteria.

I, SIT TST, as an authorized representative of ESL Federal Credit Union acknowledge that the FHLBNY's acceptance of this application does not constitute an approval or a commitment by the FHLBNY to ESL Federal Credit Union for an advance, including rate, amount, or term. Upon approval of this application, disbursement of funds is subject to the credit underwriting and collateral requirements of the FHLBNY.

By entering the below data and submitting the certification on behalf of ESL Federal Credit Union, I, SIT TST, as a duly authorized representative hereby certify and agree to the following:

- ESL Federal Credit Union is in good standing with the FHLBNY and pursuant to the standards of the Community Support 12 C.F.R. 1290.2 regulations the Member is eligible to receive long-term advances from the FHLBNY.
- ESL Federal Credit Union certifies that the funding for CIP shall only be provided for housing projects and for eligible targeted community lending by using the appropriate targeted beneficiaries and/or targeted income levels within qualifying counties as described in the [CICA Regulations](#) and [CLP Guidelines](#).
- ESL Federal Credit Union certifies that at the time of funding, the proceeds of the advances for economic development projects satisfy the eligibility requirements as in the [CICA Regulations](#) and [CLP Guidelines](#).
- ESL Federal Credit Union certifies that the project or program will continue to satisfy the requirements of CICA throughout the term of loan.
- ESL Federal Credit Union agrees to provide the FHLBNY any supplemental reports and other documentation that the FHLBNY may request related to this application.
- ESL Federal Credit Union certifies that the equity proceeds of the refinancing of rental housing and manufactured housing parks are used to rehabilitate the project(s) and/or to preserve affordability for current residents.
- ESL Federal Credit Union agrees to allow the FHLBNY to publicize the Member's participation in the Program.
- ESL Federal Credit Union agrees to comply with all monitoring, auditing, and reporting requirements set forth in Federal laws and regulations applicable to the FHLBNY whether now existing and as the same may be amended from time to time (the "Regulations"). The Member further agrees that an advance can be re-priced in the event of any failure to comply with the terms and conditions of this application or the Regulations, or the Bank may take any other action permitted under the Regulations.
- In the event the ESL Federal Credit Union terminates its membership with the FHLBNY for any reason, the Member agrees to continue to honor all the conditions, representations, and certifications contained herein and to promptly pay off all outstanding advances in an orderly fashion, if so required by the FHLBNY.

By submitting this electronic application, you are submitting this application to the FHLBNY and are certifying that the information shown above is true and correct and you agree that you have submitted it with an electronic signature. You intend your authorized electronic signature to have the effect of your written signature. You have prepared and read this certification and as an authorized representative of the Member and you have bound the Member to its terms. The FHLBNY may rely on, and enforce, this document in electronic form.

Applicant (Member Institution)
ESL Federal Credit Union

Member Representative Name	Title	Email Address	Date
SIT TST		sittst01@fhlbny.com	04/13/2026

Submit Application

Select **[Agree & Submit]** again when prompted to confirm the submission.

Submission Confirmation

By submitting this electronic application, you are submitting this application to the FHLBNY and are certifying that the information represented in this application is true and correct and you agree that you have submitted it with an electronic signature. You intend your authorized electronic signature to have the effect of your written signature. You have prepared and read this certification and as an authorized representative of the Member and you have bound the Member to its terms. The FHLBNY may rely on, and enforce, this document in electronic form.

Note: Any changes or modification to the Application will no longer be allowed after submission.

Agree & Submit **Cancel**

The application will now be viewable in the Application Submission History from the Dashboard.

Application Submission History							
Programs		Application Status		Balance of Qualified Loans			
All Programs	All Statuses	Any	Apply Filter	Reset			
Application #	Program	Application Status	Submission Date	Amount Requested	Amount Approved	Balance of Qualified Loans	Next loan Expiration Date
7450	CIP	Not Yet Submitted		\$500,000.00			
7449	CIP	In Review	11/10/2025	\$200,000.00			

The submission will now be in 'view only' mode and is no longer editable.

Community Lending Programs

Home / Applications / #7447 (CIP)

Application Summary **Program: CIP** **Status: In Review**

Request Summary

Total Amount Requested
\$500,000.00

Loan Pool

Loan ID	Settlement Date	Amount	Primary Property Address	Qualification Method	Expiration Date	Status	Available Amount
1234	11/01/2025	\$500,000.00	123 Main St, Albany, NY 10520	Multifamily Rental Affordability			

Approved Projects

Once a project has been approved, the approved amount, balance, and expiration details will be available.

Home / Applications / #7420 (CIP)

Program: CIP
Status: Approved
Balance of Qualified Loans: \$9,234,380.00

Request Summary

Total Amount Requested	Approved Amount	Approved Date	Balance of Qualified Loans	Next Loan Expiration	Loan Pool Expiration
\$9,955,368.00	\$9,955,368.00	09/09/2025	\$9,234,380.00	11/03/2025	11/26/2025

Qualified Loan Expiration Schedule

Expiration Date	Amount Expiring	Project Numbers	Projected Remaining Qualified Loan Balance*
10/31/2025	\$720,988.00	7420	\$9,234,380.00
11/03/2025	\$183,650.00	7420	\$9,050,730.00
11/04/2025	\$357,855.00	7420	\$8,692,875.00
11/06/2025	\$1,000,405.00	7420	\$7,692,470.00
11/07/2025	\$979,475.00	7420	\$6,712,995.00

Loan Pool

Loan ID	Settlement Date	Amount	Primary Property Address	Qualification Method	Review Decision	Expiration Date	Status	Available Amount
166055	08/19/2025	\$127,000.00	65 Birchbrook Drive, Rochester, NY 14623	Owner Occupied	Qualified	11/17/2025	Fully Available	\$127,000.00
163688	08/19/2025	\$312,000.00	1 Timberline Drive, Penfield, NY 14526	Owner Occupied	Qualified	11/17/2025	Fully Available	\$312,000.00
165284	08/06/2025	\$165,000.00	284 Woodruff Drive, Webster, NY 14580	Owner Occupied	Qualified	11/04/2025	Fully Available	\$165,000.00

The commitment is now approved, and your financial institution may call the FHLB NY Credit Desk to obtain an interest rate quote and request funding under the approved CLP product.

Need help with the CLP System? Contact us at CLPops@fhlbny.com or call (212) 441-6850.